

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

JANNEL GEORGE-ODEN

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.

ANNOTATED AGENDA & MINUTES

August 18, 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.

No consent items were removed for discussion.

D. 2 PUBLIC COMMENT (3 Minutes/Speaker)

There were no requests to speak at public comment.

- D.3 CONSIDER approving Resolution No. 5191 authorizing submission of a Rental Assistance Demonstration application to HUD that would increase HACCC's previously approved application for 90 vacant units to include all 214 units at Las Deltas in North Richmond. (Joseph Villarreal, Executive Director)

Commissioner John Gioia	AYE
Commissioner Candace Andersen	AYE
Commissioner Mary N. Piepho	AYE
Commissioner Karen Mitchoff	AYE
Commissioner Federal D. Glover	ABSENT
Commissioner Fay Nathaniel	ABSENT
Commissioner Jannel George-Oden	ABSENT

ADJOURN

CONSENT ITEMS:

- C.1 RECEIVE the Housing Authority of the County of Contra Costa's investment report for the quarter ending June 30, 2015.

Commissioner John Gioia	AYE
Commissioner Candace Andersen	AYE
Commissioner Mary N. Piepho	AYE
Commissioner Karen Mitchoff	AYE
Commissioner Federal D. Glover	ABSENT
Commissioner Fay Nathaniel	ABSENT
Commissioner Jannel George-Oden	ABSENT

- C.2 RECEIVE the Housing Authority of the County of Contra Costa's rolling annual public housing occupancy report for the period ending June 30, 2015.

Commissioner John Gioia	AYE
Commissioner Candace Andersen	AYE
Commissioner Mary N. Piepho	AYE
Commissioner Karen Mitchoff	AYE
Commissioner Federal D. Glover	ABSENT
Commissioner Fay Nathaniel	ABSENT

- | | | |
|--|---------------------------------|--------|
| | Commissioner Jannel George-Oden | ABSENT |
|--|---------------------------------|--------|
- C.3 ACCEPT information regarding disclosures of fees or commissions paid to agents, brokers, or other individuals according to California law.
-
- | | | |
|--|---------------------------------|--------|
| | Commissioner John Gioia | AYE |
| | Commissioner Candace Andersen | AYE |
| | Commissioner Mary N. Piepho | AYE |
| | Commissioner Karen Mitchoff | AYE |
| | Commissioner Federal D. Glover | ABSENT |
| | Commissioner Fay Nathaniel | ABSENT |
| | Commissioner Jannel George-Oden | ABSENT |
- C.4 ADOPT Resolution No. 5190 to approve collection loss write-offs in the public housing program in the amount of \$16,060.46 for the quarter ending June 30, 2015.
-
- | | | |
|--|---------------------------------|--------|
| | Commissioner John Gioia | AYE |
| | Commissioner Candace Andersen | AYE |
| | Commissioner Mary N. Piepho | AYE |
| | Commissioner Karen Mitchoff | AYE |
| | Commissioner Federal D. Glover | ABSENT |
| | Commissioner Fay Nathaniel | ABSENT |
| | Commissioner Jannel George-Oden | ABSENT |
- C.5 APPROVE and AUTHORIZE the Executive Director of the Housing Authority of the County of Contra Costa, or his designee, to execute a contract with Contra Costa County in an amount not to exceed \$120,000 to allow the District Attorney's Office to provide investigative services for housing fraud in the Section 8 and public housing assistance programs for the period beginning July 1, 2015, and ending June 30, 2016.
-
- | | | |
|--|---------------------------------|--------|
| | Commissioner John Gioia | AYE |
| | Commissioner Candace Andersen | AYE |
| | Commissioner Mary N. Piepho | AYE |
| | Commissioner Karen Mitchoff | AYE |
| | Commissioner Federal D. Glover | ABSENT |
| | Commissioner Fay Nathaniel | ABSENT |
| | Commissioner Jannel George-Oden | ABSENT |
- C.6 ACCEPT articles regarding affordable housing issues.

Commissioner John Gioia	AYE
Commissioner Candace Andersen	AYE
Commissioner Mary N. Piepho	AYE
Commissioner Karen Mitchoff	AYE
Commissioner Federal D. Glover	ABSENT
Commissioner Fay Nathaniel	ABSENT
Commissioner Jannel George-Oden	ABSENT

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: August 18, 2015



Contra
Costa
County

Subject: Application to the U.S. HUD to Expand the HA's Previously Approved 90 Unit Rental Assistance Demonstration Program

RECOMMENDATIONS

CONSIDER approving Resolution No. 5191 authorizing submission of a Rental Assistance Demonstration application to HUD that would increase HACCC's previously approved application for 90 vacant units to include all 214 units at Las Deltas in North Richmond.

BACKGROUND

In response to the ongoing lack of funding for public housing, HUD created RAD as a financing tool to preserve existing units by converting the underlying public housing subsidy to a project-based contract with HUD that permits private financing. This will allow public housing units across the country to be modernized or replaced by new construction while providing more stable long-term funding. Although it is still a limited and newly developing program, RAD is HUD's primary tool to fund required rehabilitation or reconstruction of existing public housing.

On March 30, 2015, HUD approved HACCC's RAD application to convert 90 vacant public housing units at Las Deltas in North Richmond to Project-Based Vouchers (PBV) that will be used to develop replacement housing elsewhere. When staff submitted HACCC's RAD application in December 2013, the intention was to also submit a Section

Action of Board On: **08/18/2015** ☒ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

AYE: John Gioia, Commissioner
 Candace Andersen,
 Commissioner
 Mary N. Piepho,
 Commissioner
 Karen Mitchoff,
 Commissioner

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: August 18, 2015

Joseph Villarreal, Executive Director

ABSENT: Federal D. Glover,
 Commissioner
 Fay Nathaniel, Commissioner
 Jannel George-Oden,
 Commissioner

By: June McHuen, Deputy

Contact: 925-957-8028

cc:

BACKGROUND (CONTD)

18 Demolition/Disposition (Section 18) application to HUD for the remaining, occupied units at Las Deltas. The primary advantage of a Section 18 application is that it provides a better long-term subsidy stream than the RAD program does. The disadvantages are that HUD has made it very difficult to get a Section 18 application approved, the funding for replacement vouchers under such an application continues to shrink (meaning you may not get any) and HUD does not provide replacement funding for vacant units under a Section 18 application. In discussions with HUD and others it has become clear that it will be difficult to get a Section 18 application approved for Las Deltas. While staff will continue to explore the possibility of a Section 18 application over the remainder of the calendar year, it is in HACCC's best interest to also submit a RAD application for the remainder of the property in order to maximize the chances that the entire property can be converted to project-based assistance that can be used to develop replacement housing elsewhere.

FISCAL IMPACT

If approved by the U. S. Department of Housing and Urban Development (HUD), the Housing Authority's (HACCC) revised Rental Assistance Demonstration program (RAD) application would convert all 214 public housing units at Las Deltas into project-based vouchers. The project-based voucher subsidy for these units will be worth approximately \$66 million in funding over the next 30 years.

CONSEQUENCE OF NEGATIVE ACTION

Should the Board of Commissioners elect not to approve Resolution No. 5191, authorizing submission of an expanded RAD application to HUD, it is likely that 124 of the existing 214 public housing units at Las Deltas will remain as public housing. Such a scenario is not viable financially for HACCC.

CLERK'S ADDENDUM

AGENDA ATTACHMENTS

RAD Resolution 5191

MINUTES ATTACHMENTS

Signed Resolution No. 5191

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

RESOLUTION NO. 5191

RESOLUTION AUTHORIZING SUBMITTAL OF AN APPLICATION FOR THE
RENTAL ASSISTANCE DEMONSTRATION PROGRAM

WHEREAS, the Housing Authority of the County of Contra Costa (HACCC)
owns the Las Deltas development totaling 214 units; and

WHEREAS, Congress has not appropriated sufficient public housing operating
subsidy or public housing capital funds to preserve public housing units
or to maintain their affordability for the long term; and

WHEREAS, the United States Department of Housing and Urban Development
(HUD) has introduced its Rental Assistance Demonstration (RAD)
Program that converts public housing to another form of subsidy that
provides a more reliable funding stream than public housing; and

WHEREAS, HACCC is approved for a 90 unit RAD application for Las Deltas;
and

WHEREAS, it is HACCC's desire to submit a RAD application to expand the
approved 90 units to include all 214 units at the Las Deltas public
housing development;

NOW, THEREFORE, BE IT RESOLVED, that the Board of Commissioners of the Housing Authority of the County of Contra Costa hereby authorizes the Executive Director or his designee 1) to expand the existing RAD application to HUD to include all 214 units at Las Deltas and 2) to submit any documents or information requested by HUD and 3) to execute any and all documents and approvals that may be required by any party to complete the application and conversion process.

