

**Submitted to HUD—April
2004**



**City of Antioch
2004-2005
Community Development Block Grant
Action Plan
&
Executive Summary**

Addendum to 2000-2005 Contra Costa Consortium Consolidated Plan

Report Organization

This report is divided into two parts. Part One is the Executive Summary which explains the Consolidated Plan/Annual Action Plan process, outlines the City's plans for using CDBG monies in PY 2004-2005, delineates the City's objectives for 2004-2005, describes the City's efforts to affirmatively further fair housing during 2004-2005, summarizes the City's housing programs, describes the City's monitoring procedures and lists citizen comments on the plan. Part Two contains several documents that HUD requires to accompany this report including: A spreadsheet summarizing the City's planned activities (this previously was prepared using 20/20 software); 2) certifications; and 3) SF-424 form.

PART ONE: Executive Summary

Section One: Summary of Consolidated Plan/ Annual Action Plan Process

This plan has been prepared by the City of Antioch in accordance with 24 CFR '91.220, '91.225 and '91.230 Consolidated Submission for Community Planning and Development Programs Final Rule as published January 5, 1995 in the Federal Register. The plan has been approved by the City of Antioch and will be submitted to the U.S. Department of Housing and Urban Development for approval. Once approved, the City to be eligible to receive Community Development Block Grant Funds for the 2004 Program Year (July 1, 2004- June 30, 2005).

As an Entitlement Community (cities with 50,000 inhabitants are usually entitlement communities), the City of Antioch administers Community Development Block Grant (CDBG) funds from the Department of Housing and Urban Development (HUD). Antioch is part of the Contra Costa County HOME Consortium, which consists of Antioch, Pittsburg, Walnut Creek, Concord, and Contra Costa County. The Consortium has completed, per Title 24 of the Federal Code of Regulations, a Consolidated Plan, which resulted in HOME and HOPWA funds being made available. The Consolidated Plan is a five-year document covering Program Year 2000 (July 1, 2000-June 30, 2001) to Program Year 2004 (July 1, 2004-June 30, 2005)) outlining the community development needs of all the member jurisdictions. HUD approved the Consolidated Plan in June 2000. The Consolidated Plan addresses housing needs as they relate to HOME funding. HOME funding provides assistance for the construction and renovation of affordable housing.

As part of the Consolidated Planning process, each jurisdiction in the Consortium must produce an Action Plan for each fiscal year following the approval of the Consolidated Plan. The Action Plan establishes the community's objectives for meeting the housing and social service goals contained in the Consolidated Plan, identifies resources available within the community to meet Consolidated Plan goals, and describes a one-year plan for the intended use of these federal resources. The City of Antioch's Action Plan addresses the Community Development Block Grant Program and other supportive community development activities. The Action Plan must be submitted to HUD no fewer than forty-five days before the beginning of a fiscal year (July 1).

SECTION TWO: MEETING A NATIONAL OBJECTIVE

All activities that the City will undertake in PY 2004-2005 comply with at least one of the HUD National Objectives as detailed in the Community Development Block Grant Final Rule, 24 CFR Part 570. To meet a national objective a project must either:

1. Benefit low-income persons;
2. Aid in the prevention or elimination of slums and blight; or
3. Meet other community development needs having a particular urgency because existing conditions pose a serious threat to the health or welfare of the community and other financial resources are not available to meet such needs.

SECTION THREE: 2004-2005 PROGRAM OBJECTIVES

The following objectives were developed by the City of Antioch to fulfill the local needs as identified in the Consolidated Plan (short- & long-term objectives, short- & long-term needs, & the Priority Needs Table) for the 2004-2005 Program Year. These objectives will be to provide assistance for:

Priority Need #CD-1: **ECONOMIC DEVELOPMENT**

- Objective:
- 1) Provide support to develop 10 new licensed family child-care businesses and retain 15 businesses for low-income Antioch residents (Contra Costa Child Care Council)
 - 2) Assist in the retention or creation of 5 jobs for low- and moderate income Antioch residents (Small Business Development Center/Workforce Investment Board).
 - 3) Provide comprehensive information technology and life-skills training for 15 new clients and follow-up services for 40 Antioch residents (Opportunities for Technology Information Careers).
 - 4) Assist in the creation and retention of 20 jobs for low- and moderate-

income Antioch residents (Job Creation Loan Program). Will be funded by carryover funding of \$198,000 from previous year funds (the City may provide \$42,000 for this activity to repay a possible future Section 108 which is intended to fund this program. See Section 108/Contingency loan discussion below)

