

**SUBMITTAL TO THE BOARD OF SUPERVISORS
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**



124

FROM: Economic Development Agency

SUBMITTAL DATE:
September 1, 2010

SUBJECT: Public Hearing on the 2009-2010 Consolidated Annual Performance Evaluation Report (CAPER) for the U.S. Department of Housing and Urban Development (HUD) CPD Funded Programs

RECOMMENDED MOTION: That the Board of Supervisors conduct a public hearing to obtain views and comments of citizens on the HUD-funded CPD programs and the annual submission of the 2009-2010 CAPER.

BACKGROUND: On May 12, 2009, the Board adopted the 2009-2010 One Year Action Plan of the 2004-2009 Consolidated Plan for the County's HUD-funded CPD programs. Pursuant to 24 CFR Part 91.520, the County must prepare and submit to HUD an annual report of the progress that has been made toward accomplishing the goals set forth in the Five-Year Consolidated Plan. The programs covered under the CAPER are Community Development Block Grant (CDBG), Home Investment Partnership (HOME), and Emergency Shelter Grant (ESG). The CAPER is required to be submitted to HUD within ninety (90) days of completion of the program year. Further, 24 CFR 91.105 requires the County to conduct a minimum of two public hearings at separate stages of the program year. The County has elected to hold one of these public hearings during the preparation of the CAPER.

Robert Field
Robert Field
Assistant County Executive Officer/EDA

| | | | | |
|-----------------------|-------------------------------|------|-------------------------|---------|
| FINANCIAL DATA | Current F.Y. Total Cost: | \$ 0 | In Current Year Budget: | Yes |
| | Current F.Y. Net County Cost: | \$ 0 | Budget Adjustment: | No |
| | Annual Net County Cost: | \$ 0 | For Fiscal Year: | 2009/10 |

COMPANION ITEM ON BOARD OF DIRECTORS AGENDA: No

| | | |
|-----------------------------|---|--------------------------|
| SOURCE OF FUNDS: N/A | Positions To Be Deleted Per A-30 | <input type="checkbox"/> |
| | Requires 4/5 Vote | <input type="checkbox"/> |

C.E.O. RECOMMENDATION: APPROVE

BY: *Jennifer L. Sargent*
County Executive Office Signature Jennifer L. Sargent

MINUTES OF THE BOARD OF SUPERVISORS

On motion of Supervisor Stone, seconded by Supervisor Tavaglione and duly carried by unanimous vote, IT WAS ORDERED that the above matter is approved as recommended.

Ayes: Buster, Tavaglione, Stone, Benoit and Ashley
Nays: None
Absent: None
Date: September 14, 2010
xc: EDA

Kecia Harper-Ihem
Clerk of the Board
By: *Kecia Harper-Ihem*
Deputy

Prev. Agn. Ref.: 13.9 of 5/12/09; 16.2 of 4/7/09 **District:** ALL **Agenda Number:** 9.14

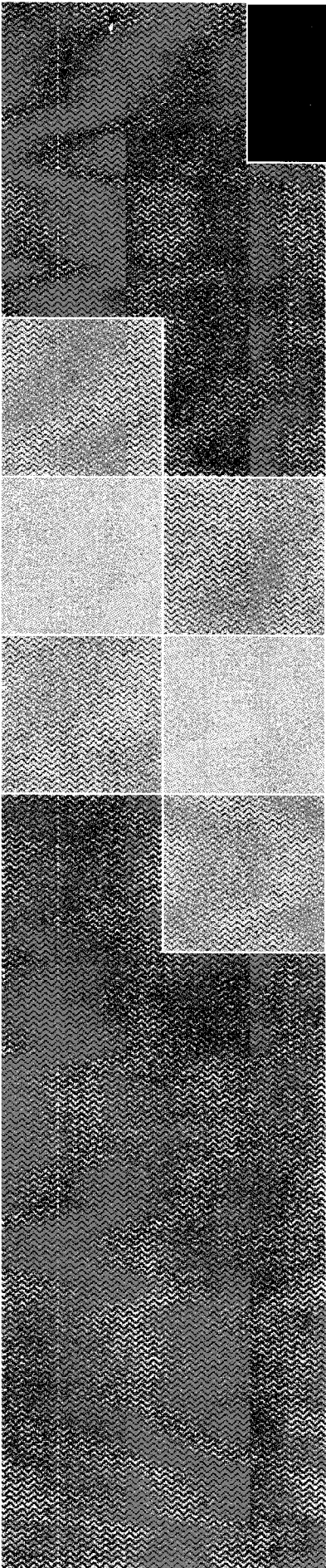
FORM APPROVED COUNTY COUNSEL

AUG 26 2010

Dept Recomm.: Consent Policy
Per Exec. Ofc.: Consent Policy

Departmental Concurrence

By: G. G. G. G.



CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

JULY 1, 2009 – JUNE 30, 2010

RIVERSIDE COUNTY
ECONOMIC DEVELOPMENT AGENCY



County of Riverside

Consolidated Annual Performance Evaluation Report

Program Year 2009-2010

Table of Contents

| Section | Page |
|---|------|
| I. General Assessment..... | 1 |
| A. Leveraging Housing and Community Development Resources | 1 |
| B. Assessment of Five-Year Goals and Objectives..... | 3 |
| 1. Affordable Housing | 3 |
| Priority #1: Homeownership Opportunities | 4 |
| Priority #2: Improving Conditions of Substandard Housing..... | 11 |
| Priority #3: Farm Worker & Migrant Farm Worker Housing | 15 |
| Priority #4: Affordable Rental Housing..... | 19 |
| Priority #5: Sheltering the Homeless | 26 |
| Priority #6: Stabilize Declining Neighborhood Conditions Due to Foreclosures | 27 |
| Worst Case Housing Needs | 29 |
| Housing Needs of Persons with Disabilities | 34 |
| Fostering and Maintaining Affordable Housing..... | 35 |
| Geographic Distribution..... | 36 |
| Housing Accomplishments within Cooperating Cities..... | 37 |
| Five-Year Summary of Housing Production..... | 39 |
| 2. Homelessness | 41 |
| 3. Continuum of Care..... | 47 |
| 4. Homeless Prevention and Rapid Re-Housing (HPRP)..... | 47 |
| 5. Economic Development..... | 49 |
| 6. Public and Infrastructure Improvements | 51 |
| 7. Community Development Block Grant Recovery Program (CDBG-R) | 55 |
| 8. Code Enforcement..... | 56 |
| 9. Interim Assistance 57 | |
| 10. Public Services..... | 58 |
| 11. Planning and Administration..... | 61 |
| C. Other Actions | 62 |
| 1. Addressing Obstacles to Meeting Underserved Needs | 62 |
| 2. Removing Barriers to Affordable Housing | 62 |
| 3. Overcoming Gaps in Institutional Structure & Enhancing Coordination | 64 |
| 4. Enhancing Coordination | 65 |
| 5. Improving Public Housing and Resident Initiatives..... | 65 |
| 6. Evaluating and Reducing Lead-Based Paint Hazards..... | 68 |
| 7. Reducing the Number of Persons Living Below the Poverty Level..... | 70 |
| 8. Ensuring Compliance with Program and Comprehensive Planning Requirements..... | 74 |
| D. Citizen Participation and Comments | 77 |
| 1. Citizen Participation Process for CDBG, HOME, and ESG Programs..... | 77 |
| 2. CAPER for FY 2007/08 Process..... | 78 |

