

**HOUSING AUTHORITY of the
COUNTY OF CONTRA COSTA**
CALENDAR FOR THE BOARD OF COMMISSIONERS
BOARD CHAMBERS ROOM 107, COUNTY ADMINISTRATION BUILDING
651 PINE STREET
MARTINEZ, CALIFORNIA 94553-1229

JOHN GIOIA, CHAIR
CANDACE ANDERSEN, VICE CHAIR
MARY N. PIEPHO
KAREN MITCHOFF
FEDERAL D. GLOVER
FAY NATHANIEL
VACANT TENANT

JOSEPH VILLARREAL, EXECUTIVE DIRECTOR, (925) 957-8000

PERSONS WHO WISH TO ADDRESS THE BOARD DURING PUBLIC COMMENT OR WITH RESPECT TO AN ITEM THAT IS ON THE AGENDA, WILL BE LIMITED TO THREE (3) MINUTES.

The Board Chair may reduce the amount of time allotted per speaker at the beginning of each item or public comment period depending on the number of speakers and the business of the day.
Your patience is appreciated.

A closed session may be called at the discretion of the Board Chair.

Staff reports related to open session items on the agenda are also accessible on line at www.co.contra-costa.ca.us

AGENDA
November 10, 2015

1:30 P.M. Convene and call to order.

CONSIDER CONSENT ITEMS: (Items listed as C.1 through C.6 on the following agenda) -
Items are subject to removal from the Consent Calendar by request from any Commissioner or on request for discussion by a member of the public. Items removed from the Consent Calendar will be considered with the Discussion Items.

DISCUSSION ITEMS

D. 1 CONSIDER Consent Items previously removed.

D. 2 PUBLIC COMMENT (3 Minutes/Speaker)

D.3 CONSIDER report on the reading programs offered by the Housing Authority and its partners at several housing developments.

ADJOURN

CONSENT ITEMS:

- C.1 APPROVE and AUTHORIZE the Executive Director of the Housing Authority of the County of Contra Costa, or designee, to execute a contract with the Contra Costa County Sheriff's Department in an amount not to exceed \$488,000 to provide additional law enforcement services at the Housing Authority's Bayo Vista and Las Deltas public housing developments for the period July 1, 2015 through June 30, 2016; and RATIFY payments previously made to the Contra Costa County Sheriff's Department in the amount of \$97,611.01 for law enforcement services at the Housing Authority's Bayo Vista and Las Deltas public housing developments for the period July 1 through September 30, 2015. (100% HUD Operating Subsidy)
- C.2 APPROVE and AUTHORIZE the Executive Director of the Housing Authority of the County of Contra Costa, or designee, to execute a contract with the City of Pittsburg in an amount not to exceed \$157,061 to provide additional law enforcement services at the Housing Authority's El Pueblo public housing development for the period July 1, 2015 through June 30, 2016; and RATIFY payments previously made to the City of Pittsburg in the amount of \$20,941.31 for law enforcement services at the Housing Authority's El Pueblo public housing development for the period July 1 through September 30, 2015. (100% HUD Operating Subsidy)
- C.3 RECEIVE the Housing Authority of the County of Contra Costa's investment report for the quarter ending September 30, 2015.
- C.4 ADOPT Resolution No. 5194 to approve collection loss write-offs in the public housing program in the amount of \$15,738.57 for the quarter ending September 30, 2015.
- C.5 RECEIVE the Housing Authority of the County of Contra Costa's rolling annual public housing occupancy report for the 12-month period ending September 30, 2015.
- C.6 ACCEPT articles regarding affordable housing issues.

GENERAL INFORMATION

Persons who wish to address the Board of Commissioners should complete the form provided for that purpose and furnish a copy of any written statement to the Clerk.

All matters listed under CONSENT ITEMS are considered by the Board of Commissioners to be routine and will be enacted by one motion. There will be no separate discussion of these items unless requested by a member of the Board or a member of the public prior to the time the Commission votes on the motion to adopt.

Persons who wish to speak on matters set for PUBLIC HEARINGS will be heard when the Chair calls for comments from those persons who are in support thereof or in opposition thereto. After persons have spoken, the hearing is closed and the matter is subject to discussion and action by the

Board.

Comments on matters listed on the agenda or otherwise within the purview of the Board of Commissioners can be submitted to the office of the Clerk of the Board via mail: Board of Commissioners, 651 Pine Street Room 106, Martinez, CA 94553; by fax: 925-335-1913; or via the County's web page: www.co.contracosta.ca.us, by clicking "Submit Public Comment" (the last bullet point in the left column under the title "Board of Commissioners.")

The County will provide reasonable accommodations for persons with disabilities planning to attend Board meetings who contact the Clerk of the Board at least 24 hours before the meeting, at (925) 335-1900; TDD (925) 335-1915. An assistive listening device is available from the Clerk, Room 106. Copies of taped recordings of all or portions of a Board meeting may be purchased from the Clerk of the Board. Please telephone the Office of the Clerk of the Board, (925) 335-1900, to make the necessary arrangements.

Applications for personal subscriptions to the monthly Board Agenda may be obtained by calling the Office of the Clerk of the Board, (925) 335-1900. The monthly agenda may also be viewed on the County's internet Web Page: www.co.contra-costa.ca.us

The Closed session agenda is available each month upon request from the Office of the Clerk of the Board, 651 Pine Street, Room 106, Martinez, California, and may also be viewed on the County's Web Page.

AGENDA DEADLINE: Thursday, 12 noon, 12 days before the Tuesday Board meetings.

To: Contra Costa County Housing Authority Board of Commissioners
 From: Joseph Villarreal, Housing Authority
 Date: November 10, 2015



Contra
Costa
County

Subject: Reading Programs Offered by the Housing Authority

RECOMMENDATIONS

CONSIDER report on the reading programs offered by the Housing Authority and its partners at several housing developments.

BACKGROUND

The Housing Authority (HACCC) has begun to invest its own resources and to partner with outside agencies, including the County Library System, to develop early reading programs at several of its public housing developments. Over the course of the next few years, the goal is to establish mini-libraries at every public housing site that has an office, and to make books available to children of Section 8 families who come in for office appointments.

In April of this year, HACCC partnered with Grace Worship Center of the East Bay and REading ADvantage of Brentwood to open mini-libraries and offer reading programs at the El Pueblo public housing development in Pittsburg and also at the DeAnza Gardens tax credit property in Bay Point. HACCC plans to open mini-libraries at Los Arboles in Oakley, Alhambra Terrace in Martinez, and Bayo Vista in Rodeo in early to mid-2016.

HACCC is also part of the national and Bay Area Campaign for Grade Level Reading. The Campaign focuses on an important predictor of school success and high school graduation—grade-level reading by the end of third grade. As part of the campaign, HACCC received a \$10,000 grant from the 50 Fund, the legacy fund of the Super Bowl Host Committee, to finance HACCC's literacy efforts over the summer and continuing still.

Action of Board On: **11/10/2015** ☐ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

I hereby certify that this is a true and correct copy of an action taken and entered on the minutes of the Board of Supervisors on the date shown.

ATTESTED: November 10, 2015

Joseph Villarreal, Executive Director

Contact: 925-957-8028

By: , Deputy

cc:

BACKGROUND (CONTD)

Finally, HACCC has also been helping public housing families with children under age 5 to register with Dolly Parton's Imagination Library. Launched in 1995, Dolly Parton's Imagination Library mails a high quality, age-appropriate book each month to registered families. The program helps insure that every child can have books, regardless of their family's income. Dolly's Imagination Library has gone from just a few dozen books to over 60,000,000 books mailed to children in the United States, Canada and the United Kingdom. Currently over 750,000 children receive books each month and independent reports have shown Dolly Parton's Imagination Library drastically improves early childhood literacy for children enrolled in the program.