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 _____

**THE BOARD OF COMMISSIONERS
HOUSING AUTHORITY OF THE COUNTY OF CONTRA COSTA
RESOLUTION NO. 5191**

RESOLUTION AUTHORIZING SUBMITTAL OF AN APPLICATION FOR THE RENTAL ASSISTANCE DEMONSTRATION PROGRAM

WHEREAS, the Housing Authority of the County of Contra Costa (HACCC) owns the Las Deltas development totaling 214 units;

and WHEREAS, Congress has not appropriated sufficient public housing operating subsidy or public housing capital funds to preserve public housing units or to maintain their affordability for the long term;

and WHEREAS, the United States Department of Housing and Urban Development (HUD) has introduced its Rental Assistance Demonstration (RAD) Program that converts public housing to another form of subsidy that provides a more reliable funding stream than public housing;

and WHEREAS, HACCC is approved for a 90 unit RAD application for Las Deltas; and WHEREAS, it is HACCC's desire to submit a RAD application to expand the approved 90 units to include all 214 units at the Las Deltas public housing development;

NOW, THEREFORE, BE IT RESOLVED, that the Board of Commissioners of the Housing Authority of the County of Contra Costa hereby authorizes the Executive Director or his designee 1) to expand the existing RAD application to HUD to include all 214 units at Las Deltas and 2) to submit any documents or information requested by HUD and 3) to execute any and all documents and approvals that may be required by any party to complete the application and conversion process.

PASSED AND ADOPTED ON August 18, 2015 by the following vote of the Commissioners.

AYES: Gioia, Andersen, Piepho, Mitchoff

NOES: None

ABSENT: Glover, Nahtaniel, George-Oden

ABSTAIN: None

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 August 18 2015
JOSEPH VILLARREAL, SECRETARY OF THE BOARD OF COMMISSIONERS
AND EXECUTIVE DIRECTOR

BY 

To: Contra Costa County Housing Authority Board of Commissioners
 From: Joseph Villarreal, Housing Authority
 Date: August 18, 2015



Contra
Costa
County

Subject: Investment Report for The Quarter Ending June 30, 2015

RECOMMENDATIONS

RECEIVE the Housing Authority of the County of Contra Costa's investment report for the quarter ending June 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, type 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 \$22,824.28 in interest earnings for the quarter ending June 30, 2015. That interest was earned within discrete programs and most of the interest earned is available only for use within the program which earned the interest. Further, interest earnings may be restricted to specific purposes within a given program.

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

Action of Board On: **08/18/2015** ☒ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

AYE: John Gioia, Commissioner
 Candace Andersen,
 Commissioner
 Mary N. Piepho,
 Commissioner
 Karen Mitchoff,
 Commissioner

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: August 18, 2015

Joseph Villarreal, Executive Director

ABSENT: Federal D. Glover,
 Commissioner
 Fay Nathaniel, Commissioner
 Jannel George-Oden,
 Commissioner

By: June McHuen, Deputy

Contact: 925-957-8028

cc:

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 June 30, 2015, is shown below. A more detailed report is attached.

BACKGROUND (CONTD)

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
\$2,849.30	\$210.07	\$15,194.86	\$211.12	\$4,358.93

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).

CLERK'S ADDENDUM

ATTACHMENTS Investment Report For the Q ending June 30, 2015

HOUSING AUTHORITY OF CONTRA COSTA COUNTY

INVESTMENT REPORT : PORTFOLIO HOLDINGS BY TYPE

For Period Ending: 6/30/2015

Issuer	Investment Type	Amount Invested	Yield	Investment Date	Maturity Date	Estimated Value@ Maturity Date
Cantella & Company						
Prime Fund Capital Reserves (Cash)	Money Market	32,063.78	0.01%	ongoing	ongoing	32,063.78
Mid First Bank, OKH	Certificate of Deposit	105,000.00	0.80%	2/11/13	1/30/18	109,174.68
C I T Bank	Certificate of Deposit	105,000.00	1.10%	4/24/13	4/24/18	110,778.16
GE Capital Bank	Certificate of Deposit	110,000.00	1.00%	5/03/13	5/03/18	115,503.01
J.P. Morgan Chase	Certificate of Deposit	200,000.00	0.60%	5/14/13	4/30/18	205,957.26
GE Capital Bank	Certificate of Deposit	102,000.00	1.20%	6/14/13	6/14/18	108,123.35
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
Discover Bank	Certificate of Deposit	127,000.00	2.15%	10/01/14	10/01/19	140,659.98
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	200,000.00	1.40%	3/05/15	8/22/19	212,511.78
Federal Home Loan Mtg Corp	Govt Agency	100,000.00	1.25%	3/06/15	8/01/19	105,510.27
Federal Home Loan Mtg Corp	Govt Agency	535,000.00	1.40%	3/05/15	8/22/19	568,469.01
Fanie 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%	6/08/15	6/20/20	166,641.80
Cantella & Company Totals		4,155,063.78				4,487,812.24
L.A.I.F. (Acct # 25-07-003)	Liquid Account	1,434,551.29	0.28%	ongoing	ongoing	1,434,551.29
De Anza Gardens, LP	Loan	1,000,000.00	3.00%			1,000,000.00
GRAND TOTALS		6,589,615.07				6,922,363.53

HOUSING AUTHORITY OF CONTRA COSTA COUNTY

INVESTMENT REPORT BY FUND

For Period Ending 6/30/2015

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)	32,063.78	18,418.13	1,286.04	3,009.91	9,349.70	
Mid First Bank, OKH	105,000.00	105,000.00				
C I T Bank	105,000.00	105,000.00				
GE Capital Bank	110,000.00		110,000.00			
J.P. Morgan Chase	200,000.00	200,000.00				
GE Capital Bank	102,000.00	102,000.00				
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	
Discover Bank	127,000.00				127,000.00	
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	200,000.00				200,000.00	
Federal Home Loan Mtg Corp	100,000.00				100,000.00	
Federal Home Loan Mtg Corp	535,000.00				535,000.00	
Fanie 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		
Cantella & Company Totals	4,155,063.78	877,418.13	1,139,286.04	152,009.91	1,986,349.70	-
L.A.I.F. (Acct # 25-07-003)	1,434,551.29	1,046,512.28	90,751.88	-	-	297,287.13
De Anza Gardens, LP	1,000,000.00				1,000,000.00	
GRAND TOTALS	6,589,615.07	1,923,930.41	1,230,037.92	152,009.91	2,986,349.70	297,287.13

HOUSING AUTHORITY OF CONTRA COSTA COUNTY

Report per CGC 53646 CURRENT MARKET VALUE

For Period Ending 6/30/2015

Issuer	Investment Type	Maturity Date	Amount Invested	Current Market Value (at 6/30/15)	Yield
Cantella & Company					
Prime Fund Capital Reserves (Cash)	Money Market	ongoing	32,063.78	32,063.78	0.01%
Mid First Bank, OKH	Certificate of Deposit	1/30/2018	105,000.00	105,655.20	0.80%
C I T Bank	Certificate of Deposit	4/24/2018	105,000.00	104,922.30	1.10%
GE Capital Bank	Certificate of Deposit	5/03/2018	110,000.00	108,672.30	1.00%
J.P. Morgan Chase	Certificate of Deposit	4/30/2018	200,000.00	200,126.00	0.60%
GE Capital Bank	Certificate of Deposit	6/14/2018	102,000.00	101,172.78	1.20%
Sallie Mae Bank	Certificate of Deposit	10/23/2018	100,000.00	101,194.00	2.05%
Sallie Mae Bank	Certificate of Deposit	10/30/2018	100,000.00	101,661.00	2.15%
Synchrony Bank Retail	Certificate of Deposit	12/06/2018	100,000.00	101,077.00	2.00%
Northwest Bank	Certificate of Deposit	7/18/2019	110,000.00	110,356.40	1.60%
Barclays Bank	Certificate of Deposit	7/23/2019	100,000.00	100,262.00	2.10%
American Express FSB	Certificate of Deposit	8/14/2019	220,000.00	220,488.40	2.05%
Discover Bank	Certificate of Deposit	10/01/2019	127,000.00	127,002.54	2.15%
Goldman Sachs Bank	Certificate of Deposit	10/29/2019	100,000.00	100,303.00	2.15%
Capital One Bank	Certificate of Deposit	11/05/2019	120,000.00	121,336.38	2.00%
Capital One Bank	Certificate of Deposit	11/05/2019	100,000.00	99,275.22	2.00%
Kansas State Bank	Certificate of Deposit	12/19/2019	200,000.00	200,216.00	1.70%
Choice Bank	Certificate of Deposit	11/27/2019	100,000.00	100,238.00	1.75%
Synchrony Bank	Certificate of Deposit	3/20/2020	100,000.00	99,317.00	2.00%
Federal Home Loan Mtg Corp	Govt Agency	10/02/2019	150,000.00	147,997.50	1.25%
Federal Home Loan Mtg Corp	Govt Agency	8/22/2019	200,000.00	205,172.31	1.40%
Federal Home Loan Mtg Corp	Govt Agency	8/01/2019	100,000.00	98,938.00	1.25%
Federal Home Loan Mtg Corp	Govt Agency	8/22/2019	535,000.00	527,585.94	1.40%
Fannie Mae	Govt Agency	1/21/2020	150,000.00	149,791.50	1.63%
Federal Home Loan Mtg Corp	Govt Agency	5/01/2020	125,000.00	123,223.75	1.38%
Discover Bank	Certificate of Deposit	5/13/2020	100,000.00	98,833.00	2.00%
BMW-Bank of North America	Certificate of Deposit	5/22/2020	97,000.00	97,601.56	1.95%
BMW-Bank of North America	Certificate of Deposit	5/22/2020	150,000.00	146,402.34	1.95%
American Express Centurian	Certificate of Deposit	6/03/2020	168,000.00	165,869.76	2.10%
Goldman Sachs Bank	Certificate of Deposit	6/20/2020	149,000.00	148,219.24	2.35%
Cantella & Company Totals			4,155,063.78	4,144,974.20	
L.A.I.F. (Acct # 25-07-003)	Liquid Account	ongoing	1,434,551.29	1,434,551.29	0.28%
De Anza Gardens, LP	Loan		1,000,000.00	1,000,000.00	3.00%
GRAND TOTALS			6,589,615.07	6,579,525.49	
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 6/30/2015