| | | |
|--|--|----|
| E. | Self-Evaluation..... | 78 |
| II. | Community Development Block Grant Requirements..... | 80 |
| A. | Use of CDBG Funds in Relation to Consolidated Plan Priorities, Needs, Goals, and Objectives | 80 |
| B. | Nature and Reasons for Changes in Program Objectives | 81 |
| C. | Efforts in Implementing the Planned Activities..... | 81 |
| D. | Compliance with National Objectives..... | 81 |
| E. | Displacement and Relocation Activities | 82 |
| F. | Use of Program Income..... | 82 |
| G. | CDBG Housing Loan Fund | 83 |
| III. | HOME Grant Requirements..... | 83 |
| A. | Distribution of HOME Funds among Identified Needs..... | 83 |
| B. | HOME Match Report | 83 |
| C. | Contracting Opportunities for M/WBE's..... | 83 |
| D. | Summary of Results of On-site Inspections of HOME Rental Units | 84 |
| E. | Assessment of Effective Affirmative Marketing Plans | 84 |
| F. | Use of Program Income..... | 85 |
| G. | Community Housing Development Organizations (CHDO's) | 85 |
| IV. | Emergency Shelter Grant Requirements | 85 |
| A. | Actions to Address Emergency Shelter and Transitional Housing Needs | 85 |
| B. | Assessment of Relationship of ESG Funds to Goals and Objectives | 85 |
| C. | Matching Resources..... | 86 |
| D. | Beneficiaries and Performance | 87 |
| E. | Homeless Discharge Coordination | 87 |
| V. | Actions to Overcome or Eliminate the Effects of Impediments to Fair Housing Choice | 87 |
| A. | Analysis of Impediments (AI) to Fair Housing Choice | 87 |
| B. | AI Recommendations and Actions..... | 89 |
| C. | Affirmatively Furthering Fair Housing..... | 91 |
| Appendices - HUD Forms and IDIS Activity and Grant Summary Reports | | |
| A. | Proof of Publication, Summary of Public Comments and County of Riverside Supervisory Districts Map | 96 |
| B. | 40107 (Annual Performance Report- HOME Program) and 40107-A (HOME 3 Match Report) and 4949.3 Report for CDBG, HOME and ESG..... | 97 |
| E. | Housing Charts for FY 2009-2010..... | 98 |
| Figure 1 | Total Funds Expended on Housing by Program | |
| Figure 2 | Total Funds Expended by Type of Funding | |
| Figure 3 | Type of Housing by Program | |
| Figure 4 | Average Assistance Expended Per Unit by Program | |
| Figure 5 | Units Served Under Home Ownership Programs | |
| Figure 6 | Units Served Under Home Rehabilitation Programs | |
| Figure 7 | Total First Time Home Buyer Units Served by Race and Ethnicity | |
| Figure 8 | Total Home Rehabilitation Units Served by Race and Ethnicity | |

- Figure 9 Income Levels Served by Program
- Figure 10 Funds Expended on Housing Projects by Supervisorial District
- Figure 10a (Unincorporated Areas only)
- Figure 10b (Cooperating Cities only)
- Figure 11 Total Housing Units Served by District
- Figure 12 Comparative Program Performance Total Housing Units Served – Home Rehabilitation
- Figure 13 Comparative Program Performance Total Housing Units Served – Home Ownership
- Figure 14 Comparative Program Performance Total Funds Expended for Housing Projects (last five Fiscal Years)
- Figure 15 Total CDBG Funds Expended Under the Home Rehabilitation Programs in Cooperating Cities
- Figure 16 Total HOME Funds Expended Under the First Time Home Buyer Program in Cooperating Cities
- Figure 17 Funds Expended Under the Neighborhood Stabilization Program in Cooperating Cities

Executive Summary

This is the Consolidated Annual Performance Evaluation Report for the County of Riverside's HUD CPD-funded programs (CDBG, ESG, and HOME) during the reporting period July 1 2009, through June 30, 2010.

The 2009-2010 HUD-CPD appropriations were: \$8,878,528 CDBG program; \$3,287,919 HOME program, including the Community Housing Development Organizations (CHDO); and \$458,500 ESG program.

The County expended \$13,601,894 in CPD program funding during the 2009-2010 program year that includes \$11,511,356 in CDBG funds, \$1,364,898 in HOME, and \$725,640 in ESG funds.

The County continues to implement comprehensive efforts towards the restructuring of its administration of the CPD-funded programs including new and effective management controls, reporting, program monitoring, performance measures, and policies and procedures.

I. General Assessment

The County of Riverside receives an annual allocation of Community Planning and Development (CPD) funding from the U.S. Department of Housing and Urban Development (HUD) to undertake housing and community development activities. The County is an Urban County under the Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) programs and a Participating Jurisdiction under the Home Investment Partnership Program (HOME). The County of Riverside operated these programs in the unincorporated areas of the County and within thirteen (13) cooperating cities.

In March of 2009, the County adopted a five-year (2009-2014) Consolidated Plan that identified the County's economic, housing, and community development needs and establishes objectives to address those needs. The Consolidated Plan is a comprehensive planning document that identifies the County's overall needs for affordable and supportive housing as well as economic and community development. The Strategic Plan section of the document outlines a five-year strategy for the use of available resources to meet identified needs. Each year of the five-year plan, the County adopts a One-Year Action Plan to further implement the goals and objectives of the Consolidated Plan.

