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Contra Costa

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Contra Costa Consortium - Application for Funding for FY 2026-27

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SECTION 1. APPLICANT AND PROGRAM/PROJECT INFORMATION	
Applicant Name:	Rebuilding Together East Bay North
Applicant Address:	732 Gilman St. Berkeley, CA 94710, Berkeley, CA 94710
UEI Number: JUC5Y2KY2LL2 (Get a UEI#)	Federal EIN/TIN Number: 94-3238591
Type of Applicant	Non-Profit
Program/Project Name:	Healthy Homes Contra Costa
Brief Project Description (Max 4 Lines):	
<p>The Healthy Homes Contra Costa Program provides critical health, safety, accessibility, and major repair services to low-income, owner-occupied households.</p> <p>The program will complete 37 minor repairs and 9 major repairs, including work that supports ADU and JADU compliance. Services help older adults, people with disabilities, and vulnerable families remain safely housed in aging homes.</p> <p>The program preserves affordable housing, prevents displacement, and stabilizes communities across Contra Costa County.</p>	

Submitted By: J.W. Frye	Title: Executive Director	Phone: 5106448979
E-mail: jw@rtebn.org	Fax:	Website: rtebn.org
Project Manager: J.W. Frye	Title: Executive Director	Phone: 5106448979
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Executive Director: J.W. Frye	Title: Executive Director	Phone: 5106448979
E-mail: jw@rtebn.org	Fax: 5106448979	
Finance Contact: Jonathan Bryson	Title:	Phone: 951-465-8848
E-mail: jbryson@jbcas.com	Fax:	

CDBG Project - Please Check Boxes for Category & Subcategory

<input checked="" type="radio"/> Housing Rehab
<input type="radio"/> Rental Rehab
<input checked="" type="radio"/> Owner-Occupied

We are applying for funding from:

Contra Costa

After making your selections above, [Click Here](#) to format the remainder of the application based on your choices above.

Budget Summary (From Budget Chart A below)

Total Program Budget: [\\$939,840](#) Average cost per client program wide: [\\$20,431.30](#)

Total number of ALL clients proposed to be served by Chart A, Proposed Program Budget, regardless of jurisdiction or locality: [46](#)

Enter clients to be served below for each jurisdiction. Empty boxes will be filled from Chart A or calculations

Jurisdictions receiving this application	Amount Requested	% of Budget	Proposed # of Clients Served	% of Clients Served	Total \$ Per Client
Contra Costa	\$604,840	64%	46	100%	\$13148.70

SECTION 2. AGENCY AND PROGRAM/PROJECT DESCRIPTION

Please be thorough, but concise.

A. Project/Program Description

Provide a narrative description which fully describes all significant aspects of the project/program. Narrative should include the need to be addressed, project objectives and major characteristics, target population, manner in which project will alleviate affordable housing needs, and any other relevant information required to adequately evaluate your project.

The Healthy Homes Contra Costa Program, delivered by Rebuilding Together East Bay Network (RTEBN), provides essential home preservation services to low-income, owner-occupied households throughout Contra Costa County. The program responds to a well-documented need in the County. Many long-term homeowners, particularly seniors, people with disabilities, and very low-income families, live in aging homes that have gone years without adequate maintenance. As building systems fail and safety conditions worsen, households face increasing risks to their health and stability. Without support, many residents may be forced to leave their homes, which contributes to the loss of naturally affordable housing and increases the likelihood of displacement or homelessness.

To meet this need, RTEBN proposes a two-tier rehabilitation model for the upcoming CDBG funding cycle. This approach builds directly on two successful years of minor repair activities. The program will complete 37 minor home repairs and introduce 9 major repairs. Minor repairs will address immediate hazards, improve accessibility, correct small but high-impact electrical or plumbing issues, and incorporate basic energy efficiency improvements. The new major repair component will allow RTEBN to address deeper issues such as roof deterioration, outdated or unsafe electrical service, major plumbing failures, and structural concerns. Major repair funding will also support work that brings existing or potential Accessory Dwelling Units (ADUs) and Junior ADUs (JADUs) into compliance, which helps homeowners create or maintain additional safe and affordable living spaces on their properties.

The program serves low- and very low-income homeowners earning up to 80 percent of Area Median Income. Priority is given to older adults, individuals with disabilities, and households that are already facing instability. Each project begins with a comprehensive home assessment to identify hazards, safety risks, and energy or structural issues. RTEBN develops a repair plan with the homeowner and completes the work at no cost, using licensed contractors and trained workforce partners who follow all required standards.

The proposed expansion will help preserve the County's supply of affordable owner-occupied housing. Minor repairs prevent small problems from escalating into situations that are financially unmanageable for the homeowner. Major repairs protect the long-term viability of homes that might otherwise fall into severe disrepair and be lost from the affordable housing stock. Work that supports ADU and JADU compliance increases the availability of additional units and offers homeowners a possible source of rental income that strengthens long-term stability.

Overall, the Healthy Homes Program helps residents remain safely housed, reduces the risk of displacement, and strengthens the County's long-term affordable housing infrastructure. This combination of minor and major repairs provides a cost-effective and community-centered strategy for supporting vulnerable households and preserving the homes they depend on.

B. Matching Funds

The minimum match required for CDBG funds depends on the type of applicant as follows: nonprofit organizations - 10 percent match; public agencies - 25 percent match; for-profit organizations - 100 percent match.

1. Fully describe your proposed matching funds, including amount, source, use, current status (e.g., proposed, application, submitted, approved), and anticipated timing (dates when funds will be available and expended).

RTEBN has a strong record of securing and leveraging matching funds to expand the reach of the Healthy Homes Program. In prior grant years, the organization has consistently supplemented CDBG resources with federal, state, and program-generated funding, allowing for deeper and more comprehensive repairs in low-income, owner-occupied homes. For the upcoming program year, RTEBN anticipates several committed and projected funding sources that will significantly exceed the 25 percent match threshold.