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)	32,063.78	0.79	0.44	0.03	0.07	-	0.23
Mid First Bank, OKH	105,000.00	207.12	207.12	-	-	-	-
C I T Bank	105,000.00	284.79	284.79	-	-	-	-
GE Capital Bank	110,000.00	271.23	-	271.23	-	-	-
J.P. Morgan Chase	200,000.00	295.89	295.89	-	-	-	-
GE Capital Bank	102,000.00	301.81	301.81	-	-	-	-
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
Discover Bank	127,000.00	673.27	-	-	-	-	673.27
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	200,000.00	690.41	-	-	-	-	690.41
Federal Home Loan Mtg Corp	100,000.00	308.22	-	-	-	-	308.22
Federal Home Loan Mtg Corp	535,000.00	1,846.85	-	-	-	-	1,846.85
Fannie Mae	150,000.00	601.03	-	601.03	-	-	-
Federal Home Loan Mtg Corp	125,000.00	249.57	-	-	-	-	249.57
Discover Bank	100,000.00	263.01	-	263.01	-	-	-
BMW-Bank of North America	97,000.00	202.11	202.11	-	-	-	-
BMW-Bank of North America	150,000.00	312.53	312.53	-	-	-	-
American Express Centurian	168,000.00	260.98	-	260.98	-	-	-
Goldman Sachs Bank	149,000.00	211.05	-	-	211.05	-	-
Cantella & Company Totals	4,155,063.78	14,413.69	2,110.17	4,294.78	211.12	-	7,797.60
L.A.I.F. (Acct # 25-07-003)	1,434,551.29	1,013.35	739.13	64.15		210.07	
De Anza Gardens, LP	1,000,000.00	7,397.26					7,397.26
GRAND TOTALS	6,589,615.07	22,824.28	2,849.30	4,358.93	211.12	210.07	15,194.86

To: Contra Costa County Housing Authority Board of Commissioners
 From: Joseph Villarreal, Housing Authority
 Date: August 18, 2015



Contra
Costa
County

Subject: Public Housing Rolling Annual Occupancy Report For the Period Ending June 30, 2015

RECOMMENDATIONS

RECEIVE the Housing Authority of the County of Contra Costa's rolling annual public housing occupancy report for the period ending June 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 period ending June 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 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, the U.S. Department of Housing and Urban Development (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: **08/18/2015** ☐ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

AYE: John Gioia, Commissioner
 Candace Andersen,
 Commissioner
 Mary N. Piepho,
 Commissioner
 Karen Mitchoff,
 Commissioner

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: August 18, 2015

Joseph Villarreal, Executive Director

ABSENT: Federal D. Glover,
 Commissioner
 Fay Nathaniel, Commissioner
 Jannel George-Oden,
 Commissioner

By: , Deputy

Contact: 925-957-8028

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 PHAs entire portfolio when assigning points for the occupancy sub-indicator. FISCAL IMPACT None. CONSEQUENCE OF NEGATIVE ACTION None information item only. CLERK'S ADDENDUM

ATTACHMENTS Occupancy Report

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

<u>DEVELOPMENT</u>	<u>No of</u>													<u>Avg. Occup.</u>
	<u>Units</u>	<u>Jul-14</u>	<u>Aug-14</u>	<u>Sep-14</u>	<u>Oct-14</u>	<u>Nov-14</u>	<u>Dec-14</u>	<u>Jan-15</u>	<u>Feb-15</u>	<u>Mar-15</u>	<u>Apr-15</u>	<u>May-15</u>	<u>Jun-15</u>	<u>Rates</u>
Alhambra Terrace, Martinez	50	98.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	98.00%	99.67%
Bridgmeont, Antioch	34	97.06%	97.06%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	97.06%	99.26%
Los Nogales, Brentwood	44	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	97.73%	99.81%
El Pueblo, Pittsburg	172	99.42%	98.26%	99.42%	98.84%	98.84%	98.26%	98.84%	98.26%	98.84%	98.84%	97.67%	98.84%	98.69%
Los Arboles, Oakley	30	100.00%	100.00%	100.00%	100.00%	96.67%	96.67%	96.67%	100.00%	96.67%	100.00%	100.00%	100.00%	98.89%
Bay Vista, Rodeo	242	97.11%	97.52%	97.52%	97.52%	97.11%	97.11%	96.28%	97.11%	96.69%	97.11%	96.69%	95.87%	96.97%
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%	97.50%	97.50%	97.50%	95.00%	100.00%	100.00%	97.50%	97.71%
Casa de Serena, Bay Point	50	98.00%	98.00%	100.00%	100.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	100.00%	98.50%
Elder Winds, Antioch	100	99.00%	98.00%	98.00%	98.00%	97.00%	97.00%	98.00%	96.00%	98.00%	98.00%	98.00%	97.00%	97.67%
Vista Del Camino, San Pablo	100	99.00%	99.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.00%	100.00%	99.00%	99.00%	99.58%
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	98.53%	98.43%	98.95%	98.85%	98.43%	98.32%	98.32%	98.32%	98.22%	98.74%	98.32%	97.90%	98.44%
Las Deltas, Richmond	72	41.67%	41.67%	41.67%	40.28%	40.28%	40.28%	40.28%	40.28%	37.50%	37.50%	37.50%	36.11%	39.58%
Las Deltas, Richmond	84	65.48%	65.48%	65.48%	65.48%	65.48%	65.48%	64.29%	64.29%	64.29%	61.90%	60.71%	60.71%	64.09%
Las Deltas, Richmond	54	48.15%	48.15%	48.15%	48.15%	48.15%	48.15%	48.15%	48.15%	46.30%	46.30%	46.30%	46.30%	47.53%
N. Richmond Occup. Rate	210	52.86%	52.86%	52.86%	52.38%	52.38%	52.38%	51.90%	51.90%	50.48%	49.52%	49.05%	48.57%	51.43%
Occup. Rate with N. Richmond	1163	90.28%	90.20%	90.63%	90.46%	90.11%	90.03%	89.94%	89.94%	89.60%	89.85%	89.42%	88.99%	89.95%

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

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

To: Contra Costa County Housing Authority Board of Commissioners
 From: Joseph Villarreal, Housing Authority
 Date: August 18, 2015



Contra
Costa
County

Subject: California Broker Compensation Disclosure 05/2014-04/2015 Report for the Housing Authority of the County of Contra Costa

RECOMMENDATIONS

ACCEPT information regarding disclosures of fees or commissions paid to agents, brokers, or other individuals according to California law.

BACKGROUND

California law AB 2589 requires that health plans and insurers annually disclose to the governing boards of public agencies any fees or commissions paid to agents, brokers, or other individuals as part of the group's contract. There were no fees or commissions paid for the reporting period 05/2014-04/2015 for the Kaiser Permanente health plan contract and its group policies.

FISCAL IMPACT

None.

CONSEQUENCE OF NEGATIVE ACTION

None.

Action of Board On: **08/18/2015** ☒ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

AYE: John Gioia, Commissioner
 Candace Andersen,
 Commissioner
 Mary N. Piepho,
 Commissioner
 Karen Mitchoff,
 Commissioner

ABSENT: Federal D. Glover,
 Commissioner
 Fay Nathaniel, Commissioner
 Jannel George-Oden,
 Commissioner

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: August 18, 2015

Joseph Villarreal, Executive Director

By: June McHuen, Deputy

Contact: 925-957-8028

cc:

CLERK'S ADDENDUM

ATTACHMENTS

Kaiser Ppermanent Broker Compensation Disclosure 052014-042015



Attention: 5500 Central Team
3840 Murphy Canyon Road
San Diego, CA 92123

AB 01 022980 01766 H 69 A



HOUSING AUTHORITY OF THE CONTRA COSTA CO
COUNTY BOARD OF SUPERVISORS
PO BOX 2759
MARTINEZ, CA 94553-7759

07/31/2015

022980 1/3

Re: California Broker Compensation Disclosure Report for HOUSING AUTHORITY OF THE CONTRA COSTA CO

Reporting Period: 05/2014 - 04/2015

California law now requires health plans and insurers to annually disclose broker compensation information to the governing boards of public agency employer groups. Enclosed is your first Broker Compensation Disclosure Report. Information reported includes broker compensation related to your public agency's Kaiser Permanente health plan contract and its group policies, if any, with Kaiser Permanente Insurance Company (KPIC). A copy of the report will be mailed to the corresponding brokers of record as well.

This report is considered informational, and you are not required to take any action. You may choose to keep this report as part of your files, but you are not required by the legislation to do so.