This Consolidated Annual Performance Evaluation Report (CAPER) was prepared in accordance with applicable HUD requirements. It provides a narrative summary of the performance and accomplishments during the 2009-2010 Program Year. This document represents a comprehensive and consolidated year-end report of the County's use of CDBG, ESG, and HOME Programs.

This performance report will summarize the short-term goals and objectives set forth in the 2009-2010 One Year Action Plan and present a comprehensive analysis of the County's performance and accomplishments relative to those goals and objectives. Furthermore, this report will analyze the performance and accomplishments of the five year 2009-2014 Consolidated Plan and present a progress report on how effective the County has been in meeting its projected long-range goals and objectives.

A. Leveraging Housing and Community Development Resources

As a large county, the County of Riverside has rural, suburban, and urban communities with substantial housing and community development needs. Consequently, the County emphasizes the leveraging of its CDBG, HOME, and ESG entitlement grants with a variety of funding resources in

order to maximize the effectiveness of available funds. The table below indicates the resources leveraged by the County for housing and homeless activities. The largest source of leveraging for the CDBG program is the County's Redevelopment Agency which expended more than \$102,000,000 of redevelopment agency funds within the unincorporated areas of the County during the 2009-2010 program year. Projects included: Fire Stations, Sheriff Stations, Libraries, Street Improvements, Drainage/Flood Control, Clearance, Acquisition, Affordable Housing, Farm Worker Housing, Parks/Recreational Facilities, Schools, Community and Senior Centers, and Economic Development.

SUMMARY OF HOUSING RESOURCES

| Program | 2009-2010 Allocation | 2009-2010 Funds Available | Total Funds Expended | Percent Expended | Number Assisted |
|---|--------------------------|---------------------------|--------------------------|------------------|-------------------|
| Formula Grant Programs: | | | | | |
| CDBG (HRP, SHR, HIP) | \$425,000 | \$425,019 | \$382,759 | 90.0% | 36 |
| HOME (including CHDO) | \$3,287,919 | \$5,534,947 | \$ 1,364,898 | 24.6% | 20 |
| ESG | \$458,500 | \$725,640 | \$725,640 | 100% | 4,326 |
| Other Funding Sources: | | | | | |
| Section 8 Vouchers, Mainstream, Moderate Rehabilitation | \$70,954,397 | \$70,954,397 | \$72,986,197* | 102% | 8,520 |
| Public Housing | \$2,978,603 | \$2,978,603 | \$2,941,021.42 | 98% | 469 |
| Capital Fund Program | \$2,981,344 | \$2,981,344 | \$1,875,283** | 62% | N/A |
| HOPWA Rental Assistance | \$1,059,001 | \$1,059,001 | \$1,059,001 | 100% | 378 |
| Farm Worker Housing Grant | \$1,500,000 | \$3,345,000 | \$360,000 | 10.7% | 31 |
| Mortgage Credit Certificate | \$4,680,275 | \$4,359,946 | \$2,330,292 | 53.4% | 92 |
| HUD-Funded Continuum of Care ¹ (CoC) | \$6,042,914 | \$6,042,914 | \$3,921,280 | 65% | 3155 ² |
| Supportive Housing Program (SHP) | \$5,543,371 | \$5,543,371 | \$3,597,124 | 65% | 3095 ³ |
| Shelter Plus Care Program (S+C) | \$499,543 | \$499,543 | \$324,156 | 65% | 60 ⁴ |
| HCD Emergency Housing Assistance Program (EHAP) | \$0 | \$0 | \$0 | 0% | 0 ⁵ |
| FEMA Emergency Food & Shelter Program (EFSP) | \$1,813,580 ⁶ | \$1,813,580 | \$1,064,751 ⁷ | 58.7% | N/A |

*HUD required the HA to utilize reserve funds for FY 09-10 Section 8 program expenses.

**The Capital Fund allotment for FY 09-10 includes ARRA funds which the HA has three years to expend.

Notes for the above table:

¹ Grant periods for awards under the annual SuperNOFA do not align with FY therefore a FY for CoC HUD funded programs include grants from more than one NOFA award.