RTEBN will continue to draw on the CalHome Mobile Home Loan Program, which provides repair funding for eligible low-income mobile home owners. These funds support critical health and safety repairs that cannot be fully addressed through minor repair dollars alone. CalHome funding is already approved and available, and RTEBN expects to utilize it throughout the year as qualifying projects are identified.

The organization also receives annual support through the Older Adults Home Modification Program (OAHMP) and the Healthy Homes Production (HHP) Program. Both programs help reduce hazards, improve accessibility, and stabilize older and disabled homeowners. For the upcoming grant year, RTEBN anticipates using up to 150,000 dollars from the HHP award to complement CDBG-funded repair activities. These federal funds are active and will be deployed on a rolling basis as homes are assessed and scopes of work are developed.

RTEBN will also leverage program-generated revenue from the sale and placement of Accessory Dwelling Units (ADUs) constructed through its workforce and housing initiatives. For the coming fiscal year, RTEBN projects approximately 125,000 dollars in ADU-related revenue that will be directed toward rehabilitation activities, including the work required to bring ADUs and Junior ADUs into compliance and expand safe, affordable housing capacity within the County. These funds are expected to become available incrementally as units are completed and placed.

In addition, RTEBN has been awarded 170,000 dollars in new Metropolitan Transportation Commission (MTC) funding, announced this week. These funds are confirmed for release in the next fiscal year and will support home stabilization activities that help residents remain housed near essential transit access. Expenditures are anticipated to begin early in the fiscal year and continue through project completion.

Taken together, these matching funds will contribute well over 25 percent of the total program cost. This blended funding strategy strengthens the overall impact of the Healthy Homes Program by allowing RTEBN to complete a higher volume of repairs, address more complex needs, and preserve affordable housing more effectively for low- and very-low-income homeowners across Contra Costa County.

2. If the match is approved, include a letter or other documentation from the funding source demonstrating approval of the funds as match for CDBG as **Attachment R3** in the attachment section at the bottom of the application

C. Project Management/Compliance with Federal Regulations

CDBG funds are governed by a complex set of federal regulations. All projects will be subject to some of the regulations, but not necessarily all of them. **Describe how you will manage the project to ensure compliance with the applicable regulations.** If your project is not subject to one of the requirements, state the reason.

1. National Environmental Policy Act (NEPA)

Stop all work on your project right now. You cannot acquire the site or do any site work until the NEPA review is complete. As of the date of this application you are negotiating for federal funds. Any action on your part may be considered "choice limiting" under NEPA and render your project ineligible for federal funds. NEPA review is likely to take at least 90 days from the date CDBG funds are awarded.

Contra Costa County contains various Special Flood Hazard Area (SFHA), also known as 100-year flood zones. SFHAs are areas where the National Flood Insurance Program's (NFIP's) floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies. The SFHAs includes Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1-30, VE, and V.

For acquisition and/or rehabilitation housing projects, federal assistance may be used for projects with any building, including residential buildings, in SFHA designated by FEMA if:

- The County participating in the National Flood Insurance Program;
- Flood insurance is obtained by the property owner as a condition of approval for using federal funds; and
- The County is responsible for ensuring flood insurance is obtained and maintained for the life of the building and at a minimum is required to be in the amount of the federal funds the County provided to the project. (Note: The County will require a document to be recorded on title to reflect this requirement, which may adversely affect future sale of the property.)

Applicable to your program or not?(Explain why or why not) Yes No

The Healthy Homes Contra Costa Program provides rehabilitation services for existing owner-occupied homes and does not involve property acquisition, demolition, or construction of new housing. Because of this, the scope of work typically falls within categories that may be eligible for a categorical exclusion once the County completes the required environmental review. RTEBN fully understands that no work may begin until the County has completed its NEPA review and has issued written clearance for each eligible activity.

Throughout the past two years of CDBG-funded operations, RTEBN has participated in both Tier I and Tier II environmental review processes as required by the County. Tier I reviews have covered program-level environmental considerations, while Tier II reviews have addressed property-specific conditions prior to initiating rehabilitation activities. RTEBN has incorporated these procedures into its internal workflow so that no project is scheduled or launched until the relevant environmental review steps have been completed by the County.

RTEBN has maintained regular communication with County staff throughout the program period to ensure that all service delivery remains aligned with federal and local requirements. When the County has issued updates or clarifications related to NEPA or local environmental guidance, RTEBN has adjusted its intake, assessment, and scheduling processes accordingly. This ongoing coordination allows the program to maintain compliance and ensures that housing rehabilitation activities meet the regulatory standards associated with the use of federal funds.

Applicability of Floodplain Requirements

RTEBN does not acquire property and does not construct new units. The program limits its work to rehabilitation of existing structures and avoids preservation activities in Special Flood Hazard Areas. Homes located in these zones often require flood insurance and additional environmental considerations that extend beyond the scope and purpose of the Healthy Homes Program. If a property is found to be within a designated Special Flood Hazard Area, RTEBN does not proceed with CDBG-funded rehabilitation unless the County confirms eligibility and the homeowner is able to obtain and maintain the required flood insurance. Historically, such properties have been excluded from the program to ensure full compliance with federal requirements.

Conclusion on Applicability

Since RTEBN repairs only existing structures, does not alter building footprints, and avoids work in flood zones, many of the more complex NEPA requirements do not apply. RTEBN will continue to rely on the County to complete all necessary Tier I and Tier II reviews and will not begin work on any home until written clearance is issued. This approach ensures full and ongoing compliance with all federal regulations governing CDBG-funded activities.

2. Relocation

If you are proposing a project that includes acquisition and/or rehabilitation, you may be required to temporarily, or permanently displace tenants. As of the date of this application, you are negotiating for federal funds. All commercial and residential tenants in your project must be immediately notified of potential displacement. Relocation requirements are triggered on owner-occupied rehabilitation programs if the scope of the work at the home to be rehabilitated necessitates relocation (health and safety).