California law AB 2589 was enacted in 2008 and went into effect January 1, 2009. The law requires that health plans and insurers annually disclose to the governing boards of public agencies any fees or commissions paid to agents, brokers, or other individuals as part of the group's contract. The report must include the following information:

- The agent, broker, or individual's name and address
- Any amount paid to the agent, broker, or individual (including non-monetary compensation)

In addition, the report also provides the following information:

- Total premium received by Kaiser Permanente within your plan contract year
- Member and subscriber counts (as of the last month of the contract period)

Reporting is required annually, so you can expect to receive the Broker Compensation Disclosure Report for your group each year within approximately 60 days of the end of the contract year. If you have questions about the information, please contact our Broker Compensation Disclosure Reporting Department at (877) 639-0433 or broker-comp-reporting@kp.org

We value our business relationship with you. Our practices for broker compensation disclosure reporting under AB 2589 reflect our shared commitment to full compliance with the law. Thank you for your continued support.

Sincerely,
Kaiser Permanente

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CALIFORNIA BROKER COMPENSATION DISCLOSURE REPORT FOR PUBLIC AGENCIES

Health Plans and Insurance companies are required to provide the following information pursuant to California Insurance Code Section 10604.5 which requires that broker compensation be disclosed to the governing board of any public agency which is covered under a group health insurance policy.

This report is considered informational and you do not need to take any action.

Information Concerning Insurance Coverage, Fees, and Commissions

Region: CA

Name of Insurance Carrier: Kaiser Foundation Health Plan Inc

Plan Sponsor's Name: HOUSING AUTHORITY OF THE CONTRA COSTA CO

Information Concerning Insurance Contract Coverage

Insurance Carrier: Kaiser Foundation Health Plan Inc

Group Contract or Identification Number: 8388

Approximate number of persons covered at end of policy contract year: 0

Contract Year from 05/2014 - 04/2015

Premium Received by Kaiser Foundation Health Plan Inc during your group's contract year:
\$682,342.41

Information Concerning Insurance Contract Fees and Commissions

Total Amount of Commissions Paid: \$0.00

Total Amount of Fees Paid: \$0.00

1) Name and address of the agent, broker, or other person to whom commissions or fees were paid:

None

Amount of sales and base commissions paid to: None: \$0.00

Fees and other compensation paid to: None: \$0.00

Bonus Amount: \$0.00

Bonus Purpose: None

Value of Non-Monetary Compensation:\$0.00

Type/Purpose of Non-Monetary Compensation: None

2) Name and address of the agent, broker, or other person to whom commissions or fees were paid:

None

Amount of sales and base commissions paid to: None: \$0.00

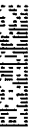
Fees and other compensation paid to: None: \$0.00

Bonus Amount: \$0.00

Bonus Purpose: None

Value of Non-Monetary Compensation:\$0.00

Type/Purpose of Non-Monetary Compensation: None



3) Name and address of the agent, broker, or other person to whom commissions or fees were paid:

None

Amount of sales and base commissions paid to: None: \$0.00

Fees and other compensation paid to: None: \$0.00

Bonus Amount: \$0.00

Bonus Purpose: None

Value of Non-Monetary Compensation: \$0.00

Type/Purpose of Non-Monetary Compensation: None

4) Name and address of the agent, broker, or other person to whom commissions or fees were paid:

None

Amount of sales and base commissions paid to: None: \$0.00

Fees and other compensation paid to: None: \$0.00

Bonus Amount: \$0.00

Bonus Purpose: None

Value of Non-Monetary Compensation: \$0.00

Type/Purpose of Non-Monetary Compensation: None

Date Report Produced: 07/31/2015

Q & A

AB2589

California broker compensation disclosure reporting for public agencies

California AB2589 requires health plans and insurers to disclose broker compensation information to public agency employer groups. This Q&A will answer some of your questions about the law.

Q: What is AB2589?

A: AB2589 is California legislation that requires health plans and insurers to annually disclose broker compensation information to the governing boards of public agency employer groups. The law specifically requires that the health plan and insurer disclose to the governing board of the public agency that has a group contract with Kaiser Permanente the name and address of, and amount paid to, any agent, broker, or individual to whom the plan paid fees or commissions related to the public agency's group contract.

Q: Why am I receiving this report?

A: You're receiving the report because you were identified as the governing board representative for a public agency (or the representative of a public agency without a governing board) that we have a contract with (or you're the broker of record for such an agency).

California Broker Compensation Disclosure Reports will be sent to the governing boards of Kaiser Permanente's California public agency employer groups, regardless of the size of the group.

Q: What types of employers are considered public agencies?

A: Public agencies are defined in the California Government Code (§6500) as follows:

"Public Agency" includes, but is not limited to, the federal government or any federal department or agency, this state, another state or any state department or agency, a county, county board of education, county superintendent of schools, city, public corporation, public district, regional transportation commission of this state or another state, or any joint powers authority formed pursuant to this article by any of these agencies.

Q: What types of compensation are included in this report?

A: In addition to monetary fees or commissions related to the public agency's group contract, Kaiser Permanente must report the value of any other gifts or prizes awarded to the agent, broker, or individual if those items were based on placement or

Continued on next page



retention of business related to that group. Examples of non-monetary compensation include sporting event or concert tickets, trips, gift cards, and any other non-cash items of tangible value.

Q: Why is this report sent directly to my public agency's governing board?

A: The law requires that the reports be distributed annually to the governing board of any public agency contracted for coverage with Kaiser Permanente. Since the law specifically states the AB2589 report should be addressed to the governing board, we are unable to address the primary copy of the report to another resource. However, we do provide the contract signer a copy of the report as a courtesy.

Q: When will I receive this report?

A: You can expect to receive the report annually, within approximately 60 days of the end of the contract year. For example, if our contract with your public agency is on a January–December schedule, you can expect the Broker Compensation Disclosure Report in late February for the preceding year. If your contract year is July–June, you can expect the report in late August each year.

Q: Is this the same as an ERISA 5500 Schedule A Disclosure Report?

A: Federal law requires certain employer groups to receive an annual report known as an ERISA 5500 Schedule A Disclosure Report, which contains the same type of information that's required for the California Broker Compensation Disclosure Report. However, unlike the 5500 Disclosure Report, the California Broker Compensation Disclosure Report is informational only, and public agencies aren't required to submit the information to the Department of Labor or to any other state or federal agency.

Although public agencies have been exempt from the federal reporting requirements under ERISA 5500 guidelines, some public agencies have requested to receive the 5500 Disclosure Report from Kaiser Permanente. The information contained in that report is identical to what will be included in the new California Broker Compensation Disclosure Report. So, if you received a federal 5500 Disclosure Report in the past, and you're a California public agency, you'll now receive the California report instead.

Q: We don't have a broker. Why are we getting this report?

A: The law requires all health plans or health insurers to disclose all monetary and non-monetary

compensation that's paid to any agent, broker, or individual if it's related to your public agency's contract with us. That includes consultants and other individuals who may not be referred to as a broker, but who have a compensation arrangement based on placement or retention of business with us.

Q: Will I get a copy if there's no compensation to report?

A: Yes. To ensure compliance, a report will be sent to any California public agency with whom we're contracted, even if the amounts being reported are zero.

Q: Why does our broker get a copy of the report?

A: As a courtesy, we provide a copy to the broker(s) who are listed on the report for reference and reconciliation against their own records.

Q: Why don't the numbers on the report match my records?

A: The reported compensation and commissions are based on what was actually paid to and received by us during the contract year, regardless of what was due. For example, if your December premium is paid in January, it will show up on the following year's report (if you're on a January–December contract). Membership numbers on the report may also be different from your records. They're based on the number of members enrolled at the end of the last calendar month of the contract.

Q: What should I do with this report?

A: This report is considered informational, and you are not required to take any action. You may choose to keep this report as part of your files, but you are not required by the legislation to do so.

Q: If we don't keep our copy of the report, can we get a copy from you if we need it?

A: We'll electronically store copies of all Broker Compensation Disclosure Reports for a minimum of six years. However, we can't guarantee we'll be able to provide you with a hard copy if you request it after six years, so you should keep a copy in your files.

Q: Who should I contact for more information?

A: You can contact the Kaiser Permanente Broker Compensation Reporting Team at (877) 639-0433 or 5500-Central-Team@kp.org.

To: Contra Costa County Housing Authority Board of Commissioners
 From: Joseph Villarreal, Housing Authority
 Date: August 18, 2015



Contra
Costa
County

Subject: Collection Loss Write-Off for the QE June 30, 2015

RECOMMENDATIONS

ADOPT Resolution No. 5190 to approve collection loss write-offs in the public housing program in the amount of \$16,060.46 for the quarter ending June 30, 2015.

BACKGROUND

This collection loss is for the public housing program. The requested collection loss write-off reflects a total of 10 accounts that are recommended for write-off. The following chart illustrates the collection losses per quarter for the past four quarters:

Action of Board On: **08/18/2015** ☒ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

AYE: John Gioia, Commissioner
 Candace Andersen,
 Commissioner
 Mary N. Piepho,
 Commissioner
 Karen Mitchoff,
 Commissioner

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: August 18, 2015

Joseph Villarreal, Executive Director

ABSENT: Federal D. Glover,
 Commissioner
 Fay Nathaniel, Commissioner
 Jannel George-Oden,
 Commissioner

By: June McHuen, Deputy

Contact: 925-957-8028

cc:

BACKGROUND (CONTD)

Conventional Program

06/15 \$16,060.46

03/15 \$58,637.66

12/14 \$21,992.09

09/14 \$10,361.43

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 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 June 30, 2015, the collection loss write-off total is \$16,060.46.