Beth Campbell, HACCC's Director of Asset Management, will give an oral presentation about the agency's literacy efforts. Attached is a recent article from the Contra Costa Times about HACCC's first two mini-libraries.

FISCAL IMPACT

None. Information item only.

CONSEQUENCE OF NEGATIVE ACTION

None, information item only.

ATTACHMENTS

Article

Two East Contra Costa nonprofits set up libraries at public housing

By Eve Mitchell For the Contra Costa Times

Updated: 09/17/2015 12:58:07 PM PDT

ContraCostaTimes.com

PITTSBURG -- Six-year-old Jordan Smith beamed as he held up "Jake and the Never Land Pirates: Follow That Sound!" after finding a brand new copy of the book at the children's library at the El Pueblo housing community.

But unlike traditional libraries, where books have to be checked out and returned, Jordan can take up to three books at a time and keep them when he visits the innovative library.

"Can I keep this one? I never had a book before. Yay, I get another one!" Jordan said before selecting two other books to take home as he and other kids flipped through the pages of brightly-colored books.

The books are housed in a cheerfully decorated room at Doris Manly's Favor First Learning Center, a remodeled duplex staffed by volunteers from the Grace Worship Center in Pittsburg.

The El Pueblo library evolved from a partnership that includes Reading Advantage, a Brentwood-based nonprofit, the Housing Authority of Contra Costa County, the county library and its Pittsburg branch, and the Grace Worship Center.

"They love being able to go home with books," said Terris Allen, a volunteer with Grace Worship Center, which also runs after-school and tutoring programs at the learning center that opened in June. "They can start their own personal library. This is something they can keep with them, and pass it down to a little brother or sister as they grow older so there is always a book in the house."

Allen estimates about 40 books have been taken home

In August, a second children's library opened in an administrative office at De Anza Gardens in Bay Point. In addition to free books, both libraries feature story time events put on by volunteers trained by the county

library. Having libraries in public housing communities is a way to reach kids who may not visit a traditional public library, said Catherine Oliver, who works in the county library's Wilross office of early literacy. Lack of transportation or knowledge about what library services are available can be an obstacle, she said.

"Our studies show children from socially and economically disadvantaged areas are not coming into our doors, so we are trying to reach them in their place of residence. That's why we are partnering with Reading Advantage, taking the books into the community and still encouraging use of the (public) library.

"We want to get them used to books, get them excited about books and enjoy reading books,

and hopefully that will inspire a lifetime love of reading books," she said. The El Pueblo and De Anza Gardens children's libraries are supported by grants from the Dow Community Advisory Panel, Los Medanos Community Healthcare District, George Miller Youth Fund, Keller Canyon Mitigation Fund, and the 50 Fund, a philanthropic venture of Super Bowl 50, which will be played next year in Santa Clara. The Wilruss Children's Library Trust donated \$500 worth of books.

David Manly, pastor at Stewart CME Memorial Church in Pittsburg, pitched the idea of having a children's library at El Pueblo to the Housing Authority. He and his brother, Timothy Manly, an associate pastor at Grace Worship Center, grew up there.

The learning center at El Pueblo was named in honor of their mother, Doris Manly, who was very active in the community and worked for the Pittsburg Unified School District for 29 years.

"My wife (Lorraine Manly, a board member of Reading Advantage) and I were talking at the table. She remembered the old days of how the bookmobile used to come into our neighborhood and we could check out books from the bookmobile.

"She came up with the idea of wouldn't it be nice to put a library in El Pueblo. And so out of that, I reached out to the Housing Authority."

Beth Campbell, director of asset management at the Housing Authority, said the libraries at El Pueblo and De Anza Gardens are a first for Contra Costa.

The Housing Authority is looking at expanding the program to other locations, provided funding can be found.

Housing authorities nationwide have been partnering with local libraries to get more books into the hands of kids who live in public housing, she added.

"We want to provide opportunities to our youth in our communities" that go beyond the brick-and-mortar elements of providing housing, she said. "We really are trying to look for partners in our community."

Low-income children tend to have fewer books in their homes than higher-income children, according to Shirley Kalinowski, who cofounded Reading Advantage with Deborah Polk and Sherry Dorfman. "It's really awesome to get the books out to where the kids live and help them develop their own home libraries and love of reading," Kalinowski said.

The launching of libraries in public housing communities is the newest chapter for Reading Advantage. It was formed in April 2014 as a result of community efforts to develop literacy programs that reach low-income families in Contra Costa County.

These include workshops where children's books are given to parents to encourage them to read to their kids, which is a huge factor in improving their ability to succeed in school and in life.

To date, more than 70 workshops have reached more than 900 parents in Contra Costa

County and 9,000 books have been distributed.

Ninety percent of a child's brain is developed before age 6. And being able to read at a proficient level by the third grade is the most important predictor of high school graduation and career success, studies show.

"We want children, especially between the ages of zero and five, to be read to," said Polk.

"It is so important to read between zero and five. "

To find out more programs offered by Reading Advantage go to www.reading-advantage.org.

To: Contra Costa County Housing Authority Board of Commissioners
 From: Joseph Villarreal, Housing Authority
 Date: November 10, 2015



Contra
Costa
County

Subject: Contract with the Contra Costa County Sheriff's Department for Community Policing at the Bayo Vista and Las Deltas Housing Developments

RECOMMENDATIONS

1. APPROVE and AUTHORIZE the Executive Director of the Housing Authority of the County of Contra Costa, or designee, to execute a contract with the Contra Costa County Sheriff's Department in an amount not to exceed \$488,000 to provide additional law enforcement services at the Housing Authority's Bayo Vista and Las Deltas public housing developments for the period July 1, 2015 through June 30, 2016.
2. RATIFY payments previously made to the Contra Costa County Sheriff's Department in the amount of \$97,611.01 for law enforcement services at the Housing Authority's Bayo Vista and Las Deltas public housing developments for the period July 1 through September 30, 2015.

BACKGROUND

For over 21 years, the Housing Authority of the County of Contra Costa has contracted with the Contra Costa County Sheriff's Department to provide two full-time sheriff deputies for additional community-oriented policing duties at the Bayo Vista and Las Deltas housing developments. The deputies focus on deterring drug-related activities, eliminating violent crimes, and working closely with residents to provide services beyond those normally offered by the Sheriff's office.

Action of Board On: 11/10/2015 ☐ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

I hereby certify that this is a true and correct copy of an action taken and entered on the minutes of the Board of Supervisors on the date shown.

ATTESTED: November 10, 2015

Joseph Villarreal, Executive Director

Contact: 925-957-8028

By: , Deputy

cc:

FISCAL IMPACT

The cost for this service will not exceed \$488,000 and is funded by the Housing Authority's Operating Subsidy received from the United States Department of Housing and Urban Development.

CONSEQUENCE OF NEGATIVE ACTION

If the Board of Commissioners does not approve this contract, the Sheriff's Department will not have sufficient resources to continue providing the necessary additional law enforcement services to the residents of the Bayo Vista and Las Deltas public housing communities.

To: Contra Costa County Housing Authority Board of Commissioners
 From: Joseph Villarreal, Housing Authority
 Date: November 10, 2015



Contra
Costa
County

Subject: Contract with the City of Pittsburg Police Department for Community Policing Services at the El Pueblo Public Housing Development

RECOMMENDATIONS

1. APPROVE and AUTHORIZE the Executive Director of the Housing Authority of the County of Contra Costa, or designee, to execute a contract with the City of Pittsburg in an amount not to exceed \$157,061 to provide additional law enforcement services at the Housing Authority's El Pueblo public housing development for the period July 1, 2015 through June 30, 2016.
2. RATIFY payments previously made to the City of Pittsburg in the amount of \$20,941.31 for law enforcement services at the Housing Authority's El Pueblo public housing development for the period July 1 through September 30, 2015.

