



Contra  
Costa  
County

To: Board of Supervisors

From: John Kopchik, Director, Conservation & Development Department

Date: July 24, 2018

Subject: Modifications to the Neighborhood Preservation Program Guidelines

---

**RECOMMENDATION(S):**

APPROVE and AUTHORIZE the revisions to Contra Costa County Neighborhood Preservation Program Policy (NPP) and Guidelines effective July 24, 2018.

**FISCAL IMPACT:**

No General Fund impact. NPP is funded by the Community Development Block Grant program. (CFDA# 14.218)

**BACKGROUND:**

The Neighborhood Preservation Program (NPP) provides low interest rehabilitation loans and grants to low-income homeowners. NPP is administered by the Department of Conservation and Development (DCD) and is funded by federal Community Development Block Grant funds.

Program policies were originally adopted in 1984 and have been updated periodically since that time. The policies were last updated in 2015.

---

☒ APPROVE

☐ OTHER

☒ RECOMMENDATION OF CNTY ADMINISTRATOR

☐ RECOMMENDATION OF BOARD COMMITTEE

---

Action of Board On: **07/24/2018** ☒ APPROVED AS RECOMMENDED ☐ OTHER

Clerks Notes:

**VOTE OF SUPERVISORS**

AYE: John Gioia, District I Supervisor  
Candace Andersen, District II Supervisor  
Diane Burgis, District III Supervisor  
Karen Mitchoff, District IV Supervisor  
Federal D. Glover, District V Supervisor

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: July 24, 2018

David Twa, County Administrator and Clerk of the Board of Supervisors

By: June McHuen, Deputy

Contact: Kara Douglas  
925-674-7880

cc:

### BACKGROUND: (CONT'D)

The policies establish guidelines for administering the rehabilitation program. The proposed changes primarily clarify existing policy by providing more detail regarding energy efficient improvements, ability to receive multiple loans or grants, income determination, and NPP lien position. The revised policies also establish a 30 year loan term instead of a 15 year loan term. Most mortgage loans are for 30 years, borrowers prefer 30 year loans, and a longer term will reduce loan portfolio management burden.

### CONSEQUENCE OF NEGATIVE ACTION:

If not approved, the existing Neighborhood Rehabilitation Program guidelines would not be revised to reflect current needs.

### CHILDREN'S IMPACT STATEMENT:

NPP supports outcome #5 in the Children's Report Card: "Communities are Safe and Provide a High Quality of Life for Children and Families".

### ATTACHMENTS

NPP Guidelines-Revised

Redline Comparison 2015-2018