CONSEQUENCE OF NEGATIVE ACTION

Should the Board of Commissioners elect not to adopt Resolution No. 5190 these accounts would inflate the total accounts receivable for HACCC and present an inaccurate financial picture.

CLERK'S ADDENDUM

AGENDA ATTACHMENTS

Collection Loss Write-Off for QE June 30, 2015

MINUTES ATTACHMENTS

Signed Resolution No. 5190

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: June 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	\$143.25	-0-	\$493.29	\$636.54	1
El Pueblo, Pittsburg CAL 11-5	-0-	-0-	\$137.99	\$137.99	1
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	\$225.00	\$225.00	\$274.99	\$724.99	1
Las Deltas, N. Richmond CAL 11-9B	-0-	-0-	-0-	-0-	0
Bayo Vista, Rodeo CAL 11-10	\$5,045.00	-0-	\$5,693.33	\$10,738.33	4
Hacienda, Martinez CAL 11-11	\$696.00	-0-	\$394.61	\$1,090.61	1
Casa de Manana, Oakley CAL 11-12	-0-	-0-	-0-	-0-	0
Casa de Serena Bay Point CAL 11-13	\$771.70	-0-	\$788.30	\$1,560.00	1
Elder Winds, Antioch CAL 11-15	-0-	-0-	-0-	-0-	0
Vista del Camino San Pablo 4501	\$912.00	\$145.00	\$115.00	\$1,172.00	1
Kidd Manor, San Pablo 4502	-0-	-0-	-0-	-0-	0
TOTALS:	\$7,792.95	\$370.00	\$7897.51	\$16,060.46	10

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

RESOLUTION NO. 5190

RESOLUTION APPROVING COLLECTION LOSS WRITE-OFF IN THE AMOUNT OF \$16,060.46
FOR THE QUARTER ENDING JUNE 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 JUNE 30, 2015

	Conventional Program
Dwelling Rent	\$ 7,792.95
Legal Charges	\$ 370.00
Maintenance & Other Charges	\$ 7,897.51
Total	\$16,060.46

PASSED AND ADOPTED ON ___August 18, 2015___by the following vote of the Commissioners.

AYES: Gioia, Andersen, Piepho, Mitchoff

NOES: None

ABSENT: Glover, Nathaniel, George-Oden

ABSTAIN: None

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

August 18 2015
JOSEPH VILLARREAL, SECRETARY
OF THE BOARD OF COMMISSIONERS
AND EXECUTIVE DIRECTOR

BY

June M. [Signature]

To: Contra Costa County Housing Authority Board of Commissioners
 From: Joseph Villarreal, Housing Authority
 Date: August 18, 2015



Contra
Costa
County

Subject: Interagency Agreement with the Contra Costa County DA's Office to Provide Investigative Services for Housing Fraud

RECOMMENDATIONS

APPROVE and AUTHORIZE the Executive Director of the Housing Authority of the County of Contra Costa, or his designee, to execute a contract with Contra Costa County in an amount not to exceed \$120,000 to allow the District Attorney's Office to provide investigative services for housing fraud in the Section 8 and public housing assistance programs for the period beginning July 1, 2015, and ending June 30, 2016.

BACKGROUND

In order to enhance HACCC's efforts to reduce fraud in the Section 8 and Public Housing Programs, HACCC has entered into an Interagency Agreement with the District Attorney's office to provide investigative services for suspected owner and tenant housing fraud cases. HACCC has an existing contract with the District Attorney's office for these services that expires on June 30, 2015, with a not to exceed amount of \$115,000. Thus far HACCC has spent \$88,850.96 on the existing contract.

FISCAL IMPACT

The Housing Authority's (HACCC) total payments to the County under this Agreement shall not exceed \$120,000. The funding for this position is included in HACCC's current budget. Primary funding for this position comes from Housing Choice Voucher administrative fees and recovered fraud amounts. Public housing operating subsidy will be used to pay for any time spent on public housing fraud cases.

Action of Board On: **08/18/2015** ☒ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

AYE: John Gioia, Commissioner
 Candace Andersen,
 Commissioner
 Mary N. Piepho,
 Commissioner
 Karen Mitchoff,
 Commissioner

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: August 18, 2015

Joseph Villarreal, Executive Director

ABSENT: Federal D. Glover,
 Commissioner
 Fay Nathaniel, Commissioner
 Jannel George-Oden,
 Commissioner

By: June McHuen, Deputy

Contact: 925-957-8028

cc:

CONSEQUENCE OF NEGATIVE ACTION

If the Board of Commissioners does not approve this contract, the District Attorney's office will not have sufficient resources to continue providing fraud investigative services to HACCC.

CLERK'S ADDENDUM



Contra
Costa
County

To: Contra Costa County Housing Authority Board of Commissioners

From: Joseph Villarreal, Housing Authority

Date: August 18, 2015

Subject: Overview of Articles

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.

CONSEQUENCE OF NEGATIVE ACTION

None.

Action of Board On: **08/18/2015** ☒ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

VOTE OF COMMISSIONERS

AYE: John Gioia, Commissioner
Candace Andersen,
Commissioner
Mary N. Piepho,
Commissioner
Karen Mitchoff,
Commissioner

ABSENT: Federal D. Glover,
Commissioner
Fay Nathaniel, Commissioner
Jannel George-Oden,
Commissioner

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: August 18, 2015

Joseph Villarreal, Executive Director

By: June McHuen, Deputy

Contact: 925-957-8028

cc:

CLERK'S ADDENDUM

ATTACHMENTS

August Articles

Overview of Articles

August 18, 2015

L.A. County to Pay \$2 Million to Antelope Valley Housing Discrimination Victims - This article discusses a recently completed four-year investigation by the U.S. Justice Department that found that the Los Angeles County Housing Authority and Sheriff's Deputies joined with two cities to discriminate against black voucher holders. As you may recall, the Justice Department briefly queried HACCC while the investigation in LA was ongoing concerning black voucher holders in the City of Antioch during 2005-2007.

HUD Announces Final Rule on Affirmatively Furthering Fair Housing;
Can HUD's New Rule Fix Residential Segregation? - HUD's press release about its new rule and an article discussing the possible effects of that rule and a recent Supreme Court decision.

How Race Still Influences Where We Choose To Live;
Finley: Obama's Next Target: The Suburbs - The first article uses an example from Chicago in support of HUD's new rule while the second uses Detroit as an example in opposition to the same rule.

L.A. COUNTY TO PAY \$2 MILLION TO ANTELOPE VALLEY HOUSING DISCRIMINATION VICTIMS

Los Angeles Times – 7/20/2015 – by Abby Sewell

The U.S. Justice Department on Monday closed the books on a four-year investigation that found that Los Angeles County housing officials and sheriff's deputies joined with two cities to drive black residents out of Antelope Valley.

The county Housing Authority agreed to pay \$2 million to victims of alleged discrimination, and some families who lost their housing assistance will have the chance to get it back. This year, the Sheriff's Department agreed to pay \$700,000 and implement policies aimed at preventing racial bias.

The Justice Department launched an investigation in 2011 into allegations that minorities — particularly African Americans — living in federally subsidized housing in Lancaster and Palmdale were being harassed and discriminated against by sheriff's deputies and county housing agency officials.

Prosecutors alleged in a lawsuit that the agencies had engaged in a “targeted campaign of discriminatory enforcement against African American [housing] voucher holders in order to discourage and exclude them and other African Americans from living in the cities.”

Vanita Gupta, head of the Justice Department's civil rights division, said the changes made as a result of the case will give more people the chance to live in neighborhoods of their choosing without fear of government harassment.

“There's really no question that for many people and communities in this country, where you live determines the opportunities you have,” she said.

Those who say they were targeted by the discrimination — and there could be hundreds — will be eligible for monetary damages and will have a chance to have their Section 8 low-income housing vouchers reinstated.

Toni Clark, 55, said she lost her rental subsidy after deputies found a small amount of marijuana in her car during a traffic stop in 2008 and alerted housing officials. Clark said she and her children ended up homeless because of the incident.

“I've been through hell,” she said. “I just didn't feel the punishment fit the crime.”

Clark said she was “overjoyed” to hear of the settlement.

The county supervisors voted 4 to 0 last week with Don Knabe absent to approve the monetary part of the agreement and 3 to 1 for the “remedial measures.” But the terms were not released until it was finalized Monday.

Supervisor Michael D. Antonovich, who represents Antelope Valley, cast the lone “no” vote. Antonovich’s housing deputy, Jarrod DeGonia, said the supervisor “felt it was important that those individuals who were caught in violation of Section 8 rules not receive any money because of the settlement.”

The federal complaint alleged that the county Housing Authority and Sheriff’s Department subjected black Section 8 voucher holders to “more intrusive and intimidating compliance checks” than their white counterparts and also were more likely to terminate black residents’ vouchers. Federal officials alleged that the cities, which provided money to the county for extra enforcement, encouraged the discriminatory practices.