BACKGROUND

For the past 21 years, the Housing Authority of the County of Contra Costa ("Housing Authority") has contracted with the City of Pittsburg to provide one full-time police officer for additional community-oriented policing duties at the El Pueblo Housing Development. The officer focuses on eliminating drug-related activities, eliminating violent crimes, and working closely with residents to provide services beyond those normally offered by the police.

FISCAL IMPACT

The cost for this service will not exceed \$157,061 and is funded by the Housing Authority's Operation funds.

Action of Board On: 11/10/2015 ☐ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

I hereby certify that this is a true and correct copy of an action taken and entered on the minutes of the Board of Supervisors on the date shown.

ATTESTED: November 10, 2015

Joseph Villarreal, Executive Director

Contact: 925-957-8028

By: , Deputy

cc:

CONSEQUENCE OF NEGATIVE ACTION

If the Board of Commissioners does not approve this contract, the City of Pittsburg will not have sufficient resources to continue providing the necessary additional law enforcement services to the residents of the El Pueblo public housing community.

To: Contra Costa County Housing Authority Board of Commissioners

From: Joseph Villarreal, Housing Authority

Date: November 10, 2015



Contra
Costa
County

Subject: Housing Authority Investment Report for the Quarter Ending September 30, 2015

RECOMMENDATIONS

RECEIVE the Housing Authority of the County of Contra Costa's investment report for the quarter ending September 30, 2015.

BACKGROUND

California Government Code (CGC) Section 53646 requires the Housing Authority of the County of Contra Costa (HACCC) to present the Board of Commissioners with a quarterly investment report that provides a complete description of HACCC's portfolio. The report is required to show the issuers, types of investments, maturity dates, par values (equal to market value here) and the current market values of each component of the portfolio, including funds managed by third party contractors. It must also include the source of the portfolio valuation (in HACCC's case it is the issuer). Finally, the report must provide certifications that (1) all investment actions executed since the last report have been made in full compliance with the Investment Policy and; (2) HACCC will meet its expenditure obligations for the next six months. (CGC 53646(b)).

The state-mandated report has been amended to indicate the amount of interest earned and how the interest was allocated. The amended report is attached.

In summary, HACCC had \$23,884.67 in interest earnings for the quarter ending September 30, 2015. That interest was earned within discrete programs and most of the interest earned is available only for use within the program that earned the interest. Further, interest earnings may be restricted to specific purposes within a given program.

Action of Board On: **11/10/2015** ☐ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

I hereby certify that this is a true and correct copy of an action taken and entered on the minutes of the Board of Supervisors on the date shown.

ATTESTED: November 10, 2015

Joseph Villarreal, Executive Director

Contact: 925-957-8028

By: , Deputy

cc:

BACKGROUND (CONTD)

>

The Housing Choice Voucher Program reserve as of 12/31/2013 held in cash and investments was transitioned to a HUD held program reserve account. The only funds remaining in investments for the Housing Voucher program is for the Family Self Sufficiency escrow account.

Non-restricted interest earnings within both the voucher and public housing programs must be used solely within those programs, but such interest earnings can be used for a wider range of purposes within the individual programs. The interest earned in the State and Local fund can be used for any purpose within HACCC's scope of operations.

The interest earned for the quarter ending September 30, 2015 is shown below. A more detailed report is attached.

Public Housing	Housing Choice Voucher Fund		Rental Rehabilitation Fund	State & Local
Non-Restricted Interest Earned	Restricted Interest Earned	Non-Restricted Interest Earned	Restricted Interest Earned	Non-Restricted Interest Earned
\$4,749.93	\$261.61	\$12,704.31	\$805.89	\$5,362.93

FISCAL IMPACT

None. For reporting purposes only.

CONSEQUENCE OF NEGATIVE ACTION

Should the Board of Commissioners elect not to accept the investment report, it would result in an audit finding of non-compliance and could ultimately affect future funding from the U.S. Department of Housing and Urban Development (HUD).

ATTACHMENTS

Inv Report for QE 9-30-15

HOUSING AUTHORITY OF CONTRA COSTA COUNTY

INVESTMENT REPORT : PORTFOLIO HOLDINGS BY TYPE

For Period Ending: 9/30/2015

Issuer	Investment Type	Amount Invested	Yield	Investment Date	Maturity Date	Estimated Value@ Maturity Date
Cantella & Company						
Prime Fund Capital Reserves (Cash)	Money Market	11,385.92	0.01%	ongoing	ongoing	11,385.92
Sallie Mae Bank	Certificate of Deposit	100,000.00	2.05%	10/23/13	10/23/18	110,255.62
Sallie Mae Bank	Certificate of Deposit	100,000.00	2.15%	10/30/13	10/30/18	110,755.89
Synchrony Bank Retail	Certificate of Deposit	100,000.00	2.00%	12/06/13	12/06/18	110,005.48
Northwest Bank	Certificate of Deposit	110,000.00	1.60%	7/18/14	7/18/19	118,804.82
Barclays Bank	Certificate of Deposit	100,000.00	2.10%	7/23/14	7/23/19	110,505.75
American Express FSB	Certificate of Deposit	220,000.00	2.05%	8/14/14	8/14/19	242,562.36
Goldman Sachs Bank	Certificate of Deposit	100,000.00	2.15%	10/29/14	10/29/19	110,755.89
Capital One Bank	Certificate of Deposit	120,000.00	2.00%	11/05/14	11/05/19	132,006.58
Capital One Bank	Certificate of Deposit	100,000.00	2.00%	11/05/14	11/05/19	110,005.48
Kansas State Bank	Certificate of Deposit	200,000.00	1.70%	12/19/14	12/19/19	217,009.32
Choice Bank	Certificate of Deposit	100,000.00	1.75%	12/09/14	11/27/19	108,697.26
Synchrony Bank	Certificate of Deposit	100,000.00	2.00%	3/20/15	3/20/20	110,010.96
Federal Home Loan Mtg Corp	Govt Agency	150,000.00	1.25%	1/15/15	10/02/19	158,840.75
Federal Home Loan Mtg Corp	Govt Agency	100,000.00	1.25%	3/06/15	8/01/19	105,510.27
Fannie Mae	Govt Agency	150,000.00	1.63%	3/13/15	1/21/20	161,853.60
Federal Home Loan Mtg Corp	Govt Agency	125,000.00	1.38%	5/08/15	5/01/20	133,570.21
Discover Bank	Certificate of Deposit	100,000.00	2.00%	5/13/15	5/13/20	110,010.96
BMW-Bank of North America	Certificate of Deposit	97,000.00	1.95%	5/22/15	5/22/20	106,467.86
BMW-Bank of North America	Certificate of Deposit	150,000.00	1.95%	5/22/15	5/22/20	164,641.03
American Express Centurian	Certificate of Deposit	168,000.00	2.10%	6/03/15	6/03/20	185,659.33
Goldman Sachs Bank	Certificate of Deposit	149,000.00	2.35%	7/08/15	7/08/20	166,526.69
Capital One, NA	Certificate of Deposit	247,000.00	2.25%	7/22/15	7/22/20	274,817.95
Everbank	Certificate of Deposit	247,000.00	2.00%	7/30/15	7/30/20	271,727.07
CIT Bank	Certificate of Deposit	105,000.00	2.25%	7/30/15	7/30/20	116,825.45
CIT Bank	Certificate of Deposit	110,000.00	2.25%	7/30/15	7/30/20	122,388.56
Worlds Foremost Bank	Certificate of Deposit	100,000.00	2.40%	8/20/15	8/20/20	112,013.15
Discover Bank	Certificate of Deposit	135,000.00	2.35%	8/26/15	8/26/20	150,879.88
Fannie Mae	Govt Agency	735,000.00	1.50%	9/22/15	6/22/20	787,406.51
Cantella & Company Totals		4,329,385.92				4,731,900.58
L.A.I.F. (Acct # 25-07-003)	Liquid Account	935,373.74	0.32%	ongoing	ongoing	935,373.74
De Anza Gardens, LP	Loan	1,000,000.00	3.00%			1,000,000.00
GRAND TOTALS		6,264,759.66				6,667,274.32