Attach a copy of the General Information Notice and tenant rent roll (one copy only) as **Attachment R5**

Is relocation triggered by your project? Yes No

Is temporary relocation triggered by this project? Yes No

Is permanent relocation triggered by this project? Yes No

Do you have a relocation triggered by this project? Yes No

3. Procurement/Section 3 Requirements

If you are entering into any contract, you must comply with federal procurement requirements. For contracts in excess of \$200,000, and construction contracts, a competitive sealed bid process is required.

4. Lead-Based Paint Remediation

If a home to be rehabilitated is receiving funds through your program involves rehabilitation work on a building constructed prior to 1978, you will need to complete and implement a lead-based paint plan.

5. Eligible Use of Funds

In general, CDBG funds cannot be used for predevelopment. Other specific uses and limitation of these funds are detailed in the CDBG information at www.contracosta.ca.gov/CDBG.

Are you allocating CDBG funds to only eligible budget items? Yes No

6. Fair Housing

HUD requires the County to collect and report the race/ethnicity information of households/individuals in addition to income information. The applicant is responsible for collecting this information and submitting it the County. All projects are required to affirmatively further equal opportunity and fair housing objectives

Attach your proposed marketing plan as **Attachment R2**.

Describe your proposed marketing program and describe how your project/program will be accessible to minorities, disabled, and other special needs populations.

RTEBN's marketing program is designed to ensure that the Healthy Homes Contra Costa Program is accessible to all eligible homeowners, including minorities, people with disabilities, older adults, and other special-needs populations who often experience the greatest barriers to home repair services. Outreach efforts rely on a combination of community partnerships, public agency coordination, direct engagement, and accessible communication strategies.

RTEBN maintains strong, two-way referral relationships with organizations that serve diverse and vulnerable residents, including Habitat for Humanity, the Center for Independent Living, Lift Up Contra Costa County, and a variety of senior centers and neighborhood-based nonprofits. These partners help identify homeowners who may not otherwise learn about the program, and RTEBN provides reciprocal referrals when households require support beyond home repairs. The program also maintains active communication with the Office of Supervisor John Gioia and the cities of Richmond, Pinole, and Hercules, which regularly share program announcements through their public newsletters and community alerts.

In addition to these partnerships, RTEBN holds community-facing events such as neighborhood resource fairs, senior presentations, and family-friendly barbecues at local community centers. These events allow staff to speak directly with residents, distribute information in multiple languages, and help interested homeowners complete initial interest forms. Printed materials are written in clear, accessible language and translated into Spanish and other languages commonly spoken in Contra Costa County.

Digital outreach supports these in-person activities. RTEBN uses targeted email campaigns and an active social media presence to share eligibility information, updates about program availability, repair success stories, and event invitations. Email lists are segmented to reach specific groups, including service providers, senior communities, homeowner associations, and disability advocates. Social media posts use straightforward, shareable content designed to reach individuals who may not be reached through traditional nonprofit channels.

To ensure full accessibility, RTEBN provides accommodations for residents with disabilities or other special needs. These include home-based intake visits, assistance with completing forms, verbal explanations of documents, phone-based application support, and translated materials. Staff are trained to work with applicants who have mobility limitations, cognitive impairments, or visual disabilities, and to adapt communication styles to meet the needs of each household.

Together, these strategies form an outreach program that actively promotes fair access and ensures that minority households, older adults, people with disabilities, and other vulnerable homeowners can easily learn about and participate in the Healthy Homes Program.

SECTION 3. APPLICANT QUALIFICATIONS

A. Applicant

1. Describe applicant's experience in affordable housing rehabilitation and other areas relevant to proposed program.

RTEBN has more than thirty years of experience providing affordable housing rehabilitation, home preservation, and safety-focused repair services throughout Alameda, Contra Costa, and Marin Counties. The organization has delivered a wide range of federally and locally funded rehabilitation programs, including HUD's Healthy Homes Production Program, the Older Adults Home Modification Program, CalHome mobile home rehabilitation funding, and multiple CDBG-funded repair programs. Through this work, RTEBN has developed a strong operational infrastructure that supports program eligibility screening, environmental review coordination, contractor oversight, procurement, documentation, and federal reporting.

In Contra Costa County, RTEBN has successfully implemented the Healthy Homes Program for the past two years. During this period, the organization has completed dozens of rehabilitation projects for low- and very low-income homeowners, most of whom are older adults, people with disabilities, or families living in aging housing stock. These projects have included hazard remediation, accessibility improvements, electrical and plumbing repairs, structural stabilization, and energy efficiency upgrades. RTEBN also operates as the County's provider for mobile home rehabilitation under CalHome and administers federally funded accessibility modifications for older adults, which provides additional experience working with complex housing needs and vulnerable populations.

Beyond traditional rehabilitation work, RTEBN also brings experience from its construction and workforce development initiatives, including the production and placement of Accessory Dwelling Units and Junior ADUs. This experience strengthens the organization's ability to manage both minor and major repairs and to coordinate contractors and field staff across multiple project types. RTEBN has also developed strong relationships with local jurisdictions, social service providers, and community partners, which supports coordinated referrals and ensures that homeowners receive comprehensive assistance.

This combination of long-term experience, regulatory familiarity, strong partnerships, and proven performance in federally funded programs allows RTEBN to deliver high-quality, compliant, and cost-effective home rehabilitation services to low-income homeowners throughout Contra Costa County.

2. Identify the individuals who will have primary responsibility for project management and implementation, indicate their specific role, and provide their resumes in **Attachments A, B, and C**.

Three key staff will have primary responsibility for management and implementation of the Healthy Homes Contra Costa Program: J. W. (J. W.) Frye, Scarth Locke, and Donnell Jones. Their resumes are included as Attachments A, B, and C, and summarized below.