The settlement requires the county and cities to put in place new anti-discrimination policies and training for employees who deal with housing.

Section 8 voucher holders who can show that they were discriminated against from 2004 to 2011 will also have the chance to have their vouchers reinstated or receive compensation of up to \$25,000. The process could take a year or longer, Justice Department officials said.

Of the hundreds of people who say they were discriminated against, only five households will be able to have their vouchers restored, according to settlement documents, which did not specify a reason for that number. They must first go through a vetting process. A larger number will be eligible to receive monetary compensation or have their voucher termination wiped from public housing records.

V. Jesse Smith, co-founder of the Community Action League, an Antelope Valley advocacy group that filed a separate lawsuit in 2011 over the discrimination allegations, said he was happy to hear that some people would have the chance to get their vouchers back.

“We never did this for money,” he said. “We did this to protect the rights of our Section 8 citizens.”

County housing officials said they have made changes since 2011, including discontinuing the compliance check program that had led to many of the discrimination complaints. A Housing Authority spokeswoman said the agency has since adopted “alternative program enforcement measures, vetted by the DOJ, that have actually proven to be more effective and efficient.”

Housing Authority Executive Director Sean Rogan said in a statement that the settlement will allow the agency to “put the matter behind us and focus efforts on our goal of providing quality housing assistance to low-income families, seniors and veterans.”

Palmdale Assistant City Atty. Noel Doran said the allegation that the city encouraged discrimination is “patently false.” The practice of cities providing money to the county for housing enforcement was common at the time, he said. Palmdale Mayor Jim Ledford said Palmdale is an “incredibly integrated city.”

A spokesman for the city of Lancaster did not respond to a request for comment. The cities will not be required to contribute to the monetary settlement but must put policies in place to prevent discrimination.

Under the separate agreement reached with the Sheriff's Department in April, the county was required to put in place rules that require deputies to be more courteous toward Antelope Valley residents.

The county also agreed to set aside \$700,000 to pay victims of racial profiling and to track data on stops and searches to determine whether minorities are being unfairly targeted.

HUD ANNOUNCES FINAL RULE ON AFFIRMATIVELY FURTHERING FAIR HOUSING

HUD Press Release No. 15-084

Heather Fluit

202-708-0685

<http://www.hud.gov/news/index.cfm> FOR RELEASE

Wednesday

July 8, 2015

WASHINGTON – The U.S. Department of Housing and Urban Development (HUD) announced a final rule today to equip communities that receive HUD funding with data and tools to help them meet long-standing fair housing obligations in their use of HUD funds. HUD will also provide additional guidance and technical assistance to facilitate local decision-making on fair housing priorities and goals for affordable housing and community development.

For more than forty years, HUD funding recipients have been obligated by law to reduce barriers to fair housing, so everyone can access affordable, quality housing. Established in the Fair Housing Act of 1968, the law directs HUD and its program participants to promote fair housing and equal opportunity. This obligation was intended to ensure that every person in America has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status. The final rule aims to provide all HUD program participants with clear guidelines and data they can use to achieve those goals.

“As a former mayor, I know firsthand that strong communities are vital to the well-being and prosperity of families,” said HUD Secretary Julián Castro. “Unfortunately, too many Americans find their dreams limited by where they come from, and a ZIP code should never determine a child’s future. This important step will give local leaders the tools they need to provide all Americans with access to safe, affordable housing in communities that are rich with opportunity.”

HUD’s final rule responds to the recommendations of a 2010 Government Accountability Office report as well as stakeholders and HUD program participants who asked for clearer guidance, more technical assistance, better compliance and more meaningful outcomes. HUD considered and incorporated feedback from the significant public input and comments that it received during

the development of this final rule. For example, in response to public feedback, HUD will phase in implementation of the rule so that grantees have substantial time to transition to the new approach. By encouraging a balanced approach that includes targeted investments in revitalizing areas, as well as increased housing choice in areas of opportunity, the rule will enable program participants to promote access to community assets such as quality education, employment, and transportation.

HUD's rule clarifies and simplifies existing fair housing obligations and creates a streamlined Assessment of Fair Housing planning process, which will help communities analyze challenges to fair housing choice and establish their own goals and priorities to address the fair housing barriers in their community. While the final rule will take effect 30 days after publication, it will not be fully implemented immediately. HUD will provide support to program participants that need to complete an Assessment of Fair Housing to ensure they understand the process and to identify best practices across a diverse group of communities.

To learn more about the Affirmatively Furthering Fair Housing Final Rule visit:
www.hud.gov/affh.

CAN HUD'S NEW RULE FIX RESIDENTIAL SEGREGATION?

The Atlantic – 7/8/2015 -- By Alana Semuels

Ever since the passage of the Fair Housing Act in 1968, the federal government has been obligated to try and foster inclusive, diverse communities. In practice, that means moving poor, black families into richer, white neighborhoods and providing grants for improving areas of concentrated poverty.

But for decades, the Department of Housing and Urban Development, or HUD, has fallen short of these goals, and at times its efforts have even backfired, [perpetuating patterns](#) of segregation by building more housing for America's poorest in America's poorest neighborhoods. Deep racial and economic segregation [continues to dictate where Americans live](#).

“One of the problems with the failure to really give this statutory provision meaning and teeth up until now is that people could pretend it didn't mean anything, and failure to comply with it didn't have consequences,” said Betsy Julian, the president of Inclusive Communities Project, a Dallas non-profit that recently won a Supreme Court case protecting parts of the Fair Housing Act. (Julian also served as HUD's Assistant Secretary for Fair Housing and Equal Opportunity in the Clinton Administration.)

On Wednesday, HUD took a big step toward fixing its own ineffectiveness, [releasing a new rule](#) that requires that cities and regions evaluate the presence of fair housing in their communities, submit reports detailing the presence of segregation and blight, and detail what they plan to do about it. Communities will be required to hold meetings or otherwise solicit public opinion about housing planning and integration every five years, and will have a new trove of resources to assess their progress.

“This important step will give local leaders the tools they need to provide all Americans with access to safe, affordable housing in communities that are rich with opportunity,” said HUD Secretary Julian Castro.

Parts of the new rule will take effect in 30 days.

By law, communities are expected to affirmatively further fair housing through the way they use federal funds, including Community Development Block Grants (used for a variety of development initiatives), public-housing-authority programs such as Housing Choice Vouchers and housing complexes, and HOME grants, which fund the development of affordable housing.

But the law previously only required that, to get these funds, communities certify that they have a document called an Analysis of Impediments outlining why people could not find affordable housing, and that they are taking actions to overcome these impediments. Many communities don’t update their Analysis of Impediments, though; a [2010 GAO report](#) found that some grant recipients didn’t have a document at all, and in other communities, the reports were from the 1990s.

The [new rule](#) replaces this process with a tool that allows participants to assess fair housing issues in their communities with the aid of data provided by HUD. Cities, regions, or housing authorities will submit a document called an Assessment of Fair Housing to HUD, which will review and accept the document. That document will analyze integration patterns and disparities in access to high-quality affordable housing, and will include input from the community on what to do about it. HUD can choose to reject parts of a community’s Assessment of Fair Housing if it determines that that plan is incomplete or is inconsistent with fair-housing laws.

This may all just sound like a change in the way housing authorities do their paperwork, but for housing advocates, this is a big deal.

“This is going to be an incredibly important and positive step to changing things over the long run,” said Ed Gramlich, a special advisor to the National Low Income Housing Coalition.

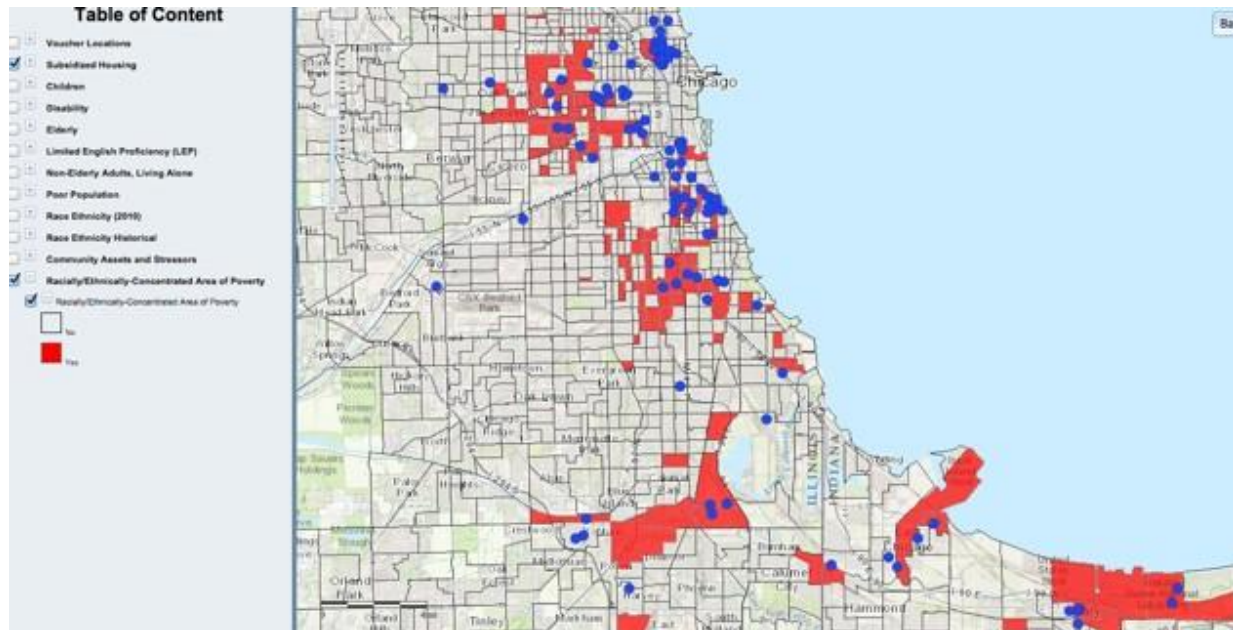
Previously, there had been no definition of what, exactly, an impediment to fair housing is, and what communities should do about it. The county of Westchester, in New York, for example, took millions of dollars of federal housing money and [claimed to comply](#) with fair-housing mandates. It signed a consent decree in 2009 to settle a lawsuit about this, but still has not taken any steps to comply with fair-housing laws, and the county executive there has [spoken publicly](#) about his opposition to integration.