- 5) Assist four very low-income households to open a family daycare business (Cambridge Community Center)
- 6) Provide an array of computer based adult education services at night to 200 low income Antioch residents (OPTIC) (funded as a public service activity).
- 7) Provide vocational and pre-vocational for disabled students (Spectrum Center) (funded as a public service activity).
- 8) Provide professional clothing, accessories, and career development support for 47 Antioch residents (WWW Ministries/Positive Edge) (funded as a public service activity).

Priority Need #CD-2: **INFRASTRUCTURE/PUBLIC FACILITIES**

- 1) Provide sidewalk repairs on a priority basis in the City's downtown and West Rivertown areas. (Sidewalk Repairs) (This is a change from previous years' activities under this program. In previous years, the City provided a grant to each low-income homeowner. The program has had very few recipients and the City has elected to provide these services as an area benefit activity within eligible low-income census tracts).
- 2) Provide funding for 10-15 curb cuts.
- 3) Remove existing asphalt concrete section, repair deteriorated concrete sections, seal cracks, and overlay for area around Hudson Court.
- 4) Overlay streets in low and moderate income area in order prescribed by the City's pavement condition index rating (City of Antioch Road Improvement Program).
- 5) Replace existing woodchip surface with rubber cushion surface at Turner and Fremont Elementary School. (Kids Club)
- 6) Develop multi-agency counseling center (New Connections)
- 7) Assist in providing new carpeting for Learning Center (OPTIC)

Priority Need # CD-4: **HOMELESS SERVICES** *(NOTE: THESE SERVICES ARE NO LONGER FUNDED USING CDBG FUNDS. ALL THE CITY'S HOUSING PROGRAMS ARE FUNDED WITH ANTIOCH DEVELOPMENT AGENCY HOUSING SET-ASIDE FUNDS)*

- Objectives:
- 1) Provide landlord-tenant counseling and mediation services; and community seminars for 168 low-income Antioch residents (Housing Rights, Inc.)
 - 2) Provide rental assistance and case management services for 350 low-income Antioch residents (SHELTER, Inc.) (funding Antioch Development Agency).
 - 2) Provide information and referral service for homeless services for 1,000 people (Contra Costa Crisis Center) (funding: Antioch Development Agency).

Priority Need # CD -5,6: **SPECIAL NEEDS PROGRAMS**

- 1) Provide assistance with case management and counseling services for 369 households of victims of domestic violence (STAND Against Domestic Violence).
- 2) Provide self-help training for 20 low-income blind Antioch residents (Lions Blind Center).
- 3) Provide 65 handicapped households with self-support assistance to promote independence (Independent Living Resources).
- 4) Provide support services to 40 low-income residents suffering from HIV/AIDS (New Connections).
- 5) Provide support to 144 victims of violent crime (Victims of Violent Crime).

Priority Need # CD- 8: **FAMILY SERVICES**

- 1) Provide counseling services for 14 low-income Antioch residents (Family Stress Center).
- 2) Provide mammograms for 110 low-income Antioch residents (Delta Memorial Foundation).

Priority Need #CD-9: **SENIOR CITIZEN SERVICES**

- 1) Provide daily activities for 2000 elderly low-income Antioch residents (Antioch Senior Citizen Center).
- 2) Provide day care services for 4 low-income frail elderly Antioch residents (Bedford Center).
- 3) Provide legal services to 150 low-income Antioch seniors (Contra Costa Senior Legal Services).
- 4) Provide one, hot meal to 325 low-income seniors (Antioch Senior Nutrition Program).
- 5) Investigate and resolve nursing home complaints and/or provide representative payee services for 350 elderly low-income Antioch residents (Ombudsman Services).
- 6) Provide hot home-delivered meals to 158 low-income frail Antioch residents (Senior Outreach Services).
- 7) Recruit and place 52 low-income senior volunteers from Antioch in schools, child care programs, and to assist in crime prevention activities (Senior Outreach Services)
- 8) Assist 36 low-income, homebound Antioch seniors to assess direct in-home service that enable them to remain safely at-home (Senior Outreach Services).
- 9) Use trained student volunteers to provide home safety assessments to 20 seniors (Volunteer Center)