² As reported in Annual progress Reports (APRs) received in FY 09/10

³ As reported in APRs received in FY 09/10

⁴ As reported in APRs received in FY 09/10

⁵ HCD Emergency Housing Assistance Program (EHAP) no award was received in FY 09/10

⁶ EFSP grant period 11/09 through 10/10

HRP: Home Rehabilitation Program
SHR: Senior Home repair
HIP: Home Improvement Program
CHDO: Community Housing Development Organization
ESG: Emergency Shelter Grant
HOPWA: Housing Opportunities for People With AIDS
HCD: Housing and Community Development

B. Assessment of Five-Year Goals and Objectives

The 2009-2010 CAPER provides a general assessment of activities undertaken during the year by the County and sub-recipients to address priorities, goals, and objectives identified in the 2009-2014 Consolidated Plan. The CAPER further describes actions taken to affirmatively further fair housing, provide affordable housing, address the Continuum of Care, and leverage resources. The remaining sections of the CAPER address specific accomplishments in the CDBG, HOME, and ESG programs during 2009-2010, the first year of implementing the goals and objectives of the 2009-2014 Consolidated Plan.

1. Affordable Housing

2009-2014 Consolidated Plan priorities for affordable housing are:

1. Provide homeownership opportunities for first-time homebuyers and for the low- and moderate-income community;
2. Improve the conditions of substandard housing and substandard existing rental housing affordable to low-income families;
3. Address farm worker and migrant farm worker housing needs in western Riverside County and in the Coachella Valley;
4. Expand the affordable rental housing stock for low-income and special needs households;
5. Provide shelter to the homeless; and
6. Stabilize declining neighborhood conditions due to foreclosures.

Priority #1: Provide homeownership opportunities for first-time homebuyers and for the low- and moderate-income community

| Program | | 2009-2014 Objectives/ FY 2009/2010 Objectives | FY 2009/2010 Accomplishments |
|--|-----------|---|---|
| First Time Home Buyer (FTHB) Program | | 5-Year: 50 households FY 09/10: 10 households | <p>During the FY 2009-2010:</p> <ul style="list-style-type: none"> • The County provided down-payment assistance to 20 low-income households and expended a total of \$726,178 in HOME FTHB funds; • 1 extremely low-income household, 4 very low-income households, and 15 low-income households; • 7 households purchased new homes and 13 households purchased existing homes; • The average assistance per household was \$36,309; • The average home purchase price was \$187,345; • The average first mortgage loan was \$139,892; • None of the households used FTHB down-payment assistance to purchase foreclosed homes; • 1 low-income household from the Housing Authority Family Self Sufficiency (FSS) Program was assisted with FTHB down-payment assistance to purchase a home; • 2 low-income households utilized both FTHB and Individual Development Account (IDA) to purchase a home; and • None of the households used FTHB down-payment and ADDI assistance for closing costs towards the purchase of homes. |
| Neighborhood Stabilization Program (NSP) NSP-1 Acquisition/Rehabilitation of foreclosed and bank-owned Single-Family properties | Resale of | 5-Year (2009-2014): 150 FY 09/10: 30 | <p>During the FY 2009/2010:</p> <ul style="list-style-type: none"> • Committed and obligated 98.5% or \$33,930,674 of the entire allocation of 34,438,179 for the first primary activity of acquisition, rehabilitation, and resale to LMMI first-time homebuyers. • A total of 147 properties were acquired. • 5 were sold to LMMI first-time homebuyers and 6 were sold to very low-income first-time homebuyers. |
| Neighborhood Stabilization Program (NSP) NSP-3 Neighborhood Stabilization Homeownership Program (NSHP, formerly Enhanced FTHB) | | 5-Year: 190 households FY 09/10: 38 households | <p>During the FY 2009-2010:</p> <ul style="list-style-type: none"> • The County provided purchase price assistance to 21 low-, moderate-, middle- income ("LMMI") households and expended a total of \$964,049 in NSHP funds; • 1 extremely low-income household was assisted, 1 very low-income household was assisted, 7 low-income households were assisted and 12 moderate-income households were assisted; • The average home purchase price was \$173,146. |