HOUSING AUTHORITY OF CONTRA COSTA COUNTY

INVESTMENT REPORT BY FUND

For Period Ending 9/30/2015

Issuer	Amount Invested	Amount Invested by Fund:				
		Public Housing	Management	Rental Rehabilitation	Housing Choice Voucher	Housing Voucher FSS Escrow
Cantella & Company						
Prime Fund Capital Reserves (Cash)	11,385.92	720.15	2,270.50	3,010.47	5,384.80	
Sallie Mae Bank	100,000.00	100,000.00				
Sallie Mae Bank	100,000.00				100,000.00	
Synchrony Bank Retail	100,000.00		100,000.00			
Northwest Bank	110,000.00				110,000.00	
Barclays Bank	100,000.00		100,000.00			
American Express FSB	220,000.00		110,000.00		110,000.00	
Goldman Sachs Bank	100,000.00				100,000.00	
Capital One Bank	120,000.00				120,000.00	
Capital One Bank	100,000.00		100,000.00			
Kansas State Bank	200,000.00		200,000.00			
Choice Bank	100,000.00				100,000.00	
Synchrony Bank	100,000.00				100,000.00	
Federal Home Loan Mtg Corp	150,000.00				150,000.00	
Federal Home Loan Mtg Corp	100,000.00				100,000.00	
Fannie Mae	150,000.00		150,000.00			
Federal Home Loan Mtg Corp	125,000.00				125,000.00	
Discover Bank	100,000.00		100,000.00			
BMW-Bank of North America	97,000.00	97,000.00				
BMW-Bank of North America	150,000.00	150,000.00				
American Express Centurian	168,000.00		168,000.00			
Goldman Sachs Bank	149,000.00			149,000.00		
Capital One, NA	247,000.00	247,000.00				
Everbank	247,000.00	247,000.00				
CIT Bank	105,000.00	105,000.00				
CIT Bank	110,000.00		110,000.00			
Worlds Foremost Bank	100,000.00	100,000.00				
Discover Bank	135,000.00				135,000.00	
Fannie Mae	735,000.00				735,000.00	
Cantella & Company Totals	4,329,385.92	1,046,720.15	1,140,270.50	152,010.47	1,990,384.80	-
L.A.I.F. (Acct # 25-07-003)	935,373.74	546,993.26	90,831.74	-	-	297,548.74
De Anza Gardens, LP	1,000,000.00				1,000,000.00	
GRAND TOTALS	6,264,759.66	1,593,713.41	1,231,102.24	152,010.47	2,990,384.80	297,548.74

HOUSING AUTHORITY OF CONTRA COSTA COUNTY

Report per CGC 53646 CURRENT MARKET VALUE

For Period Ending 9/30/2015

Issuer	Investment Type	Maturity Date	Amount Invested	Current Market Value (at 9/30/15)	Yield
Cantella & Company					
Prime Fund Capital Reserves (Cash)	Money Market	ongoing	11,385.92	11,385.92	0.01%
Sallie Mae Bank	Certificate of Deposit	10/23/2018	100,000.00	100,811.00	2.05%
Sallie Mae Bank	Certificate of Deposit	10/30/2018	100,000.00	101,242.00	2.15%
Synchrony Bank Retail	Certificate of Deposit	12/06/2018	100,000.00	100,694.00	2.00%
Northwest Bank	Certificate of Deposit	7/18/2019	110,000.00	110,044.00	1.60%
Barclays Bank	Certificate of Deposit	7/23/2019	100,000.00	99,987.00	2.10%
American Express FSB	Certificate of Deposit	8/14/2019	220,000.00	219,905.40	2.05%
Goldman Sachs Bank	Certificate of Deposit	10/29/2019	100,000.00	100,077.00	2.15%
Capital One Bank	Certificate of Deposit	11/05/2019	120,000.00	121,071.39	2.00%
Capital One Bank	Certificate of Deposit	11/05/2019	100,000.00	99,058.41	2.00%
Kansas State Bank	Certificate of Deposit	12/19/2019	200,000.00	199,880.00	1.70%
Choice Bank	Certificate of Deposit	11/27/2019	100,000.00	100,041.00	1.75%
Synchrony Bank	Certificate of Deposit	3/20/2020	100,000.00	99,291.00	2.00%
Federal Home Loan Mtg Corp	Govt Agency	10/02/2019	150,000.00	149,695.50	1.25%
Federal Home Loan Mtg Corp	Govt Agency	8/01/2019	100,000.00	99,942.00	1.25%
Fannie Mae	Govt Agency	1/21/2020	150,000.00	151,546.50	1.63%
Federal Home Loan Mtg Corp	Govt Agency	5/01/2020	125,000.00	124,886.25	1.38%
Discover Bank	Certificate of Deposit	5/13/2020	100,000.00	98,891.00	2.00%
BMW-Bank of North America	Certificate of Deposit	5/22/2020	97,000.00	97,670.72	1.95%
BMW-Bank of North America	Certificate of Deposit	5/22/2020	150,000.00	146,506.08	1.95%
American Express Centurian	Certificate of Deposit	6/03/2020	168,000.00	166,014.24	2.10%
Goldman Sachs Bank	Certificate of Deposit	7/08/2020	149,000.00	148,710.94	2.35%
Capital One, NA	Certificate of Deposit	7/22/2020	247,000.00	246,409.67	2.25%
Everbank	Certificate of Deposit	7/30/2020	247,000.00	246,342.98	2.00%
CIT Bank	Certificate of Deposit	7/30/2020	105,000.00	105,309.97	2.25%
CIT Bank	Certificate of Deposit	7/30/2020	110,000.00	109,608.34	2.25%
Worlds Foremost Bank	Certificate of Deposit	8/20/2020	100,000.00	100,127.00	2.40%
Discover Bank	Certificate of Deposit	8/26/2020	135,000.00	135,206.55	2.35%
Fannie Mae	Govt Agency	6/22/2020	735,000.00	735,000.00	1.50%
Cantella & Company Totals			4,329,385.92	4,325,355.86	
L.A.I.F. (Acct # 25-07-003)	Liquid Account	ongoing	935,373.74	935,373.74	0.32%
De Anza Gardens, LP	Loan		1,000,000.00	1,000,000.00	3.00%
GRAND TOTALS			6,264,759.66	6,260,729.60	

This report includes all investment actions executed since the last report made in full compliance with Investment Policy.