J. W. Frye, Chief Executive Officer of Rebuilding Together East Bay Network, will serve as Overall Project Director for this program. In this role, he is responsible for strategic oversight, compliance with federal and local requirements, relationship management with Contra Costa County staff, and coordination of blended funding streams, including CDBG, Healthy Homes Production, OAHMP, CalHome, and local and philanthropic sources. J. W. has extensive experience in affordable housing rehabilitation, health equity in housing, and government funded program management, and has led RTEBN's work on Healthy Homes, home preservation, and equity focused electrification throughout the region. His leadership has been recognized locally, including through regional innovation awards for RTEBN's integrated housing and workforce initiatives.

Scarth Locke, OTR/L, OTD, serves as Program Director for the Social Determinants of Health Program at RTEBN and will function as Program Manager for Healthy Homes Contra Costa. Scarth's responsibilities include day to day program coordination, integration of health and housing assessments, development of scopes of work that respond to functional, accessibility, and safety needs, and supervision of outreach and client support staff. Scarth is a licensed occupational therapist with more than a decade of experience in home based care, accessibility modifications, and aging in place strategies, and also teaches as adjunct faculty at Samuel Merritt University. This clinical and academic background brings a strong health lens to the rehabilitation program, ensuring that each project is designed to reduce falls, support independence, and address broader social determinants of health for older adults and people with disabilities.

Donnell Jones, Community Lead at RTEBN, will serve as Community Engagement and Client Services Lead for the program. Donnell oversees outreach, intake, and two way referral relationships with key partners such as Habitat for Humanity, the Center for Independent Living, Lift Up Contra Costa County, and local cities and community organizations. He is responsible for ensuring that the program reaches minority communities, seniors, people with disabilities, and other special needs populations, and that clients receive support throughout the application and construction process. Donnell brings extensive experience working with Richmond and West County communities through prior work in youth violence prevention, faith based organizing, and community development coalitions, including service with Contra Costa based interfaith and community planning efforts. This background equips him to build trust with residents, coordinate neighborhood based outreach events, and maintain strong communication with local civic and faith leaders.

Together, these three staff members combine executive leadership, clinical and accessibility expertise, and deep community engagement experience. This team structure ensures that the Healthy Homes Contra Costa Program is well managed, compliant with federal regulations, clinically informed, and responsive to the needs of the low income homeowners it is intended to serve.

3. Please upload the following for your organization, as required.

- a. All applicants (projects with multiple sponsors must provide the following information for each agency):
 - i. list of current agency officers and Board of Directors (list must include name, address, phone number, occupation or affiliation, principal officers);
 - ii. most recent audited financial statement, including management letter(s);
 - iii. current year operating budget.
- b. All applicants except cities and local government agencies: Agency Articles of Incorporation and By-Laws.
- c. Non-profit applicants only:
Nonprofit status papers, including evidence of state and/or federal certification.

SECTION 4. OWNER-OCCUPIED AND RENTAL HOUSING REHABILITATION PROGRAMS

Please review the attached Contra Costa County Single-Family Rehabilitation Standards to understand the job specifications and standards that will be required if awarded CDBG funds.

A. Basic Program Information

1. Provide the following information concerning performance and objectives to be accomplished during the program year:
 - a. Average loan size, including any fees charged, which are included in the loan:
 - Average single-family rehabilitation cost/unit (includes loan amount plus owner equity):
 - Average total program cost/unit (includes loan and administration costs):
 - b. Average single-family home grant size:
 - Average mobile-home grant size:
 - Average rehabilitation cost/unit (includes grant amount plus owner equity): **10,100**
 - Average total program cost/unit (includes grant and administration costs):
 - c. No. anticipated CDBG loans-total program:
 - d. No. anticipated CDBG grants-total program:

e. Describe any other type of assistance to be provided under this program (e.g., federal Rental Rehabilitation Program).

In addition to the physical rehabilitation services funded through this program, RTEBN provides a set of complementary supports that strengthen the overall impact of the repairs and help ensure that homeowners can remain safely in their homes over time. These services are offered at no cost to participants and are integrated into the assessment and rehabilitation process.

A key component of RTEBN's approach is its clinically informed home-health assessment model. Through the leadership of our licensed occupational therapist and trained program staff, each household receives an evaluation that focuses on safety risks, mobility barriers, and functional needs within the home. This clinical lens helps identify fall risks, access challenges, behavioral health considerations, and environmental conditions that may affect the resident's health and ability to age in place. Recommendations from this assessment are incorporated directly into the repair scope, ensuring that the work completed addresses both the physical condition of the property and the day-to-day needs of the people who live there.

RTEBN also connects homeowners with additional resources that can stabilize their housing situation or improve their overall well-being. These supports may include referrals to energy-efficiency programs, weatherization services, transportation assistance, disability resources, legal aid for housing matters, and benefit enrollment partners. For older adults and residents with disabilities, program staff provide information on in-home support services and community-based care programs when appropriate.

Throughout the process, homeowners receive personalized assistance with paperwork, scheduling, and communication with contractors. This service coordination is especially important for residents who face mobility limitations, cognitive challenges, or language barriers. RTEBN's staff and community partners help ensure that clients understand the work being done, feel supported, and can access the repairs in a way that is responsive to their unique needs.

These complementary services, grounded in a clinical and person-centered approach, enhance the effectiveness of the rehabilitation work and contribute to long-term housing stability for the County's most vulnerable homeowners.

f. Target number rehabilitated units and affordability:

	Extremely-Low Income (30% AMI or less)	Very-Low Income (31% to 50% AMI)	Low-Income (51% to 80% AMI)
Owner-occupied units			
No. of CDBG loans			
No. of Other loans			
No. of CDBG single-family grants	11	27	8
No. of CDBG mobile-home grants			
No. of Other grants			
Total	11	27	8
Owner-occupied units			
No. of CDBG units			
No. of Other units			
Owner-occupied units			
No. of CDBG loans			
No. of Other loans			
No. of grants			
No. of Other grants			
Total	0	0	0

g. Have specific units or areas been targeted for rehabilitation? Yes No

If yes, describe and explain the rationale for the specific targeting.