Priority Need #CD-10. **YOUTH SERVICES**

- 1) Provide an opportunity to participate in youth recreational programs for 130 low-income Antioch youth (Youth Recreation Scholarship Program).
- 2) Provide child advocate supportive service for 10 households (Court Appointed Special Advocates).

Priority Need #CD-12: **FAIR HOUSING**

- 1) Provide assistance with information and legal advice for 36 low-income

Antioch residents with fair housing discrimination complaints (Housing Rights).

Priority Need #H-2: **INCREASE HOMEOWNERSHIP OPPORTUNITIES**

- 1) Work with Habitat for Humanity to build 4-7 homes for low- income residents to purchase on the remaining section of the West Rivertown project (funding: Antioch Development Agency).
- 2) Assist 40 first time households to purchase a home (funding: Antioch Development Agency Housing Set Aside Funds) (East Bay Delta Housing Finance Agency).

Priority Need #H-3: **MAINTAIN AND PRESERVE AFFORDABLE HOUSING STOCK**
(NOTE: THESE SERVICES ARE NO LONGER FUNDED USING CDBG FUNDS. ALL THE CITY'S HOUSING PROGRAMS ARE FUNDED WITH ANTIOCH DEVELOPMENT AGENCY HOUSING SET-ASIDE FUNDS. THE CITY WILL CONTINUE TO USE CDBG RELATED REVOLVING LOAN FUND REVENUES TO ASSIST IN FUNDING THESE PROGRAMS)

- 1) Assist 20 homeowners to rehabilitate their housing units (Neighborhood Preservation Program) (funding: Antioch Development Agency).
- 2) Assist in the rehabilitation of 15 rental units (Rental Rehabilitation Program) (funding: Antioch Development Agency)

Priority Need #H-6. **PROVIDE PROJECT-BASED, SUPPORTIVE SERVICES TO ASSIST THE HOMELESS**

- 1) Provide life-management, job training, and case management services to 8 extremely-low income Antioch families (Contra Costa County Homeless Services Program) (funding: Antioch Development Agency)

SECTION 4: 2004-2005 PLAN FOR USE OF CDBG FUNDS

For 2004-2005 Program Year activities (July 1, 2004 -June 30, 2005), the City of Antioch anticipates utilizing the following CDBG funds: \$887,000 in new allocations from HUD. There are no unexpended previous funds that will be redistributed to this year's programs.

The City received \$210,000 in program income from the Owner Occupied Rehabilitation Program during PY 2003-2004 up to March 2004. At the City Council meeting on April 23, 2002, the City implemented, in accordance with HUD staff guidance, a revolving loan fund (RLF) to track all future income received by the Owner Occupied Rehabilitation Program. As allowed by HUD guidelines, all RLF income will be used to determine the public service cap if the City has excess funds available for the Owner Occupied Rehabilitation Program during PY 2003/4.

A summary list of all the projects that will receive funding in PY 2004-2005 is attached. The City is happy to report that no inactive programs from previous years will have their allocations extended in PY 2004-5. All programs are active and we anticipate very little carryover of CDBG funds from 2003-4 to 2004-5. There are three programs that will be carried over to 2004-5 from previous years:

Job Creation Loan Program: The City will carry over \$198,000 for our Job Creation Loan Program. The City has approved a \$198,000 loan to North American Truck Manufacturing. The firm is still working toward the finalization of their facility. We anticipate that they will complete the process by winter 2004 or else the City will distribute these funds for other loans.

Road Improvement Program: The City has set aside \$315,000 of the 2003/4 allocation for the program for the reconstruction of "G" Street. Staff does not anticipate that this project will go out to bid until early 2005. The City also set aside \$200,000 for the improvement of several streets in the downtown area. The City anticipates that a bid will go out for these streets by the end of the 2003/4 fiscal year and that some funds will have been spent (approximately \$100,000) prior to June 30, 2004.