HOUSING AUTHORITY OF CONTRA COSTA COUNTY

Investment Interest Earnings Report

For Period Ending 9/30/2015

Issuer	Amount Invested	Interest Earned this Qtr	Interest Earned this Quarter by Fund				
			Public Housing	Management	Rental Rehabilitation	Housing Choice Voucher Fund	
			Unrestricted	Unrestricted	Restricted	Restricted	Unrestricted
Cantella & Company						0%	100%
Prime Fund Capital Reserves (Cash)	11,385.92	0.28	0.01	0.06	0.07	-	0.13
Sallie Mae Bank	100,000.00	505.48	505.48	-	-	-	-
Sallie Mae Bank	100,000.00	530.14	-	-	-	-	530.14
Synchrony Bank Retail	100,000.00	493.15	-	493.15	-	-	-
Northwest Bank	110,000.00	433.97	-	-	-	-	433.97
Barclays Bank	100,000.00	517.81	-	517.81	-	-	-
American Express FSB	220,000.00	1,112.06	-	556.03	-	-	556.03
Goldman Sachs Bank	100,000.00	530.14	-	-	-	-	530.14
Capital One Bank	120,000.00	591.78	-	-	-	-	591.78
Capital One Bank	100,000.00	493.15	-	493.15	-	-	-
Kansas State Bank	200,000.00	838.36	-	838.36	-	-	-
Choice Bank	100,000.00	431.51	-	-	-	-	431.51
Synchrony Bank	100,000.00	493.15	-	-	-	-	493.15
Federal Home Loan Mtg Corp	150,000.00	462.33	-	-	-	-	462.33
Federal Home Loan Mtg Corp	100,000.00	308.22	-	-	-	-	308.22
Fannie Mae	150,000.00	601.03	-	601.03	-	-	-
Federal Home Loan Mtg Corp	125,000.00	423.80	-	-	-	-	423.80
Discover Bank	100,000.00	493.15	-	493.15	-	-	-
BMW-Bank of North America	97,000.00	466.40	466.40	-	-	-	-
BMW-Bank of North America	150,000.00	721.23	721.23	-	-	-	-
American Express Centurian	168,000.00	869.92	-	869.92	-	-	-
Goldman Sachs Bank	149,000.00	805.82	-	-	805.82	-	-
Capital One, NA	247,000.00	1,065.82	1,065.82	-	-	-	-
Everbank	247,000.00	839.12	839.12	-	-	-	-
CIT Bank	105,000.00	401.30	401.30	-	-	-	-
CIT Bank	110,000.00	420.41	-	420.41	-	-	-
Worlds Foremost Bank	100,000.00	269.59	269.59	-	-	-	-
Discover Bank	135,000.00	304.21	-	-	-	-	304.21
Fannie Mae	735,000.00	241.64	-	-	-	-	241.64
Cantella & Company Totals	4,329,385.92	15,664.97	4,268.95	5,283.07	805.89	-	5,307.05
L.A.I.F. (Acct # 25-07-003)	935,373.74	822.45	480.98	79.86		261.61	
De Anza Gardens, LP	1,000,000.00	7,397.26					7,397.26
GRAND TOTALS	6,264,759.66	23,884.67	4,749.93	5,362.93	805.89	261.61	12,704.31



**Contra
Costa
County**

To: Contra Costa County Housing Authority Board of Commissioners

From: Joseph Villarreal, Housing Authority

Date: November 10, 2015

Subject: Collection Loss Write-Offs for the Quarter Ending September 30, 2015

RECOMMENDATIONS

ADOPT Resolution No. 5194 to approve collection loss write-offs in the public housing program in the amount of \$15,738.57 for the quarter ending September 30, 2015.

BACKGROUND

This collection loss is for the public housing program. The requested collection loss write-off reflects a total of seven accounts that are recommended for write-off. The following chart illustrates the collection losses per quarter for the past four quarters:

Conventional Program	
9/15	\$15,738.57
6/15	\$16,060.46
3/15	\$58,637.66
12/14	\$21,992.09

Prior to submission of an account for write-off, staff makes every effort to collect money owed to HACCC. Once an account is written-off, it may be referred to a collection agency for further repayment efforts. Past participants

Action of Board On: **11/10/2015** ☐ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

I hereby certify that this is a true and correct copy of an action taken and entered on the minutes of the Board of Supervisors on the date shown.

ATTESTED: November 10, 2015

Joseph Villarreal, Executive Director

Contact: 925-957-8028

By: , Deputy

cc:

BACKGROUND (CONTD)

>

who owe HACCC, or any other housing authority, money may be denied admission to the public housing or housing choice voucher programs in the future unless the debt is repaid. Past participants can be denied admission in the future even if their debt has been written off.

FISCAL IMPACT

Uncollectable accounts impact on the budget by reducing total rental income. At the end of each quarter, the Housing Authority of the County of Contra Costa (HACCC) writes off those accounts that have been determined to be uncollectable. Once an account is written off, it can be turned over to a collection agency. For the quarter ending September 30, 2015, the collection loss write-off total is \$15,738.57.

CONSEQUENCE OF NEGATIVE ACTION

Should the Board of Commissioners elect not to adopt Resolution No. 5194, these accounts would inflate the total accounts receivable for HACCC and present an inaccurate financial picture.

ATTACHMENTS

Res. 5194

CLWO Report

THE BOARD OF COMMISSIONERS
HOUSING AUTHORITY OF THE COUNTY OF CONTRA COSTA

RESOLUTION NO. 5194

RESOLUTION APPROVING COLLECTION LOSS WRITE-OFF IN THE AMOUNT OF
\$15,738.57 FOR THE QUARTER ENDING SEPTEMBER 30, 2015
WHEREAS, certain vacated tenant accounts have been determined to be uncollectable
by management; and

WHEREAS, these tenant accounts may have been, or may be, turned over to a
collection agency for continuing collection efforts;

NOW, THEREFORE, BE IT RESOLVED, by the Board of Commissioners of the Housing
Authority of the County of Contra Costa that the following amounts be written off
for collection loss for the quarter ending SEPTEMBER 30, 2015

	Conventional Program
Dwelling Rent	\$ 4,363.49
Legal Charges	\$ -0-
Maintenance & Other Charges	\$11,375.08
Total	\$15,738.57

PASSED AND ADOPTED ON _____ by the
following vote of the Commissioners.

AYES:

NOES:

ABSENT:

ABSTAIN:

I HEREBY CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF AN
ACTION TAKEN AND ENTERED ON THE
MINUTES OF THE BOARD OF
COMMISSIONERS ON THE DATE SHOWN.

ATTESTED _____
JOSEPH VILLARREAL, SECRETARY
OF THE BOARD OF COMMISSIONERS
AND EXECUTIVE DIRECTOR

BY _____

M E M O R A N D U M

TO: Joseph Villarreal, Executive Director

FROM: Elizabeth Campbell, Director of Managed Housing Programs

SUBJECT: Vacated Collection Loss Write-Offs

DATE: September 30, 2015

I have reviewed the request for Vacated Collection Loss Write-Off Accounts submitted by the Housing Managers and recommend that the following amounts be written off/submitted as non-collectible:

PROJECT	RENT	LEGAL	MAINTENANCE	TOTAL	TENANT ACCOUNTS
Alhambra Terr. Martinez CAL 11-1	-0-	-0-	-0-	-0-	0
Bridgemont, Antioch CAL 11-3	-0-	-0-	-0-	-0-	0
Los Nogales, Brentwood CAL 11-4	\$792.74	-0-	\$2,698.25	\$3,490.99	2
El Pueblo, Pittsburg CAL 11-5	-0-	-0-	-0-	-0-	0
Las Deltas, N. Richmond CAL 11-6	-0-	-0-	-0-	-0-	0
Los Arboles, Oakley CAL 11-8	-0-	-0-	-0-	-0-	0
Las Deltas, N. Richmond CAL 11-9A	-0-	-0-	-0-	-0-	0
Las Deltas, N. Richmond CAL 11-9B	-0-	-0-	-0-	-0-	0
Bayo Vista, Rodeo CAL 11-10	\$3,570.75	-0-	\$7,579.83	\$11,150.58	4
Hacienda, Martinez CAL 11-11	-0-	-0-	-0-	-0-	0
Casa de Manana, Oakley CAL 11-12	-0-	-0-	-0-	-0-	0
Casa de Serena Bay Point CAL 11-13	-0-	-0-	-0-	-0-	
Elder Winds, Antioch CAL 11-15	-0-	-0-	-0-	-0-	0
Vista del Camino San Pablo 4501	-0-	-0-	\$1,097.00	\$1,097.00	1
Kidd Manor, San Pablo 4502	-0-	-0-	-0-	-0-	0
TOTALS:	\$4,363.49	-0-	\$11,375.08	\$15,738.57	7

To: Contra Costa County Housing Authority Board of Commissioners
 From: Joseph Villarreal, Housing Authority
 Date: November 10, 2015



Contra
Costa
County

Subject: Public Housing Rolling Annual Occupancy Report for the 12-Month Period Ending September 30, 2015

RECOMMENDATIONS

RECEIVE the Housing Authority of the County of Contra Costa's rolling annual public housing occupancy report for the 12-month period ending September 30, 2015.