Now, HUD will be hopefully able to spot such misuses of funds before the money is spent. Jurisdictions have guidance for how they can “affirmatively further fair housing,” and administrations that want to enforce the Fair Housing Act have more tools at their disposal.

The tools and data that jurisdictions will use to figure out whether they are promoting fair housing are the “centerpiece” of the new rule, according to the Washington Post’s Emily Badger.

“The premise of the rule is that all of this mapped data will make hidden barriers visible—and that once communities see them, they will be much harder to ignore,” [she writes](#).

The mapping tool will include data about housing, voucher locations, subsidized housing, income, limited income proficiency and other factors. A [prototype of that map](#), released last year, is a stark reminder of the segregation that exists across the country today.



The new HUD map allows users to look at factors including racially-concentrated poverty (red) and public housing complexes (blue).

The new rule comes on the heels of the [Inclusive Communities](#) decision by the Supreme Court, in which the Court ruled, 5-4, that housing policies that have a disparate impact on minority populations are illegal, whether or not discrimination is present. Disparate impact is a separate issue than policies that “affirmatively further fair housing,” but both concern what the law has to say about integration and fairness in the nation’s housing stock.

Taken together, said Julian, of Inclusive Communities, the new HUD rule and the Supreme Court decision require public entities that administer federal funds to take a hard look at whether their programs are working to integrate their residents..

These entities don’t just include HUD—they also include states that distribute Low Income Housing Tax Credits, which were the subject of the Supreme Court case, as well as transportation entities that administer urban development funds and city housing authorities that build in urban and suburban areas.

They’ll have to look at whether “those programs have been operating with the effect of perpetuating segregation, containing people in neighborhoods and communities marked by

conditions of slum and blight, and excluding people from well-resourced neighborhoods and communities,” she said.

The new rule makes communities look at their segregation and poverty patterns, Julian said, while at the same time holding them accountable for remedying them. That was the goal of the Fair Housing Act of 1968. Now, it might just begin to happen.

“The imperative to appropriately address those conditions of distress becomes a civil rights and fair housing imperative, not just a feel good community development policy,” she said.

HOW RACE STILL INFLUENCES WHERE WE CHOOSE TO LIVE

Washington Post – 7/17/2015 – by Emily Badger

The sticky role of preference in preserving segregation — and how to change it.

OAK PARK, Ill — Every day renters walk into the Oak Park Regional Housing Center certain they don’t want to live on the *east side of town*. The *east side of town*, in this small suburb that borders Chicago, is geographic code for uncomfortably close to where the poor blacks live.

“I have people come in and draw a map of where they’re only willing to live,” says Kate Lindberg-Vazquez, a rental housing adviser at the center, which has a walk-in storefront steps from Chicago’s green line where renters — college students, young professionals, modest-income families — can find free help searching for a home. People walk in with mental maps and memories of stories they saw on a blog and rumors they’ve once been told. *Don’t live on the east side of Oak Park*.

“How there are ‘sides of town’ in a place that’s four square miles baffles me,” Lindberg-Vazquez says.

The non-profit housing center’s mission is to take those notions and gently but persistently dispel them. For decades, that’s been part of this middle-class suburb’s strategy to preserve its rare degree of racial integration. Last week, the Obama administration [announced new rules nudging communities to desegregate](#) — to look a little more like places like Oak Park. But while most of the attention around the rules has focused on the possibility that [white suburbs will have to build new affordable housing to integrate](#), Oak Park has long tried another tactic: shaping preferences rather than housing itself.

That means the town is concerned not just with where minorities and lower-income families have an opportunity to live, but where middle-class whites are willing to consider, too.

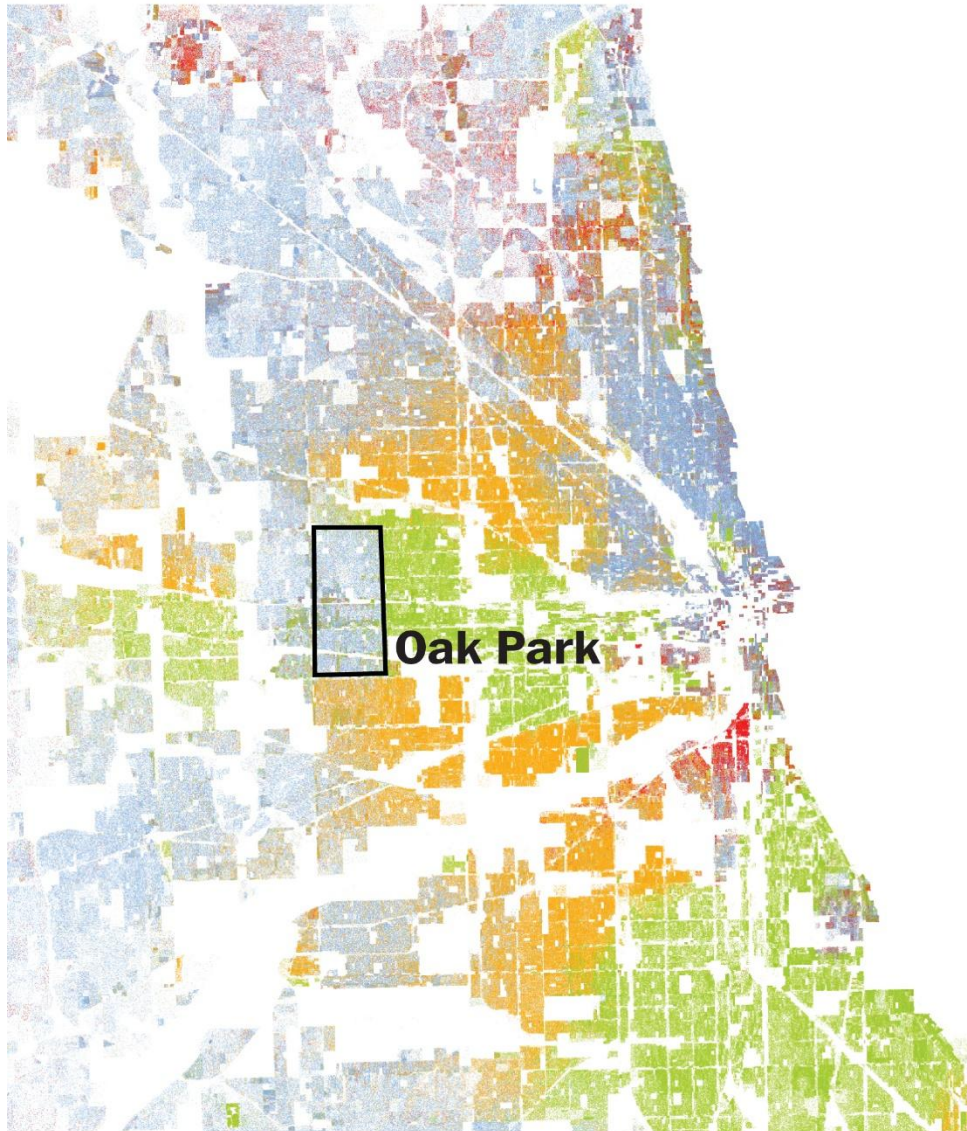
So housing counselors lightly push back against those biases renters bring in. What exactly are your concerns, they want to know, about the east side? Have you ever been there? Let me show you a beautiful two-bedroom there I think you might love that has a washer-and-dryer *in unit*!

Lindberg-Vazquez ushers clients into her Subaru Outback and drives them to available units that landlords have listed through the center. She drives them past Oak Park’s handsome 1920s brick

apartment buildings and its craftsman-style single-family homes. The community, surrounded on most sides by more heavily segregated neighborhoods and suburbs west of Chicago, looks, on Lindberg-Vazquez's route, quaint, leafy and clean.

● White ● Black ● Asian ● Hispanic ● Other

1 dot = 1 person



Source: Weldon Cooper Center for Public Service, University of Virginia
THE WASHINGTON POST

The units the center has access to aren't listed online precisely because the group wants to influence what renters see. It wants white professionals to consider apartments a few blocks from

the Chicago city line, the other side of which sits the predominantly black neighborhood of Austin. It wants black families to know they're welcome in whiter corners of Oak Park, too.