Sidewalk Repair Program: The City will carry over approximately \$11,000 for this activity from previous year funds. The City will change the emphasis of this program from providing individual grants to low-income homeowners to repairing specific, high priority sidewalks within CDBG income eligible census tracts in order to ensure that the program is able to serve more people than in the past.

In addition, two multi-year projects that are no longer funded with CDBG funds will be continued in PY 2004-2005, these activities are: Housing Rehabilitation Loan and the Rental Rehabilitation Loan Program. A summary of these programs follows:

The Owner-Occupied Housing Rehabilitation Program: Based on past experience, staff estimates there will be approximately \$50-200,000 in program income earned in 2004-5. Staff does not anticipate that there will be any leftover funds at the end of 2003-4 to carryover to 2004-5. The CDBG funds will be matched by with \$575,000 in 2004-2005 Antioch Development Agency Housing Set Aside Funds (this will be coupled with \$100,000 in Housing Set-Aside funds from 2003-4). Between \$800,000 and \$900,000 should be available for new owner-occupied housing rehabilitation activities in PY 2004-2005. This should be sufficient to fund 15-20 new loans.

The Rental Rehabilitation Program should have no funds to carryover at the end of 2003-4. The City will fund future activity through the Antioch Development Agency for PY 2004/2005, this coupled with carryover ADA funds, will provide the program with approximately \$300,000 for loans in FY 2004-5. This will sufficient to fund the rehabilitation of 10-15 units.

Most programs are available to any qualified low-income person living in the City of Antioch. Programs that have target areas are the Rental and Owner-Occupied Rehabilitation loan programs target neighborhoods most affected by blighted conditions or aging housing stock.

CONTINGENCY FUNDS

The City of Antioch is setting aside \$116,570 in contingency funds. \$4,000 of these funds will be set-aside for the City to distribute to OPTIC for their public service program (the Delta Technology Learning Center) in the event that we receive more program income between April and June 2004. 15% of any program income (up to \$4,000 – they requested \$10,000 for the program and were awarded \$6,000) will be distributed to OPTIC for the Delta Technology Learning Center. The remaining \$570 will be set aside as a contingency regardless of program income received.

\$112,000 of the contingency may be used as repayments for two Section 108 loans. Originally, City staff/ CDBG subcommittee recommended setting aside \$112,000 for repaying possible Section 108 loans. The City staff/subcommittee recommended applying for an \$800,000 loan for the construction of the Bedford Center and a \$500,000 for the City's Job Creation Loan Program. Based on the City taking out a Section 108 loan with a 5.9% interest rate, the City would be required to pay \$69,000 for the Bedford Center loan and \$43,000 for the Job Creation Loan Program for a twenty year loan. On March 23, 2004 when the approval of the Annual Plan went before the City Council, the Council recommended approval of the plan except the Section 108 loans. The Council wanted to study the implications of the Section 108 Loan Program in more detail prior to setting aside any funds in the Action Plan for the loan repayments.

The Council did not specify a use for these contingency funds if they decided not to pursue the Section 108 loan program. If the City Council does not elect to fund a Section 108 loan for the Bedford Center or the Job Creation Loan Program, staff recommends that the Council consider reallocating the loan repayments (\$69,000 for the Bedford Center and \$43,000 for the Job Creation Loan Program) scheduled for PY 2004/5 to the City's Road Improvement Program. If

the City does not elect to take out either Section 108 loan then the Council may wish to reallocate the \$112,000 programmed to pay Section 108 loan debt in PY 2004/5 as follows: fully fund the Road Improvement Program (\$285,000 request -- \$70,000 more than the Committee recommended in this report), OPTIC Job Training Program (\$100,000 request-- \$25,000 more than the Committee recommended). The total of these two adjustments is \$95,000. The remaining \$17,000 could be reallocated to either the Kids' Club (\$11,240 difference between the Committee's recommendation and the request), New Connections Counseling Center (\$21,000 difference), and/or the Food Bank's Solar Panel Program (\$30,000 request; committee recommended no funding).