RTEBN has not targeted specific individual units or fixed geographic areas for rehabilitation in advance. Instead, the Healthy Homes Contra Costa Program is designed to serve eligible low-income, owner-occupied households across the County based on need, safety conditions, and risk of housing instability. Homes are selected through an open and accessible intake process, supported by referrals from community partners such as Habitat for Humanity, the Center for Independent Living, Lift Up Contra Costa County, and local jurisdictions.

While no single neighborhood or census tract is exclusively targeted, the program does prioritize areas where older housing stock and long-term deferred maintenance are more common, and where residents have historically lacked access to home repair resources. Many referrals originate from West County communities, including Richmond, San Pablo, Pinole, and Hercules, where aging homes, environmental health concerns, and cost burdens are more prevalent. Mobile home parks are also frequently represented in the applicant pool due to RTEBN's partnership with the CalHome program and the high concentration of older adults and fixed-income homeowners in these communities.

Ultimately, individual homes are selected based on a combination of eligibility criteria, health and safety risks identified during assessments, and the potential of rehabilitation work to prevent displacement and preserve naturally affordable housing. This approach allows the program to remain equitable, needs-based, and responsive to the actual conditions faced by Contra Costa County homeowners

h. For owner-occupied housing rehabilitation programs only, provide the estimated after-rehabilitation appraised value of the units to be rehabilitated: Average:

Range: to

How will the after-rehabilitation appraised value of completed units be determined?

Because the Healthy Homes Contra Costa Program serves owner-occupied homes of varying ages, sizes, and conditions across multiple cities, the after-rehabilitation appraised value of each unit will differ based on its location and the scope of work completed. At this stage, RTEBN cannot provide specific appraised values for individual units because the program does not pre-select properties, and work scopes are developed only after a detailed assessment is completed.

However, based on recent program experience and regional housing market data, RTEBN anticipates that most homes assisted through this program will fall within the range of typical single-family and mobile home values for low- and moderate-income neighborhoods in Contra Costa County. Rehabilitation activities are expected to preserve or modestly increase the value of each home by addressing health and safety hazards and extending the functional life of major systems, but the program does not undertake improvements designed to significantly alter market value or reposition the property.

As required, RTEBN will document property values for each assisted household if needed for compliance or reporting. The primary purpose of the rehabilitation work is to maintain safe and stable owner-occupied housing, prevent displacement, and preserve naturally affordable homes, rather than to materially change the market value of the units.

B. Program Loan Priorities and Loan Terms

Describe the following for your program:

- 1. Loan priorities (e.g., target population, location, emergency repairs, code violations, neighborhood revitalization).

n/a

- 2. Loan qualification and underwriting criteria.

n/a

- 3. CDBG loan terms (e.g., interest rate, minimum and maximum loan amounts, repayment provisions, maturity).

n/a

- 4. If CDBG funds will be combined with other sources of public or private financing, identify the type and terms of the additional assistance.

The Healthy Homes Contra Costa Program primarily utilizes grant-based funding sources to support rehabilitation activities. Most of the assistance provided to homeowners, including work funded through CDBG, the Healthy Homes Production Program, the Older Adults Home Modification Program, and program-generated revenue from ADU activities, is delivered as a grant with no repayment required from the homeowner.

The only exception is the CalHome Mobile Home Loan Program, which offers a forgivable loan for eligible repairs in mobile homes. All CalHome loans are underwritten and serviced by Habitat for Humanity East Bay/Silicon Valley. These loans are structured so that the homeowner is not required to make payments as long as program requirements are met. The loan is forgiven over time, consistent with CalHome regulations, and is used only for qualified health, safety, or habitability repairs.

CDBG funds may be combined with CalHome forgivable loans when appropriate, but only after confirming that scopes of work comply with all federal and state requirements. In such cases, CDBG dollars will support eligible rehabilitation activities, while CalHome funds may address additional repairs specific to mobile home conditions. No private financing or conventional loans are used in this program.

This blended funding model ensures that low-income homeowners receive the repairs needed to remain safely housed without taking on new debt and remains fully aligned with the goals of preserving affordable housing and preventing displacement.

C. Affordability Restrictions

Describe the proposed affordability, occupancy, and/or resale restrictions for the HOME and/or CDBG assisted units, including how these restrictions will

be enforced.

Because the Healthy Homes Contra Costa Program provides rehabilitation services to existing owner-occupied homes, the primary affordability and occupancy requirements are tied to the continued use of the property as the owner's principal residence. CDBG assistance is provided only to households that meet income eligibility criteria, and homeowners must certify that the unit is their primary residence at the time of application and throughout the rehabilitation process.

For this program, no long-term resale or affordability covenants are placed on the property as a condition of receiving CDBG-funded repairs. Rehabilitation work is intended to preserve naturally affordable owner-occupied housing and prevent displacement, rather than restrict future market transactions or control resale value. As a result, the principal compliance requirement is that the assisted unit must remain owner-occupied during the period of assistance.

If the County determines that temporary or short-term occupancy requirements apply, RTEBN will assist homeowners in completing the necessary certifications and will provide documentation verifying occupancy for County records. RTEBN also maintains case files that include proof of ownership, verification of occupancy, income documentation, and all required federal forms. These files are available for County monitoring and help ensure that CDBG requirements are upheld.

CalHome forgivable loans, which represent the only non-grant source of assistance used by the program, carry their own affordability and occupancy conditions as defined by state regulations. These requirements are enforced through loan documents underwritten and monitored by Habitat for Humanity East Bay/Silicon Valley. CDBG funds do not impose additional or overlapping resale restrictions beyond those required under CalHome.

Overall, the affordability and occupancy requirements associated with this rehabilitation program are enforced through standard eligibility documentation, ongoing coordination with Contra Costa County staff, and a consistent verification process that ensures assisted units remain owner-occupied and in compliance for the duration of the assistance.