BACKGROUND

Attached are the Housing Authority of the County of Contra Costa's (HACCC's) rolling annual public housing occupancy report for the 12-month period ending September 30, 2015, and the accompanying leasing trend report for the same period. The occupancy report shows the percentage of each individual property that is leased at the end of a given month. These are then subtotaled separately for all properties except North Richmond and for North Richmond alone before being combined to show HACCC's overall occupancy percentage. North Richmond is shown separately because staff are in the process of applying to U.S. Department of Housing and Urban Development (HUD) to remove that property from HACCC's public housing portfolio. The trend report shows the sum of the number of new leases signed in a given month minus the number of new vacancies. A positive number shows that the occupancy rate increased during that period, a negative number indicates a decline.

For reference, HUD annually evaluates a public housing authority's (PHA) management of its public housing program using four indicators, referred to collectively as the Public Housing Assessment System (PHAS). The management operations indicator is worth 25 points. Of these 25 points, the occupancy rate sub-indicator is worth 16 points. Occupancy points are assigned as follows:

Action of Board On: **11/10/2015** ☐ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

I hereby certify that this is a true and correct copy of an action taken and entered on the minutes of the Board of Supervisors on the date shown.

ATTESTED: November 10, 2015

Joseph Villarreal, Executive Director

Contact: 925-957-8028

By: , Deputy

cc:

BACKGROUND (CONTD)

>

≥98%	16 Points
< 98% but ≥ 96%	12 Points
< 96% but ≥ 94%	8 Points
< 94% but ≥ 92%	4 Points
< 92% but ≥ 90%	1 Point
< 90%	0 Points

HUD considers a PHA's entire portfolio when assigning points for the occupancy sub-indicator.

FISCAL IMPACT

None. For reporting purposes only.

ATTACHMENTS

Occupancy Report

**Housing Authority of the County of Contra Costa
Annual Occupancy Rates
2014-2015**

DEVELOPMENT	No of Units	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Avg. Occup. Rates
Alhambra Terrace, Martinez	50	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	98.00%	98.00%	100.00%	98.00%	99.50%
Bridgmeont, Antioch	34	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	97.06%	94.12%	91.18%	94.12%	98.04%
Los Nogales, Brentwood	44	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	97.73%	95.45%	97.73%	100.00%	99.24%
El Pueblo, Pittsburg	172	98.84%	98.84%	98.26%	98.84%	98.26%	98.84%	98.84%	97.67%	98.84%	99.42%	99.42%	99.42%	98.79%
Los Arboles, Oakley	30	100.00%	96.67%	96.67%	96.67%	100.00%	96.67%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	98.89%
Bay Vista, Rodeo	242	97.52%	97.11%	97.11%	96.28%	97.11%	96.69%	97.11%	96.69%	95.87%	96.69%	96.28%	96.69%	96.76%
Hacienda, Martinez	50	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Casa de Manana, Oakley	40	97.50%	97.50%	97.50%	97.50%	97.50%	95.00%	100.00%	100.00%	97.50%	97.50%	100.00%	100.00%	98.13%
Casa de Serena, Bay Point	50	100.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	100.00%	100.00%	100.00%	100.00%	98.83%
Elder Winds, Antioch	100	98.00%	97.00%	97.00%	98.00%	96.00%	98.00%	98.00%	98.00%	97.00%	97.00%	100.00%	100.00%	97.83%
Vista Del Camino, San Pablo	100	100.00%	100.00%	100.00%	100.00%	100.00%	99.00%	100.00%	99.00%	99.00%	100.00%	100.00%	99.00%	99.67%
Kidd Manor, San Pablo	41	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Occup. Rate without N. Richmond	953	98.85%	98.43%	98.32%	98.32%	98.32%	98.22%	98.74%	98.32%	97.90%	98.11%	98.53%	98.64%	98.39%
Las Deltas, Richmond	72	40.28%	40.28%	40.28%	40.28%	40.28%	37.50%	37.50%	37.50%	36.11%	36.11%	36.11%	36.11%	38.19%
Las Deltas, Richmond	84	65.48%	65.48%	65.48%	64.29%	64.29%	64.29%	61.90%	60.71%	60.71%	58.33%	58.33%	58.33%	62.30%
Las Deltas, Richmond	54	48.15%	48.15%	48.15%	48.15%	48.15%	46.30%	46.30%	46.30%	46.30%	46.30%	46.30%	46.30%	47.07%
N. Richmond Occup. Rate	210	52.38%	52.38%	52.38%	51.90%	51.90%	50.48%	49.52%	49.05%	48.57%	47.62%	47.62%	47.62%	50.12%
Occup. Rate with N. Richmond	1163	90.46%	90.11%	90.03%	89.94%	89.94%	89.60%	89.85%	89.42%	88.99%	88.99%	89.34%	89.42%	89.67%

**Housing Authority of the County of Contra Costa
Annual Trend (New Lease)
2014-2015**

DEVELOPMENT	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-14	Jun-15	Jul-15	Aug-15	Sep-15	Total
Alhambra Terrace, Martinez	0	0	0	0	0	0	0	0	0	0	1	0	1
Bridgmeont, Antioch	0	0	0	0	0	0	0	0	0	0	0	2	2
Los Nogales, Brentwood	1	0	0	0	0	0	0	1	0	0	1	1	4
El Pueblo, Pittsburg	0	2	0	2	1	2	1	0	2	2	0	0	12
Los Arboles, Oakley	0	0	0	0	1	0	1	0	0	0	0	0	2
Bay Vista, Rodeo	0	1	1	1	2	2	2	2	2	5	5	3	26
Hacienda, Martinez	0	0	0	2	0	0	0	1	0	0	0	0	3
Casa de Manana, Oakley	0	0	0	0	0	2	2	0	0	0	1	0	5
Casa de Serena, Bay Point	0	0	0	2	0	1	0	0	1	0	0	0	4
Elder Winds, Antioch	1	1	3	2	0	3	0	2	1	0	4	0	17
Vista Del Camino, San Pablo	0	1	0	0	1	0	1	1	0	0	0	0	4
Kidd Manor, San Pablo	0	0	0	0	0	1	1	1	0	0	0	0	3
Total without N. Richmond	2	5	4	9	5	11	8	8	6	7	12	6	83
Las Deltas, Richmond	0	0	0	0	0	0	0	0	0	0	0	0	0
Las Deltas, Richmond	0	0	0	0	0	0	0	0	0	2	0	0	2
Las Deltas, Richmond	0	0	0	0	0	0	0	0	0	0	0	0	0
N. Richmond Total	0	0	0	0	0	0	0	0	0	2	0	0	2
Total with N. Richmond	2	5	4	9	5	11	8	8	6	9	12	6	85



Contra
Costa
County

To: Contra Costa County Housing Authority Board of Commissioners

From: Joseph Villarreal, Housing Authority

Date: November 10, 2015

Subject: Articles Regarding Affordable Housing Issues

RECOMMENDATIONS

ACCEPT articles regarding affordable housing issues.

BACKGROUND

For the Board's information only.

FISCAL IMPACT

This is for informational purposes only and has no fiscal impact.