| | | |
|---|---|--|
| Redevelopment Homeownership Program (RHP) | 5-Year: 50 households FY 09/10: 10 households | During the FY 2009-2010: <ul style="list-style-type: none"> • The County provided RHP assistance to 10 low-moderate income households and expended a total of \$315,710 in RHP funds; • 10 households purchased existing homes. None of the households purchased new homes; • The average home purchase price was \$166,049; • The average first mortgage loan was \$135,326; • The average RHP assistance per household was \$31,571; • 9 low-moderate income households used RHP down-payment assistance to purchase foreclosed homes; |
| American Dream Down-payment Initiative (ADDI) Program | 5-Year: 10 households FY 09/2010: 2 households | During the FY 2009-2010: <ul style="list-style-type: none"> • The County did not receive ADDI funding and therefore no closing cost and/or down-payment assistance to any households during the reporting period. |
| Individual Development Account (IDA) | 5-Year: 25 households FY08/09: 5 Households | <ul style="list-style-type: none"> • The County contributed CDBG funds to the Dept of Community Action's IDA program to assist participants that are saving for down-payment and closing costs. |
| Mortgage Credit Certificate (MCC) | 5-Year: 100 households FY 09/10: 20 households | During the FY 2009-2010: <ul style="list-style-type: none"> • A total of 92 MCC's were issued for a total use of \$2,330,292 in tax credit; • 2 extremely low-income households were assisted, 20 very low-income households were assisted, 53 low-income households were assisted and 17 moderate-income households were assisted; • The average MCC assistance per homebuyer was \$25,329; and |
| Home Investment Partnerships Act (HOME) Program – Self-Help Housing Projects | 5-Year: 25 households FY 09/10: 5 households | During the FY 2009-2010: <ol style="list-style-type: none"> 1. No Self help housing projects were completed during the fiscal year and none are underway. |
| Redevelopment Agency for the County of Riverside (RDA) Infill Housing Program | 5-Year: 5 households FY 09/10: 1 household | <ol style="list-style-type: none"> 1. Completed construction of 4 single-family homes located in the City of Murrieta, within the 1-1986 project area (<i>Murrieta Infill Housing Project</i>). 4 RDA-assisted units were restricted to first time homebuyers and low-income households for a period of 45 years. 2. Completed construction of 10 single-family homes located on scattered sites in the unincorporated community of Ripley and Mesa Verde (<i>Ripley/Mesa Verde Infill Housing Project</i>). 10 RDA-assisted units will be restricted to first time homebuyers and low-income households for a period of 45 years. 3. Permitting process for 3 single-family homes located in the unincorporated community of Rubidoux (<i>37th and Wallace Infill Housing Project</i>). 3 RDA-assisted units will be restricted to first time homebuyers and low-income households for a period of 45 years. 4. In the planning process for 1 single-family home located in the unincorporated community of Mira Loma (<i>Mira Loma Infill Housing Project</i>). The RDA-assisted unit will be restricted to first time homebuyers and low-income households for a period of 45 years. |

| | | |
|--|---|---|
| Redevelopment Agency for the County of Riverside (RDA) Low and Moderate Income Housing Set-Aside Fund - Single-family Housing Projects | 5-Year: 5 households FY 09/10: 1 household | During the FY 2009-2010: 5. Completed new construction of 1 single-family home located in the unincorporated community of Rubidoux (<i>Habitat for Humanity 37th St</i>). The RDA-assisted unit is restricted for a period of 45 years to a lower income first time homebuyer. 6. Completed construction of a single-family home in the unincorporated community of North Shore (<i>North Shore</i>). The single-family home is owned and occupied by a very low-income family household. 7. Completed entitlements of 291 single-family homes located in the unincorporated community of Mecca (<i>Nuestro Orgullo Homes</i>). Approximately 83 RDA-assisted units will be restricted to low and very low-income households. 8. In the planning and entitlement stages of property located in the unincorporated community of Glen Avon (<i>Glen Avon Housing Project</i>). 9. Acquisition and rehabilitation underway for 13 single-family foreclosed homes in unincorporated areas throughout Riverside County (<i>SL Imperial</i>). The 13 units will be restricted to household incomes less than 120% of the area median income for Riverside County. 10. Property was purchased in June 2006 in the unincorporated community of Rubidoux (<i>Sierra and 30th Street</i>). |
|--|---|---|

First-Time Home Buyer (FTHB) Program: The FTHB Program provides HOME funds for down-payment assistance to low- and very low-income households that have not owned homes within a three-year period. The program is available for households with an annual income that is no greater than 80% of the area median income as published by HUD. The FTHB Program provides 20% of the purchase price with a 15-year affordability period as a "silent second" loan. A variety of media were used to inform the public and potential homebuyers of the homebuyer assistance program. Brochures in English and Spanish were distributed to businesses, schools, and other public areas. Community organizations, employment centers, fair housing groups and housing counseling agencies were also informed.