SECTION 3. PROGRAM/PROJECT BUDGET INFORMATION

Staff List (Please list **ALL** staff that work in the program regardless of funding source.)

[READ these important instructions](#) before completing the Staff List.

Total # of Part-Time and/or Full-Time Equivalent: **6**

Position Title	Name of Staff Person	Years in this Position	Job Responsibilities	Hourly Rate	%FTE ²	Languages Spoken Fluently	Jurisdiction(s) Worked	Requesting CDBG funds for this position?
Bethany Kaufman		3	Controller, compliance, and insurance	\$46.00			Contra Costa County	Yes
Scarth Locke		2	Program design and management, Occupational Therapy	\$48.00			Contra Costa County	Yes
Kati Khov		1	Case Manger, application support	\$39.00			Contra Costa County	Yes
Donnell Jones		4	Case manager, reviews, outreach, client support	\$35.00			Contra Costa County	Yes
Sean Ticknor		8	Building and construction for sites.	\$53.00			Contra Costa County	Yes
J.W. Frye		6	Oversees the agency and blends funding and program objectives.	\$70.00			Contra Costa County	Yes

[READ these important instructions](#) before completing the following Budget sections.

CHART A PROPOSED PROGRAM BUDGET (Sources and Uses of Funds) FOR FY 2026-27

SOURCES OF FUNDS

Please select all proposed sources of funds for your project, then click on the 'Click Here' button below the following table. This will create a budget chart, below, on which to enter your project's budget.

NOTE: Please ensure that the Chart A Budget is a reasonable estimation of your budget for FY 2026-27, and includes ALL projected funding sources for this timeframe, not just the CDBG funding you are presently requesting. By July 1, 2026, this projected budget should evolve into your actual operational budget for this project for the coming year.

If you are funded, this Budget Chart A will become your 'Sources and Uses' report. You will be required to update it Quarterly and report on all sources of funds and expenditures for this project quarterly. Information from this budget will also be considered when jurisdictions review your agency's IRS Form 990 and annual Audit.

Contra Costa CDBG Sources	Other Sources
	# of sources
	<input checked="" type="checkbox"/> 2 Federal
	<input checked="" type="checkbox"/> 1 State
	<input type="checkbox"/> Foundations
	<input type="checkbox"/> Corporations
	<input type="checkbox"/> Individuals
	<input checked="" type="checkbox"/> 1 Other Earned Revenue
	<input type="checkbox"/> Other
	<input type="checkbox"/> Other

<input type="checkbox"/> Antioch CDBG <input type="checkbox"/> Concord CDBG <input type="checkbox"/> Pittsburg CDBG <input type="checkbox"/> Walnut Creek CDBG <input checked="" type="checkbox"/> Contra Costa CDBG NOTE: The above values are set from your funding choices at the top of the application.

After choosing Sources, above, you must to reformat your budget with the correct Sources.

Breakdown of funder sources:

Federal	Amount	State	Amount	Earned Revenue	Amount
OAHMP	\$11,000	CalHome	\$84,000	Earned Revenue	\$190,000
HHP	\$50,000				
TOTAL:	\$61,000	TOTAL:	\$84,000	TOTAL:	\$190,000

SOURCE OF FUNDS	Contra Costa CDBG	Federal	State	Earned Revenue	Total Budget
Total expected each source	\$604,840	\$61,000	\$84,000	\$190,000	\$939,840
USE OF FUNDS	Budget for FY 2026-27				
Staff Salaries					
Executive Director	(%FTE)				\$0
Project/Prog. Mgr.	(%FTE)				\$0
Finance Director	(%FTE)				\$0
Case Manager	(%FTE)				\$0
Additional Salaries? (Qty) 6					
Bethany Kaufman	(%FTE)	\$8,000	\$8,000		\$16,000
Scarth Locke	(%FTE)	\$45,000	\$11,000		\$56,000
Kati Khov	(%FTE)	\$25,000			\$25,000
Donnell Jones	(%FTE)	\$15,000		\$14,000	\$29,000
Sean Ticknor	(%FTE)	\$38,000		\$15,000	\$53,000
J.W. Frye	(%FTE)	\$10,000		\$35,000	\$45,000
Employee Benefits		\$13,460			\$13,460
Employee Taxes		\$35,380			\$35,380
Subtotal	\$189,840	\$19,000	\$14,000	\$50,000	\$272,840
Other Expenses					
Direct Client Assistance					\$0
Rent	\$12,000				\$12,000
Office Supplies					\$0
Telephone					\$0
Utilities					\$0
Insurance					\$0
Travel	\$12,000				\$12,000
Equipment Maintenance					\$0
Audit	\$6,000				\$6,000
Client Transportation					\$0
Additional Expenses? (Qty) 5					
Program SubContractors	\$185,000			\$140,000	\$325,000
Insurance	\$4,000				\$4,000
Building Materials and Supplies	\$165,000	\$42,000	\$70,000		\$277,000
Dues and Subscriptions	\$13,000				\$13,000
Professional Services	\$18,000				\$18,000
Subtotal	\$415,000	\$42,000	\$70,000	\$140,000	\$667,000
TOTAL:	\$604,840	\$61,000	\$84,000	\$190,000	\$939,840

Please distribute all sources of funding over expected expenses.

CHART B CURRENT PROGRAM BUDGET (Sources and Uses of Funds) FOR FY 2025-26

SOURCES OF FUNDS

Please select all sources of funds for your project, then click on the 'Click Here' button. This will create for you a budget chart, below, on which to enter your project's budget.

If your program is currently CDBG funded, Chart B has been populated for you from your current FY 2025-26 budget. If the proposed program was not CDBG funded in FY 2025-26, you will need to complete Chart B.