SECTION FIVE: ACTIONS TO AFFIRMATIVELY FURTHER FAIR HOUSING

The City of Antioch will take several actions to affirmatively further fair housing within the City during PY 2004-2005. The City will provide \$10,000 in CDBG funds for Fair Housing related programs. This money will help over 60 low-income households with housing discrimination complaints in the City of Antioch. In addition the City will provide \$20,000 in Antioch Development Agency funds to Housing Rights for housing counseling, advocacy, landlord-tenant complaints, and \$8,000 to SHELTER Inc. for emergency housing assistance in Antioch.

In December 2001, the CDBG-HOME consortium completed an Analysis of Fair Housing Impediments. This report contained 10 recommendations for ensuring fair housing in the community. The following list outlines the City's projected progress in PY 2004-2005 toward meeting the objectives outlined in the 2001 Analysis of Fair Housing Impediments report:

Action 1: Housing Element Compliance: The City of Antioch's Housing Element has been approved by the State Department of Housing and Community Development. The city has worked hard to ensure that growth management measures and development fees and standards comply with state guidelines and that vacant land is available to facilitate the development of housing for a wide range of income groups.

Action 2: Consolidated Plan: The City of Antioch will continue to work to ensure that the City maintains an active housing related program. The City has moved all of the financing for its Housing related projects from CDBG to the Antioch Development Agency (ADA) housing set-aside funds. In the past, the City has always had a significant surplus in unused ADA funds. This will allow the City to use these funds for housing related projects. In addition, the demand for CDBG funds for other programs has increased markedly, particularly public infrastructure. Even though, the City has made this funding shift, the Antioch Development Agency Housing Set-Aside fund will have sufficient funding to continue (over \$1.3 million between 2003-2006) to assist in new affordable housing development.

Action 3: Public Housing and Section 8 Assistance: The Housing Authority of Contra Costa County administers the public housing and section 8 assistance programs. Antioch will work with the members of the CDBG-HOME consortium to ensure that the Housing Authority continues to conduct outreach efforts to promote acceptance of these programs.

Action 4: Deconcentration of Affordable Housing: In order to promote neighborhood revitalization efforts and ensure that affordable housing residents have adequate access to public transportation and social services, most of the City's future affordable housing efforts will probably be concentrated in the corridor between Hwy. 4, the river, city boundaries, and Cavallo Road. However, the City will make an active effort to ensure that affordable housing is available wherever feasible.

Action 5: Affordable Housing Development Incentives: The City will continue to provide housing density bonuses, relaxed parking standards, and other incentives to affordable housing

developers.

Action 6: Coordination with Public Transit: The City will continue to coordinate future affordable housing developments and other services for low- and moderate-income residents with available and expanded public transportation opportunities. In recognition of this goal, the City along with Eden Housing used a Transportation for Livable Communities grant to tie the West Rivertown Apartment into the Intermodal Transportation Center at the Amtrak Station on 1st and I Street.

Action 7: Outreach and Education: The City will work with Housing Rights, our fair housing service provider, to expand outreach programs to our residents.

Action 8: Information on Fair Housing Services: The City, in cooperation with the CDBG/HOME consortium, will encourage fair housing providers to describe fair housing services. The Consortium has developed a brochure regarding fair housing options for all the communities in the County. The City has linked Housing Rights to the City's website to expand the public's accessibility to Housing Rights services.

Action 9: Fair Housing Records: The City, in cooperation with the CDBG/HOME consortium, will work to ensure that the fair housing providers work collaboratively to compile accurate reports.

Action 10: Consulting Workshops with Lenders: The City, in cooperation with the CDBG/HOME consortium, will explore ways to improve financing with housing lenders.

Action 11: Lender Performance: The City will explore ways to ensure that CRA and HMDA criteria are used in the selection of lenders for local programs.

Action 12: Zoning Ordinance Amendments: The City reviewed its family definition when developing its revised zoning ordinance in PY 2003/3. The City will use the community residential care facility and second unit regulations developed by the state in its revised zoning ordinance.