If this sounds like a reverse form of steering — the practice real-estate agents once deployed to deter blacks from segregated white neighborhoods — the housing center argues this strategy is necessary to keep segregation at bay.

“If we weren't doing this work, Oak Park would probably remain diverse, but it would start segregating very quickly,” says Rob Breymaier, the center's executive director. Hispanics are underrepresented here. But blacks, who make up about 22 percent of the population, are slightly overrepresented relative to the larger Chicago region. And they are not all clustered on the east side. Given how quickly rental units turn over, Breymaier estimates it would only take about five years before that fact was undone, without the center's efforts, by newcomers who had never heard its message.

“This is not something we can stop doing,” he says. “Unless there's an intention to promote integration, segregation often just happens because of the way our society is built.”

Racial blind spots

The center's work is built on the premise that housing patterns in a significant way are still shaped by racial bias. And studies suggest it's not so much that blacks choose to self-segregate; it's that whites are open to fewer kinds of neighborhoods, search within places that are seldom integrated, and know less about communities that aren't predominantly white.

“I think people just don't think it matters any more — race doesn't matter any more,” says Maria Krysan, a sociologist at the University of Illinois at Chicago, who also sits on the housing center's board. “Yes, it actually does.”

Krysan's research reveals [“racial blind spots”](#) in how we search for housing. People tend to look in communities they know about, but whites are much less likely than blacks to know about places where they're not in the majority.

When asked to describe their neighborhood preferences, whites and blacks also diverge. Blacks say they'd move to a wider range of neighborhoods, from mostly black to mostly white places. Whites are less likely to say they'd choose even moderately integrated places, and they tend to search in places that are largely white.

Krysan and colleagues have also asked blacks and whites in Chicago and Detroit to assess neighborhoods filmed in brief videos. The neighborhoods ranged from lower to upper-income, and in each one black and white actors posed as residents, as in these two videos of the same middle-class Detroit neighborhood:

In a study led by sociologist Maria Krysan at the University of Illinois at Chicago, people were asked to assess short video clips of neighborhoods with black and white actors posing as residents. Whites rated more positively the places that appeared to be white neighborhoods,

compared to when the very same neighborhoods were shown with blacks. These two clips used in the study capture the same middle-class neighborhood in Detroit. (Maria Krysan)

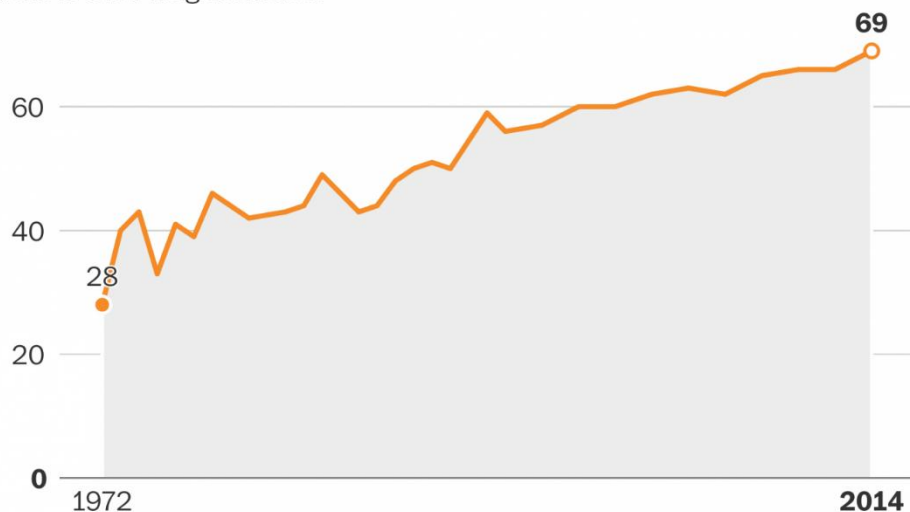
In the study, whites were [more likely to positively rate a neighborhood with white residents in it](#) than they did the identical neighborhood when the people collecting the morning paper or walking the sidewalks were black. Those results suggest that whites aren't simply hesitant about the *kinds* of neighborhoods where they believe blacks live. In this case, whites downgraded black neighborhoods even when they were clearly affluent.

“The self-segregation trope tends to be thrown out about blacks in the popular discourse, ‘well blacks must want to live in these segregated places,’” Krysan says. “We’re not turning the tables around and saying whites are the ones who are more likely to be self-segregating.”

Whites today are much more likely than they were in the past to live in neighborhoods with blacks and other minorities. In fact, all-white neighborhoods [in America are largely disappearing](#). But, says American University sociologist Michael Bader, who has conducted research with Krysan, that’s because minorities have been willing to move to once all-white places.

Share of whites who say blacks live in their neighborhood

As all-white neighborhoods have disappeared, most whites now say there are some blacks in their neighborhood.



Question wording: Are there any blacks living in this neighborhood now?

Source: General Social Survey

THE WASHINGTON POST

As for whites, Bader says, “they’ll stay as long as integration comes to them.”

When white families eventually leave these neighborhoods that have grown more integrated, they’re unlikely to be replaced by another white family. That means, in demographic data Bader

has analyzed going back to 1970 in New York, Chicago, Los Angeles and Houston, that many integrated places [have experienced over time “steady resegregation.”](#)

"Not waiting"

Oak Park became the place it is today — progressive, proudly integrated, “the People’s Republic of Oak Park” — because of decisions residents there made in the 1960s and 1970s when the suburb was almost all-white. At the time, white neighborhoods on the west side of Chicago were rapidly changing, as real estate agents stoked the fears of white families, then turned a profit selling their homes to blacks.

As that wave of “blockbusting” approached Oak Park’s borders, residents there began to organize to avert the same fate. The housing center was created in 1972. The city passed an ordinance banning “for-sale” lawn signs, out of fear they could prompt a panic. The prohibition unofficially endures in Oak Park today. The city also created an “equity assurance” program that homeowners could pay into to hedge against the possibility of tumbling property values. But no one ever made a claim against it.

The housing center’s efforts today flow from the same tradition: “It’s proactive instead of reactive,” Breymaier says. “We’re not saying let’s wait until somebody has had their rights violated and do something about it. We’re saying let’s get involved with somebody when they’re trying to make a decision.”

About 3,500 households come through the center every year, and maybe 1,000 end up moving to Oak Park. Roughly 70 percent of them, Breymaier says, make a move that sustains or improves the community's integration.

Under the Obama administration's new rules, this is the kind of step a community could take to further desegregation. It's not costly and controversial new construction. It's marketing. It's about, among other things, being publicly explicit that a community *wants* diversity.

“I feel like who wouldn’t want that?” says Lindberg-Vazquez, piloting her Subaru through town. “Who wouldn’t see the value in that?”

Emily Badger is a reporter for Wonkblog covering urban policy. She was previously a staff writer at The Atlantic Cities.

FINLEY: OBAMA’S NEXT TARGET: THE SUBURBS

Detroit News – 7/18/2015 – by Nolan Finley

The president who pledged to transform America has picked his next target in the country’s makeover: the suburbs.

Obama the Utopian hopes to use both the federal Treasury and the federal club to coax Americans into neighborhoods planned by bureaucrats to perfectly reflect the nation’s diversity.

No more rich town, poor town. All towns will be places where everyone lives on the right side of the tracks in blissful harmony without any social barriers to separate them.

That's the vision of the Affirmatively Furthering Fair Housing Rule announced earlier this month by HUD Secretary Julian Castro.

It is a masterwork of social engineering that will allow the federal government to reshape nearly every neighborhood in the country to assure it has the correct income, racial and ethnic balances.

On paper, it appears fairly innocuous. It authorizes HUD to send local zoning boards reams of data about racial and economic disparity in their communities to help them "proactively" overcome "historic patterns of segregation...and foster inclusive communities for all."

Communities will get feedback on their schools, transportation systems and racial and socioeconomic make-up to help them determine whether they are fully welcoming to poor people and other classes protected by the Fair Housing Act.

Once the data is compiled and analyzed, the expectation is that communities will take positive action to improve their numbers. And if they don't? They'll lose federal housing dollars.

Or worse — they'll face a lawsuit from a federal government emboldened by the recent Supreme Court ruling on disparate impact, which makes it OK for prosecutors to determine discrimination simply by looking at statistics.

Suburban communities will be coerced to urbanize by plopping "affordable" (read: low income) housing in middle and upper income neighborhoods, and to demand that all residential developments, including luxury projects, contain a percentage of low-rent units.

The intent here is to make every neighborhood "look like America," the popular buzz phrase for arranging society by racial percentages.

More likely, the rule will make every neighborhood look like Detroit.

The Motor City should have settled the question of whether forced integration works. Its abandonment was accelerated by court-ordered school busing and government efforts to reorder neighborhoods.

Housing is one of the more difficult markets to manipulate for social outcomes. Homeowners always have the option of packing up and moving on when the nature of their communities no longer meets their needs. They won't be trapped by government mandates in communities where they don't feel comfortable.

It's a nice thought that there can be suburbs where \$1 million estates sit right next to \$800 a month apartments, and everybody gets along just fine. The reality is that efforts to coerce economic diversity in housing almost always end up destroying neighborhoods.