Contra Costa CDBG Sources	Other Sources
<input type="checkbox"/> Antioch CDBG <input type="checkbox"/> Concord CDBG	sources <input checked="" type="checkbox"/> 1 Federal <input checked="" type="checkbox"/> 1 State

<input type="checkbox"/> Pittsburg CDBG	<input type="checkbox"/> Foundations
<input type="checkbox"/> Walnut Creek CDBG	<input type="checkbox"/> Corporations
<input checked="" type="checkbox"/> Contra Costa CDBG	<input type="checkbox"/> Individuals
	<input type="checkbox"/> Other
	<input type="checkbox"/> Other
	<input type="checkbox"/> Other

Note: The above values are set from your FY 2025-26 budget already in CDS

After choosing Sources, above, you must to reformat your budget with the correct Sources.

Breakdown of funder sources:

Federal	Amount	State	Amount
TOTAL:	\$0	TOTAL:	\$0

SOURCE OF FUNDS	Contra Costa CDBG	Federal	State	Total Budget
Total expected each source	\$0	\$0	\$0	\$0
USE OF FUNDS				
Current Program Budget for FY 2025-26				
Staff Salaries				
Executive Director (%FTE)				\$0
Project/Prog. Mgr. (%FTE)				\$0
Finance Director (%FTE)				\$0
Case Manager (%FTE)				\$0
Additional Salaries? (Qty)				
Employee Benefits				\$0
Employee Taxes				\$0
Subtotal	\$0	\$0	\$0	\$0
Other Expenses				
Direct Client Assistance				\$0
Rent				\$0
Office Supplies				\$0
Telephone				\$0
Utilities				\$0
Insurance				\$0
Travel				\$0
Equipment Maintenance				\$0
Audit				\$0
Client Transportation				\$0
Additional Expenses? (Qty)				
Subtotal	\$0	\$0	\$0	\$0
TOTAL:	\$0	\$0	\$0	\$0

Please distribute all sources of funding over expected expenses.

SECTION 4. (CONTINUED)
E. Program Guidelines
Provide a current copy of your Program Guidelines as Attachment R4 at the end of this Section. Provide a copy of current rehabilitation loan documents as Attachment R6 , as well.
F. Affordability Restrictions
Describe the proposed affordability, occupancy, and/or resale restrictions for the CDBG assisted including how these restrictions will be enforced.
n/a
G. Historical Project Performance
Summarize your program accomplishments for each of the preceding two years and the current program year-to-date. Include additional pages if necessary (maximum 3). At a minimum, include the following information for each year:
<ul style="list-style-type: none"> New loans made (rental, homeowner), including total number entered into during the year and average loan amount: Number of units completed/rehabilitation finished (rental, owner-occupied): 54 Relevant characteristics of assisted households (e.g., renters, homeowners, income levels, special needs, ethnicity include separate information for loans made as well as completed rehabilitation units):

- Other program accomplishments. (e.g., neighborhood revitalization impacts):
[Major Renovation and energy assistance in multiple locations. Brought clinicians into homes for fee healthcare and service navigation.](#)

SECTION 5. PROGRAM ACCESSIBILITY & MARKETING

A. PROGRAM ACCESS FOR CLIENTS WITH LIMITED ENGLISH PROFICIENCY

1. How will your agency inform and attract the target population including those who may be disabled, or have limited English proficiency? Include frequency of outreach, names of publications and locations at which outreach will occur.

RTEBN will reach the target population through ongoing outreach that combines community partnerships, multilingual communication, and regular engagement across Contra Costa County. Outreach takes place throughout the year, with increased activity during periods when program slots become available. Program information is distributed through partner newsletters and mailing lists, including those of the Office of Supervisor John Gioia and the cities of Richmond, Pinole, and Hercules. These publications regularly highlight local housing programs and are effective in reaching diverse and multilingual households.

To ensure accessibility for people with disabilities and residents with limited English proficiency, RTEBN provides materials in English and Spanish and offers translation support as needed. Flyers and brochures are posted at senior centers, community centers, mobile home parks, public libraries, and faith-based institutions. Staff also participate in neighborhood events, including community barbecues, health fairs, and outreach gatherings at locations such as the Richmond Senior Center, Pinole Community Center, and Hercules Library. These events take place several times per year and allow staff to meet residents directly, provide assistance with interest forms, and answer questions in person.

In addition to print outreach, RTEBN uses monthly email campaigns and social media updates to reach households who may not attend events. These communications are shared through RTEBN's email list, partner organizations, and local community groups. All outreach emphasizes the availability of accommodations for applicants with disabilities, including home-based intake support and language interpretation.

Through these combined efforts, RTEBN ensures that information about the Healthy Homes Program is widely accessible to minority communities, residents with disabilities, and households with limited English proficiency across Contra Costa County.

2. What non-English languages are frequently encountered in your program?

Spanish is the most common non-english language that we encounter in our Contra Costa work.

3. What language assistance do you provide to assist an interested client who is not proficient in English (include volunteers)?

RTEBN provides several forms of language assistance to ensure that clients who are not proficient in English can fully access the Healthy Homes Program. Program materials, interest forms, and outreach flyers are available in both English and Spanish, and staff can provide verbal explanations of all documents in Spanish during intake, assessment, and follow-up communication. When applicants speak other languages, RTEBN coordinates translation support through partner organizations, including Lift Up Contra Costa County and local community centers, which maintain volunteer networks capable of assisting with interpretation. Staff also offer phone-based and in-person assistance to help clients understand eligibility requirements, complete forms, and navigate scheduling. For households that require additional support, RTEBN can arrange for bilingual volunteers to participate in home visits or intake appointments. These services ensure that at limited English proficiency does not prevent eligible homeowners from accessing the program or understanding the scope of work being proposed. Through this combination of bilingual staff, partner agency support, translated materials, and volunteer assistance, RTEBN is able to communicate effectively with diverse linguistic communities throughout Contra Costa County.

4. How many total number of Spanish-speaking employees and FTEs are employed in this program/agency?

5. What OTHER (not Spanish) languages do program/agency staff speak?

Number of employees and FTE of other languages (not Spanish)?

We have one fulltime staff that speaks vietnamese.