Action 13: Housing Task Forces/Committees: The City does not have a housing task force or committee at this time. However, should the City adopt such a committee/task force, it will ensure that the committees/task forces have representatives of low-income groups.

Disabled Access

The City will provide \$20,000 in funding for the development of ADA street cuts at four major intersections in the Downtown Antioch area.

SECTION SIX: HOUSING PLANS AND RESOURCES

The primary sources of funding to address priority housing related community development

needs in PY 2004-5 will be the Antioch Development Agency's Housing Set-Aside (HSA) funds. The City will provide supplemental CDBG funds to finance any ready-to-go housing programs that cannot be funded through H.S.A funds. These funds will provide the required match for HOME Program projects. Projected HSA revenue for the Program Year 2004-5 is \$1,123,000.

SECTION SEVEN: MONITORING

The City of Antioch is responsible for the administration of CDBG funds. All projects funded through the CDBG program are monitored by the Department to ensure that the projects achieve their approved objectives in a manner consistent with federal regulations, the Consolidated Plan, and other local planning requirements. The City's monitoring procedures consist of the following:

Prior to funding, all projects are reviewed to ensure consistency with federal regulations and the Consolidated Plan.

During project implementation, project sponsors are required to submit quarterly reports detailing progress, significant obstacles, funding and expenditures, and affirmative marketing activities. In addition, projects are monitored for compliance with federal financial and labor standards, affirmative marketing, equal opportunity, fair housing, and other federal requirements. Projects are also monitored onsite on a regular basis once every two to three years and may be monitored more often on a selective basis as issues arise.

Following project completion, project sponsors are required to submit project completion reports identifying: accomplishments, population served, demographics, and housing affordability standards. Whenever possible, the City of Antioch coordinates with other members of the Contra Costa County consortium to eliminate duplication and to serve the project sponsors fairly and expeditiously.

SUMMARY OF PUBLIC PARTICIPATION PROCESS

In preparing the FY 2004/05 Action Plan, the CDBG consortium held a public hearing on October 8, 2003 in conjunction with Contra Costa County grant cycle kickoff training program to determine needs. Over 50 members of the public participated in the hearing.

On March 23, 2004, a final public hearing regarding the PY 2003/04 Action Plan was held by the City Council. As required, a display ad summarizing the subcommittee's recommendations was published on February 23, 2004.

CITIZEN COMMENTS:

The following is a summary of the comments received at that meeting and the City Council's actions in response to these comments:

Alissa Friedman, Executive Director, OPTIC. Expressed support for the City's allocation to her agency and gave information about OPTIC's publicity.

Brenda Helmfast, Board Member, Bedford Center. Acknowledged supporters of Section 108 loan for the Bedford Center in the audience. Discussed need for new Bedford Center and importance of the Bedford Center's programs.

William Flynn, Pacific Community Service Boardmember/Councilmember City of Pittsburg. Requested that staff/CDBG committee amend their recommendation to provide development agency funds for housing counseling services to Housing Rights instead of Pacific Community Services.

Tom LaFleur, Pacific Community Services, Executive Director. Explained the benefits that Pacific Community Services will provide the City of Antioch if they are named as the City's Housing Counseling service provider.

Wanda Remmers, Housing Rights, Executive Director. Explained the benefits that Housing Rights will provide if they are named the City's Housing Service Program. Requested that the Council support the staff/CDBG committee's recommendation to provide contract to Housing Rights.

Craig King, Executive Director, Rehabilitation Services of Northern California (parent organization of the Bedford Center) spoke about the need for the Bedford Center and answered City Council concerns about the Bedford Center's financing and project readiness.

Council Response:

Council decided to table the discussion of the Section 108 loan to the Bedford Center to a later date to ensure that the project's finances and project readiness concerns are met. The Council is also concerned about dedicating funds from future CDBG allocations to pay for the Center's

construction and is concerned that the City will be obligated to repay the loan in the event that HUD does not continue to provide CDBG funds in future.

Council decided to award both Pacific Community Services and Housing Rights (\$20,000 each; staff/committee's original recommendation was to provide \$20,000 to Housing Rights) contract for Housing Counseling services using Antioch Development Agency Housing Set-Aside funding.