For FY 2009-2010, the FTHB Program assisted a total 20 first-time homebuyer households and expended a total of \$726,178 in FTHB HOME funds. 1 extremely low-income household, 4 very low-income households, and 15 low-income households were assisted. 7 households purchased new homes and 13 households purchased existing homes. The average assistance per household was \$36,309. The average home purchase price was \$187,345. The average first mortgage loan was \$139,892. None of the households used FTHB down-payment assistance to purchase foreclosed homes (see "NSHP"). 1 low-income household from the Housing Authority of the County of Riverside ("HACR") Family Self Sufficiency ("FSS") Program was assisted with FTHB down-payment assistance to purchase a home. 2 low-income households utilized both Individual Development Account ("IDA") and FTHB down-payment assistance to purchase a home. None of the households used FTHB down-payment assistance and ADDI for closing cost towards the purchase homes. FTHB projects were located throughout the County. 1 household purchased a home in Eastern Riverside County and 12 households purchased homes in Western Riverside County. 1 home was in the 2nd Supervisorial District, 10 homes were in the 3rd Supervisorial District, 3 homes were in the 4th Supervisorial District

and 6 homes were in the 5th Supervisorial District. None of the homes were assisted in the 1st Supervisorial District.

Neighborhood Stabilization Program (NSP): Title III of Division B of the Housing and Economic Recovery Act, 2008 (“HERA”) was signed by the President George W. Bush on July 30, 2008. Section 2301 - Emergency Assistance for the Redevelopment of Abandoned and Foreclosed Homes is referred to as the Neighborhood Stabilization Program (“NSP”). On September 26, 2008, HUD announced that the County of Riverside would receive \$48,567,786 as part of the first round of the NSP. These targeted funds are being used to acquire foreclosed homes, rehabilitate properties, and offer purchase price assistance to low-, moderate-, and middle-income (“LMMI”) first-time homebuyers, or rental to very low-income households.

NSP funds are being used for the following primary activities, plus administration: (NSP-1) Acquisition, rehabilitation, and resale to first-time homebuyers - \$34,149,564; (NSP-2) Acquisition, rehabilitation, and rental to very low-income persons - \$204,000; (NSP-3) Neighborhood Stabilization Homeownership Program purchase price assistance - \$1,681,120; (NSP-4) Acquisition and rehabilitation of foreclosed, vacant multi-family properties, new construction of multi-family rental project - \$7,677,316; and (NSP-5) NSP administration costs not to exceed 10% of the NSP grant and 10% of the program income - 4,855,786.

The following activities were completed during the reporting period:

NSP-1, Acquisition, Rehabilitation, and Resale of foreclosed and bank-owned single-family properties: The County committed and obligated 98.5% or \$33,930,674 of the entire allocation of 34,438,179 for primary activity of acquisition, rehabilitation, and resale of foreclosed and bank-owned single-family properties within specific NSP target areas in the County Riverside to LMMI first-time homebuyers. A total of 147 properties were acquired for rehabilitation and resale. 5 were completed and resold to LMMI first-time homebuyers and 6 were resold to very low-income first-time homebuyers.

NSP-3, Neighborhood Stabilization Homeownership Program (NSHP): NSHP provides NSP funds in the form of purchase price assistance with optional rehabilitation and repair assistance to low-, moderate-, and middle-income (“LMMI”) first-time homebuyer households to purchase bank-owned, foreclosed properties within specific NSP target areas in Riverside County. NSHP is available for households with an annual income that is no greater than 120% of the area median income as published by HUD and must not have owned homes within the past three-year period. NSHP provides 20% of the purchase price with a 15-year affordability period as a “silent second” loan with an optional “silent third” loan with the same terms for minor rehabilitation and repair for a total not to exceed \$75,000.