6. List ALL program materials that you have in languages other than English below:

How many translated program items do you have?

Program Material	Languages into which it is translated
------------------	---------------------------------------

B. PROGRAM ACCESS FOR PERSONS WITH DISABILITIES

1. Please list the ways in which your agency ensures that people with disabilities, including the hearing and/or visually impaired, can use or access your services:

Action	Available Now?
Written policy of non-discrimination (Attachment M)	<input checked="" type="radio"/> Yes <input type="radio"/> No
Providing services at accessible facility	<input checked="" type="radio"/> Yes <input type="radio"/> No
Outreach to individuals w/ disabilities and interested organizations	<input checked="" type="radio"/> Yes <input type="radio"/> No
Home visits	<input checked="" type="radio"/> Yes <input type="radio"/> No
Interpreters	<input checked="" type="radio"/> Yes <input type="radio"/> No
Audio tape information	<input type="radio"/> Yes <input checked="" type="radio"/> No
Aides to assist clients	<input checked="" type="radio"/> Yes <input type="radio"/> No
Periodic training on special needs of disabled individuals	<input checked="" type="radio"/> Yes <input type="radio"/> No
Encouraging person(s) with disabilities to serve on our Board	<input checked="" type="radio"/> Yes <input type="radio"/> No
Designated handicapped parking which is level and near our entrance	<input checked="" type="radio"/> Yes <input type="radio"/> No
At least one wheelchair accessible entrance at ground level or by properly-sloped ramp	<input checked="" type="radio"/> Yes <input type="radio"/> No

Rebuilding Together East Bay Network (RTEBN)

Healthy Homes Contra Costa Program

Marketing Plan

1. Purpose of the Marketing Plan

The purpose of this marketing plan is to ensure that the Healthy Homes Contra Costa Program is affirmatively marketed to low- and very-low-income homeowners throughout Contra Costa County, including households that have historically faced barriers to accessing home repair programs. This plan outlines the strategies RTEBN will use to reach minority residents, older adults, people with disabilities, and other special-needs populations, in accordance with fair housing requirements and HUD reporting standards.

2. Target Populations

The Healthy Homes Program serves low-income homeowners earning up to 80 percent of Area Median Income, with priority for:

- Older adults
- People with disabilities
- Households of color
- Homeowners in underserved neighborhoods
- Families experiencing housing instability or deferred maintenance conditions
- Mobile home residents eligible for CalHome or complementary programs

Outreach strategies are tailored to ensure that these populations have clear access to information, application support, and accommodations where needed.

3. Community Partner Outreach

RTEBN maintains active, two-way referral partnerships with organizations that serve vulnerable households and communities most in need of home repair services. These partnerships include:

- Habitat for Humanity East Bay/Silicon Valley
- Center for Independent Living
- Lift Up Contra Costa County
- Senior centers, disability advocacy groups, and neighborhood-serving nonprofits
- Faith-based organizations and cultural community groups

RTEBN staff share program materials with these partners, deliver presentations, and accept direct referrals from staff who work closely with eligible homeowners. Likewise, RTEBN refers clients back to these organizations when they need services outside the scope of rehabilitation.

4. Public Agency Coordination

RTEBN distributes program information through established communication channels with local jurisdictions, including:

- Office of Supervisor John Gioia
- City of Richmond
- City of Pinole
- City of Hercules

These agencies share RTEBN's program materials through newsletters, community bulletins, and resource directories. Their communication networks extend outreach into neighborhoods where homeowners may not be engaged in traditional nonprofit service channels.

5. Community Events and In-Person Outreach

RTEBN conducts outreach at a variety of community events to increase visibility among residents who may not access digital platforms. These events include:

- Neighborhood resource fairs
- Senior center gatherings and presentations
- Barbecues and family-friendly activities hosted at community centers
- Housing and health outreach events coordinated with partner agencies

At each event, staff distribute multilingual flyers, answer questions, and assist residents in completing interest forms. These interactions help build trust and ensure that applicants receive personalized support.

6. Direct Marketing and Digital Outreach

Email Campaigns

RTEBN uses targeted email campaigns to share information about eligibility, program openings, application steps, and upcoming events. Email lists are segmented to reach specific groups, including:

- Seniors and caregivers
- Disability service providers
- Community-based organizations
- Neighborhood associations and resident groups

Emails are written in clear, accessible language and include links to translated materials when available.

Social Media Presence

RTEBN maintains an active presence on major social media platforms to expand reach beyond traditional service channels. Posts typically include:

- Announcements about program availability
- Success stories and visual examples of completed projects
- Information about upcoming events and resource fairs
- Reminders about how to apply or refer a household

Social media posts use accessible design, simple language, and shareable formats to help information travel through community networks.

7. Accessibility and Accommodations

To ensure equitable access for residents with disabilities or other special needs, RTEBN provides:

- Home-based or phone-based intake assistance
- Accessible printed materials
- Verbal explanations of forms and program requirements
- Language translation and interpretation
- Staff assistance with completing applications
- Flexible communication methods for individuals with cognitive, mobility, or visual limitations

RTEBN's repair program itself includes accessibility modifications, which reinforces outreach to disability-serving groups and older adults.

8. Fair Housing and Data Collection Practices

RTEBN collects race, ethnicity, household size, disability status (optional), and income information using HUD-compliant forms. All staff are trained to explain the purpose of this data collection and how it relates to federal reporting requirements. Applicants may decline to answer demographic questions, and their participation in the program is not affected.

Program materials explicitly state that services are available regardless of race, color, national origin, disability, age, religion, sex, gender identity, or family status.

9. Summary

RTEBN's marketing plan reflects an intentional approach to reaching households that are often underserved by home preservation programs. Through community partnerships, municipal coordination, direct outreach, digital communication, and accessible service delivery, RTEBN ensures that the Healthy Homes Program is widely available to minority residents, people with disabilities, older adults, and other vulnerable homeowners throughout Contra Costa County.