Action of Board On: **11/10/2015** ☐ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

**VOTE OF
COMMISSIONERS**

I hereby certify that this is a true and correct copy of an action taken and entered on the minutes of the Board of Supervisors on the date shown.

ATTESTED: November 10, 2015

Joseph Villarreal, Executive Director

Contact: 925-957-8028

By: , Deputy

cc:

ATTACHMENTS

Articles

Overview of Articles
November 10, 2015

Vouchers Fall Short as Rents Skyrocket

Affordable Housing is a Human Right - At the September Board meeting staff notified the Board that local housing authorities were challenging a recent decline in HUD's Fair Market Rents for Alameda and Contra Cost Counties. This article is related to those efforts as is the OpEd piece from Congresswoman Barbara Lee.

HUD Halts Change To Voucher Program In Columbia

HUD Rescinds Proposed Cuts To Voucher Rent Limits - These articles discuss HUD's reversal of a proposed decline in GFMRs in the Baltimore area.

VOUCHERS FALL SHORT AS RENTS SKYROCKET

San Francisco Chronicle (CA) -- October 21, 2015 -- by Rachel Swan

For 10 years, Annette Miller's federally funded housing voucher for those with low incomes helped anchor her in a modest duplex in West Oakland while many of her neighbors were priced out and had to leave. But those secure days may be coming to an end - not just for Miller, but for thousands like her. The U.S. Department of Housing and Urban Development is considering cutting their rental subsidies so low they may have to move out of the city. At a time when rents are ballooning in Oakland, HUD has proposed lowering its "fair market rent" for Alameda and Contra Costa counties. Fair market rent - in this case for a two-bedroom home at the 40th percentile of the rental market - is the benchmark that dictates how much local housing authorities can pay for federally funded vouchers, also known as Section 8 subsidies. Section 8 is one of the nation's most important housing programs, and it works like this: HUD funds local housing authorities, who in turn supply vouchers to low-income residents who qualify. The housing authority cuts a check to the landlord up to the fair market rental rate, and residents then typically pitch in 30 percent of their income to cover the difference. HUD set the fair market rent at \$1,585 per month this year in the East Bay - but it will drop to \$1,562 in January if the HUD secretary approves the new plan. The difference may not seem huge, but it's just enough to wreak devastation on those hanging onto rentals by their fingernails, housing authorities say. "I would probably have to move or get an extra job to support rent," said Miller, who has lived in the same home for two decades. A spokesman for HUD said the new estimate was based on data from the 2013 U.S. Census American Community Survey and the Consumer Price Index. About 13,000 low-income residents use housing vouchers in Oakland. Across the bay, the outlook is the opposite. HUD has already raised its fair market rent for San Francisco from \$2,062 to \$2,262 for a two-bedroom, enabling San Francisco's housing authority to increase voucher subsidies, said Ed Cabrera, a spokesman for HUD in San Francisco. Cabrera said that when HUD sets fair market rents, it includes rent-controlled units in its data set - which might explain why the rates skew lower than rental prices listed on Craigslist.

Disagreement on figures

But housing authority officials in the Bay Area aren't buying HUD's numbers, and they haven't for some time. Many of them accuse HUD of routinely underestimating fair market rents in a region in which real estate prices are famously exploding. For instance, the median monthly rent in Oakland in August was \$2,650, according to real estate site Zillow - a steep climb from \$1,921 in August 2013. In Berkeley, the figures jumped even higher: Median monthly rent in August was \$3,605, up from \$2,541 in August 2013. As a result, landlords can charge so much more money to non-voucher renters that they have little reason to participate in the program, and tenants can't find places to live. "At minimum a housing authority has to keep up with the prevailing market rates," said Daniel Bornstein, a real estate attorney in Oakland who also manages properties with Section 8 tenants. Landlords already make concessions when they enter the voucher program, accepting more bureaucracy and oversight than they would have to on the open market, Bornstein said. They have to ask permission to raise the rent, and they have to allow housing authority officials to come at any time to inspect the property. In a down market, those inconveniences are worth it for the sake of having rent payments guaranteed, on time, every month by a third party, Bornstein said. But when the market is booming, landlords have

little incentive to participate. "I caution clients to think long and hard before they participate in a housing assistance program," he said. In Berkeley, rents have climbed so high that Section 8 vouchers have "basically been rendered useless," said Tia Ingram, head of the city's housing authority. "If you just go on Craigslist, probably 8 out of 10 listings will say 'no Section 8,'" she said, adding that even some landlords in Berkeley who have a history of working with the program are now opting out. In one case, she said, a landlord was able to raise the monthly rent for a two-bedroom apartment from \$1,743 to \$2,500 after a Section 8 tenant moved out. Ingram said she has also heard of instances in which four students share a one-bedroom unit on the city's tony north side - and pay \$500 apiece. Now, low-income tenants are spending their last pocket money to get copies of birth certificates to obtain their vouchers - only to find that landlords won't take them, Ingram said. "We've struggled with, 'Should we keep issuing these vouchers? Is it worth taking a family through this process?'" Ingram said. About 700 people are on the waiting list for vouchers in Berkeley, she said.

Few options

When federal assistance is disconnected from the reality of the rental market, housing authorities have a few ways to cope. They can choose to give vouchers that are 10 percent bigger than the tab set by HUD's fair market benchmark, but that means they'll run out of money sooner and will have to hand out fewer vouchers. They can also lean on Section 8 tenants to chip in up to 40 percent of their monthly income, instead of the usual 30 percent. Either way, someone loses somehow. "It's like choosing between your two children," said Katherine Harasz, interim director of the Santa Clara County Housing Authority. A tenant paying more out of pocket might go on half her diabetes medicine, or do without electricity, or forgo buying school supplies for her kid, she said. The Santa Clara County Housing Authority opted to raise voucher payments in September, because 1,028 voucher holders couldn't find housing. HUD had set the fair market rent at \$1,419 for a one-bedroom in the South Bay in 2015, up from \$1,293 the year before, but still far less than the average open-market rent of about \$2,213, Harasz said. Voucher holders were sleeping under freeway overpasses because they couldn't find any vacancies at the lower end of the market. To make the adjustment, the housing authority had to spend about \$20 million more on rental assistance than it receives annually from HUD. She called it an extraordinary measure.

Born to combat poverty

The federal housing choice voucher program was conceived in 1974 as a way to give low-income renters opportunity and mobility. It was supposed to relieve cities from the burden of building public housing projects, and prevent poverty from being concentrated in any one area. Oakland's 13,000 voucher holders are scattered across many neighborhoods, and most of them live invisibly to the rest of the world, said Eric Johnson, executive director of the city's housing authority. "The majority are working hard on two jobs and are off the program in seven years and go to zero assistance." He said 30 to 50 households leave the program each month, making space available for newcomers. Oakland's waiting list currently holds about 7,500 people, many of them priced out of neighboring cities like San Francisco and Berkeley. But Johnson and others worry that a rapidly accelerating rental market, coupled with slashed federal assistance, will derail that already overburdened system, pushing families out and defeating the purpose of

the program. "I've been working in affordable housing since the 1980s," he said, "In my entire career, I have never seen rent increases escalate as rapidly as they have in Oakland in the last 20 to 24 months." In September, the directors of eight housing authorities - in Alameda, Livermore, Oakland, Berkeley, Pittsburg and Richmond, as well as the main housing authorities of Alameda and Contra Costa counties - wrote a joint letter to HUD to denounce the new rate. "We ... don't understand how this can be correct in one of the fastest growing rental markets in the county," the letter said. The directors warned that if rents keep climbing, and vouchers get slashed, families will have to move from the Bay Area to the cheaper Central Valley, "to find new employment or experience long, expensive, soul-deadening commutes," the letter said. Yet moving isn't really an option for 49-year-old Annette Miller, who grew up in the Acorn Projects public housing complex in West Oakland and currently lives about half a block from her alma mater, McClymonds High School. "I probably would move, but I don't even know if I could afford to move," she said, sitting on a plastic lawn chair outside the three-bedroom home she has lived in for two decades, on a tree-lined block of Myrtle Street.

