



CONTRA COSTA CONSORTIUM CDBG Newsletter

MARK THE DATE!

- **HAPPY HOLIDAYS**
- January 2006 - Recruitment begins for Walnut Creek Housing Program Manager
- January 17, 2006 - FY 2005/06 Second Quarter Reports Due (please make sure to include your six-months' Sources and Uses Report)

QUARTERLY HOT TOPIC – PREVENTING IDENTIFICATION THEFT

Information Compromise and the Risk of Identity Theft: These days, it is almost impossible to be in business and not collect or hold personally identifying information — names and addresses, Social Security numbers, or other account numbers — about your customers, clients, or employees. If this information falls into the wrong hands, it could put these individuals at risk for identity theft. Still, not all personal information compromises result in identity theft, and the type of personal information compromised can significantly affect the degree of potential damage. What steps should you take and whom should you contact if personal information is compromised? Although the answers vary from case to case, the following guidance from the Federal Trade Commission (FTC), the nation's consumer protection agency, can help you make smart, sound decisions.

Notifying Law Enforcement: When the compromise could result in harm to a person or business, call your local police department immediately. Report your situation and the potential risk for identity theft. The sooner law enforcement learns about the theft, the more effective they can be. If your local police are not familiar with investigating information compromises, contact the local office of the FBI or the U.S. Secret Service. For incidents involving mail theft, contact the U.S. Postal Inspection Service.

Notifying Individuals: Generally, early notification to individuals whose personal information has been compromised allows them to take steps to mitigate the misuse of their information. In deciding if notification is warranted, consider the nature of the compromise, the type of information taken, the likelihood of misuse, and the potential damage arising from misuse. When notifying individuals, the FTC recommends that you:

1. Consult with your law enforcement contact about the timing of the notification so it does not impede the investigation.
2. Designate a contact person within your organization for releasing information. Give the contact person the latest information about the breach, your response, and how individuals should respond. Consider using letters (see sample below), Web sites, and toll-free numbers as methods of communication with those whose information may have been compromised.
3. It is important that your notice:
 - Describes clearly what you know about the compromise. Include how it happened; what information was taken, and, if you know, how the thieves have used the information; and what actions you have taken already to remedy the situation. Explain how to reach the contact person in your organization. Consult

with your law enforcement contact on exactly what information to include so your notice does not hamper the investigation.

- Explains what responses may be appropriate for the type of information taken. For example, people whose Social Security numbers have been stolen should contact the credit bureaus to ask that fraud alerts be placed on their credit reports. See www.consumer.gov/idtheft for more complete information on appropriate follow-up after a compromise.
- Includes current information about identity theft. The FTC's Web site at www.consumer.gov/idtheft has information to help individuals guard against and deal with identity theft.
- Provides contact information for the law enforcement officer working on the case (as well as your case report number, if applicable) for victims to use. Be sure to alert the law enforcement officer working your case that you are sharing this contact information. Identity theft victims often can provide important information to law enforcement. Victims should request a copy of the police report and make copies for creditors who have accepted unauthorized charges. The police report is important evidence that can help absolve a victim of fraudulent debts.
- Encourages those who discover that their information has been misused to file a complaint with the FTC at www.consumer.gov/idtheft or at 1-877-ID-THEFT (438-4338). Information entered into the Identity Theft Data Clearinghouse, the FTC's database, is made available to law enforcement.

Model Letter: The following letter is a model for notifying people whose names and Social Security numbers have been stolen. In cases of stolen Social Security numbers, it is important that people place a fraud alert on their credit reports. A fraud alert may hinder identity thieves from getting credit with stolen information because it is a signal to creditors to contact the consumer before opening new accounts or changing existing accounts. Potential victims of a theft also should review their credit reports periodically to keep track of whether their information is being misused. For some victims, weeks or months may pass between the time the information is stolen and the time it is misused.

Dear _____:

We are contacting you about a potential problem involving identity theft.

[Describe the information compromise and how you are responding to it.]

We recommend that you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, for your review.

For more information on this topic please visit the Federal Trade Commission (FTC) website at <http://www.ftc.gov/bcp/online/pubs/buspubs/idthespond.htm>

News

The Consortium is saddened by the departure of **Laura Simpson**, Walnut Creek's Housing Manager. Her last day with the City was November 23. Laura accepted a position with the City

of Vallejo as its Housing and Community Development Manager. We will miss Laura and wish her the best in her new position.

Please welcome **Brenda Kain** to the Consortium as the new Administrative Services Assistant for Contra Costa County. Brenda will be working half-time on the CDBG program and half-time on redevelopment issues. Brenda worked with the Community Development Department for almost a year before accepting the position with CDBG/Redevelopment and has several years experience as an Executive Director in organizations dealing with senior issues. Please welcome Brenda to the Consortium.

We are delighted to welcome **Jessica Durkee** to our group, as the new Housing Planner for Contra Costa County. For the last five months, Jessica was as in intern for the County and worked on a variety of projects including the soon to be released CDBG video, the Redevelopment Newsletter, and the Keller Canyon contracts. Jessica grew up in Pleasant Hill and graduated last May from San Diego State University with a Degree in Communications/Marketing. Please join us in welcoming Jessica to the Consortium.

We are happy to have **Sharon Cohen** return to the Consortium. Sharon left the City of Walnut Creek to have her baby, but has returned part-time to assist Janet Kennedy administer the city of Antioch's CDBG program. Sharon can be reached at 925.779.7013 or you can email her at cohenconsulting@yahoo.com

PROJECTS AND PROGRAMS IN THE SPOTLIGHT

GOT SOLAR? The **Food Bank of Contra Costa and Solano** has operated its food collection and distribution program for over 30 years disbursing over 8 million pounds of food to lower income residents annually. The Food Bank has to store large quantities of food at its warehouse in Concord; perishable food is stored in commercial-size freezers and coolers. Ensuring the food is fresh when needed means the Food Bank spends tens of thousands of dollars each year on utilities. CDBG funds from the cities of Concord, Pittsburg, Walnut Creek and Contra Costa County helped finance the installation of 360 solar panels on the roof of the Concord warehouse. These panels produce approximately 57,000 watts of power – nearly half of the building's electricity needs. It is anticipated that this environmentally friendly project will save the Food Bank \$25,000 per year in energy costs. According to Larry Sly, Executive Director at the Food Bank, "the solar energy project is reducing our operating costs and also has a positive impact on the environment. This project is the ultimate win-win situation."

Prepared by the Contra Costa County Consortium. Questions? Please contact Bob Calkins, Contra Costa County, at (925) 335.7220