

Healthy Homes Staff Report

Prepared for Affordable Housing Finance Committee Review

Project Overview

Project Name: Healthy Homes Contra Costa

Applicant: Rebuilding Together East Bay North (RTEBN)

Consistency with Program Priorities: Preservation of Existing Housing Stock

CDBG Eligible Activity: Low-Income Public Housing and other publicly owned residential buildings [24 CFR 570.202 (a)(2)]

CDBG National Objective: Low Mod Housing Activities

The Healthy Homes Contra Costa Program provides essential home preservation services to low-income, owner-occupied households within the Urban County of Contra Costa (all of the County except for the cities of Antioch, Concord, Pittsburg, and Walnut Creek). The program addresses significant aging-in-place and safety needs through minor and major repairs, accessibility modifications, and lowering housing costs by boosting energy efficiency and reducing environmental impacts. The program is strategically aligned to leverage various funding programs to maximize impact of initial assessment and ensuring financial stability.

Sources of Funds

| | |
|---|------------------|
| • FY 2026/27 CDBG funds requested: | \$604,840 |
| • Healthy Homes Production (HHP): | \$50,000 |
| • Older Adults Home Modification Program (OAHMP): | \$11,000 |
| • CalHome Mobile Home Loan Program: | \$84,000 |
| • <u>Program-Generated Earned Revenue:</u> | <u>\$125,000</u> |
| Total Program Sources: | \$939,840 |

Uses of Funds (Program Budget)

- Staff Salaries & Benefits: \$272,840
- Program Subcontractors: \$325,000
- Building Materials & Supplies: \$277,000
- Rent, Travel, Audit, Insurance, Dues, Professional Services: \$65,000

Total Uses: \$939,840 (balanced with sources)

Unit and Affordability Mix

- Total Number of Households Served: 46 (37 minor repairs + 9 major repairs)
- Affordability: All households are ≤80% AMI, prioritizing seniors, disabled residents, and those facing housing instability.

Past Performance

- FY 2024/25 \$390,000 CDBG:
 - Goal – 52 single-family grants
 - Complete as of June 30, 2025 - 44 homes (85% of annual goal)
- FY 2025/26 \$390,000 CDBG:
 - Goal – 52 single-family grants
 - Complete as of March 31, 2026 – 13 homes
 - In Progress as of March 31, 2026 – 8 homes
 - Complete and In-Progress – 21 homes (40% of annual goal)

Cross-Cutting Federal Requirements

An environmental assessment is conducted for each CDBG-assisted home in accordance with federal regulations. Loan funds may be used for mitigation of specific environmental problems, including asbestos and lead-based paint. It is the County's policy not to fund a project with federal funds if it is located within a 100-year flood zone. Temporary relocation assistance is available if required as a result of rehabilitation (e.g., during asbestos or LBP mitigation). Contractors enter into a separate agreement with each homeowner and consequently this project does not require payment of prevailing wages.

Funding Recommendation Amount

Staff recommends an award of \$604,840 in CDBG funds.

Conditions of Approval

- Compliance with NEPA environmental review requirements for each CDBG-assisted home.
- Quarterly reporting required.
- County approval required for major scope or budget changes.
- Individual projects within the program must include physical improvements to the home and not solely include a home assessment.