Changing neighborhood

Her neighborhood, like many in gentrifying Oakland, has changed dramatically over the past five years. As investment has poured into the city, families moved out of the old Victorian houses, and groups of roommates moved in. A warehouse across the street is now home to a trendy vintage stove shop. Artists hold parties and practice fire dancing in an area that used to house working-class families, Miller said. "Five years ago, all the property on this block was owned by black folks," said Miller, whose family has lived in the neighborhood for four generations. "Now there are only two other African Americans who live on this block. Everyone else is white." She moved to the Myrtle Street duplex as a single mother with three children in the mid-1990s. Back then, Miller worked as a housekeeper at the Jack London Inn and used welfare assistance to support her family. She currently works as a janitor at the Oakland airport and lives with three of her four children, who are now adults. Miller's rent was \$700 a month when she moved in. It has since risen to \$1,750. "I have never seen rent increases escalate as rapidly as they have in Oakland in the last 20 to 24 months."

AFFORDABLE HOUSING IS A HUMAN RIGHT

San Francisco Chronicle (CA) – 10/28/2015 -- Section: Op-Ed

Regarding "Vouchers fall short as rents skyrocket" (Oct. 21), Rachel Swan lays out the housing crisis tearing apart our community. Rents in Oakland have grown faster than anywhere else in the nation. If rents continue to rise at this pace, we risk losing our cherished East Bay culture. The solution is multifaceted and requires local, state and federal efforts. Federally, we need a "fair market rent" formula that accurately reflects the real housing costs in our community. Just this week, I spoke with HUD Secretary Julian Castro about achieving this goal, and I will keep fighting for this. We also need serious federal investments in affordable housing, but Republican cuts are taking us in the wrong direction. They cut Section 8 and raided the National Housing Trust Fund. The NHTF is the only source of new funding for affordable housing for our poorest families, and I attempted to fully fund this program after the GOP's bill zeroed it out. Sadly, it was defeated on a party-line vote. Access to affordable housing is a fundamental human right.

It's past time for both parties to come together and ensure that our neighbors can remain in their homes.

Congresswoman Barbara Lee, Oakland

HUD HALTS CHANGE TO VOUCHER PROGRAM IN COLUMBIA

The Baltimore Sun – 10/8/2015 – by Natalie Sherman

The Department of Housing and Urban Development has agreed to scrap a proposal that would have significantly reduced housing subsidies for low-income families in Columbia, Sen. Barbara Mikulski's office said Wednesday.

The agency will keep Columbia's current rent limits in place for one year as HUD considers options for how it will set rent limits in the future. The rent limits determine the level of assistance received by Housing Choice Voucher recipients, who pay about a third of their income toward rent, with HUD picking up the rest, up to those caps.

As part of an annual update to its voucher program, also known as Section 8, HUD had proposed to apply metro-wide rent limits to the affluent community, ending a longtime practice of treating Columbia as a distinct housing market.

The proposal would have cut rent limits in Columbia by about 25 percent. About 950 Housing Choice Voucher recipients live in Columbia; they make up about 80 percent of the voucher holders in the county, according to county housing commission data from June.

Housing advocates said the reduction would severely restrict options available to families seeking housing there and possibly even force some families to move. They said the move contradicted other efforts to increase access to neighborhoods with strong schools and other opportunities.

The agreement to grant an exception to Columbia came a day before the 30-day comment period on the fair market rents for the current federal fiscal year was set to close and after Mikulski and other members of the Maryland delegation met with HUD Secretary Julian Castro.

"This is a win for all the families who work hard but need a helping hand to find an affordable place to live and a good school for their kids. And it's a win for a community that has been committed to affordable housing for more than 50 years," Mikulski said in a statement.

Efforts to reach HUD officials Wednesday evening were not successful.

HUD's fair market rent update also had proposed smaller reductions in rent limits throughout the metro area, withdrawing a bonus granted in an effort to reduce high concentrations of poverty. Those bonuses are reviewed every three years and were removed because they did not appear to be working to increase access.

After the update was published last month, the proposal for Columbia drew the most scrutiny.

Howard County Executive Allan Kittleman wrote to Mikulski and other members of the delegation last month requesting assistance in fighting the change, which he said could also imperil efforts to include affordable housing in new development happening in Columbia, such as the one proposed by developer Howard Hughes Corp.

Kittleman said in a statement Wednesday that he was pleased with the decision to keep the rent limits the same.

"I am thankful to Senator Mikulski for her leadership and her pledge to remain involved," Kittleman said. "As we look at planned growth for the County, our shared goal of providing diverse, integrated communities and affirmatively furthering fair housing remains a priority."

Officials expect to meet next month to develop a long-term solution, Mikulski's office said. HUD is considering determining rent limits by ZIP code, rather than on a metro-wide basis, but those changes are not likely to occur in the short term.

If the reductions had gone through, new voucher recipients would have felt the change immediately. The new rates would not have applied to existing voucher holders until a second annual certification, providing a grace period of 13 to 25 months before they felt the impact of the cut.

HUD RESCINDS PROPOSED CUTS TO VOUCHER RENT LIMITS

Baltimore Sun – 10/27/2015 – by Natalie Sherman

After scrapping cuts to Columbia vouchers, HUD agrees to rescind proposed Baltimore-area reductions

Cuts proposed to housing voucher assistance in the Baltimore area will not go into effect, officials said Monday, after opposition from elected officials and others over the recommended changes.

Rent limits for the Housing Choice Voucher program will continue to be calculated based on the median gross rent in the Baltimore area for three more years, extending a policy designed to give voucher recipients access to more expensive apartments in better areas.

The decision walks back a proposal the U.S. Department of Housing and Urban Development put forward in September to set the rent limits in the Baltimore metro area at a lower rate, ultimately reducing families' individual subsidy.

"This is a win for Baltimore families who work hard but need a helping hand to find an affordable place to live," said Sen. Barbara A. Mikulski in a statement. "Today's decision to reverse course on devastating cuts in rental support is a good first step, but HUD must do more to protect access to affordable housing for Baltimore families."

Recipients of Housing Choice Vouchers — sometimes known as Section 8 vouchers — usually pay a third of their income toward rent, with vouchers used for the difference, up to a maximum allowed rental rate, typically somewhat lower than a metropolitan area's median rent as identified by the U.S. Census Bureau's American Community Survey.

Baltimore, however, operated under an exception that allowed vouchers to pay up to the median rental rate in an effort to help families move out of high-poverty areas. In September, HUD said Baltimore's rent limits would revert to below that median because a three-year review of the found the that effort had not succeeded. The change would have reduced rent limits by about 4 percent.

HUD also said it wanted voucher recipients in Columbia — which had been treated as its own, more expensive housing market — to be bound by metro-wide rent limits. That change would have significantly reduced the subsidy to those families and drew scrutiny.

HUD agreed to scrap the Columbia proposal this month, after members of the Baltimore area's congressional delegation pressed Housing Secretary Julian Castro.

On Monday, Mikulski's office said HUD had agreed to rescind the metro-wide proposal as well.

A HUD official said the department had agreed, based on feedback received during the proposal's comment period, to use 2011, instead of 2012, as the benchmark year for the review period of median rents, a shift that meant the Baltimore metro area could keep the higher limits.

Baltimore Housing Commissioner Paul T. Graziano said in a statement that he was pleased HUD would retain the current policy.

"Keeping the higher ... rents is good news for the City and the surrounding counties and is consistent with our analysis that these rents provide fair and reasonable standards for setting voucher rents that will benefit thousands of low-income households," he said.