For FY 2009-2010, the County provided NSHP assistance to 21 LMMI first-time homebuyer households and expended a total of \$964,049 in NSHP funds. 1 extremely low-income household, 1 very low-income household, 7 low-income households, and 12 moderate-income households were assisted. The average home purchase price was \$173,146. The average first mortgage loan was \$147,719 and the average NSHP assistance per household was \$45,907. NSHP projects were located throughout the County. 3 homes were in the 1st Supervisorial District, 13 homes were in the 3rd Supervisorial District, 1 home was in the 4th Supervisorial District and 4 homes were in the 5th Supervisorial District. No homes were assisted in the 2nd Supervisorial District.

Redevelopment Homeownership Program (RHP): RHP provides RDA funds for down-payment assistance to low- and moderate-income households that have not owned homes within a three year period. RHP is available for households with an annual income that is not greater than 120% of the area median income as published by the California Department of Housing and Community Development ("HCD"). RHP provides 20% of the purchase price with a 45 year affordability period as a "silent second" loan.

For FY 2009-2010, The County provided RHP assistance to 10 households and expended a total of \$315,710 in RHP funds. 1 very low-income household, 2 low-income households, and 7 moderate-income households were assisted. All 10 households purchased existing homes. None of the households purchased new homes. The average home purchase price was \$166,049 and the average first mortgage loan was \$135,326. The average RHP assistance per household was \$31,571. 9 households used RHP down-payment assistance to purchase foreclosed homes. RHP projects were located throughout the County. 1 home was in the 2nd Supervisorial District, 7 homes were in the 3rd Supervisorial District and 2 homes were in the 5th Supervisorial District. No homes were assisted in the 1st or 4th Supervisorial Districts.

American Dream Down-payment Initiative (ADDI) Program: The ADDI Program provides down-payment and/or closing cost assistance towards the purchase of a home. A maximum of \$10,000 or 6% of the purchase price, whichever is greater, is provided for non-recurring closing cost assistance to eligible FTHB Program applicants. For FY 2009-2010, no ADDI assistance was provided. HUD did not fund ADDI for FY 2009/2010.

Individual Development Account (IDA): Individual Development Account (IDA): The Individual Development Account program encourages participants in asset building by providing tools for the long-range goal of home-ownership. CDBG funds are matched to other funding sources enabling the low/moderate income participants to pay the required down payment and closing costs.

Mortgage Credit Certificate (MCC): MCC was authorized by Congress in the 1984 Tax Reform Act as a means of providing housing assistance to families of low- and moderate-income. MCC offers qualified applicants with incomes up to 115% of the State median income to take an annual credit against their federal income taxes of up to 15% of the annual interest paid on the applicant's primary mortgage. Through the tax credit, the homeowner's federal income taxes are being reduced by the amount of the credit therefore increasing their disposable income and allowing the homeowner's to afford higher housing costs given their income. For a homeowner with a MCC, this benefit of 15% of the annual mortgage interest will be a direct federal tax credit, resulting in a dollar-for-dollar reduction of the annual federal income tax liability. The remaining 85% of the annual mortgage interest will continue to qualify as an itemized tax deduction.

For FY 2009-2010, a total of 92 MCC's were issued for a total tax credit of \$2,330,292. The average home purchase price was \$181,852. 2 extremely low-income households, 20 very low-income households, 53 low-income households, and 17 moderate-income households were assisted. The average MCC assistance per homebuyer was \$25,329. 16 homebuyers assisted in the 1st Supervisorial District, 16 homebuyers assisted in the 2nd Supervisorial District, 33 homebuyers assisted in the 3rd Supervisorial District, 1 homebuyer assisted in the 4th Supervisorial District and 26 homebuyers assisted in the 5th Supervisorial District.

Home Investment Partnerships (HOME) Program: HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. The County of Riverside has been an active Participating Jurisdiction (PJ) since the

inception of the HOME Program in 1992. The overall goals of the HOME program are: (1) To provide decent affordable housing to lower-income households; (2) Expand the capacity of nonprofit housing providers; (3) Strengthen the ability of state and local governments to provide housing; and (4) Leverage private-sector participation.

HOME Program - Self-Help Housing Projects: Self-Help homes are built through a partnership with a non-profit affordable housing developer, a Community Housing Development Organization (CHDO), and the CHDO's mutual self-help construction program. The mutual self-help construction method enables groups of qualified low-income families to become first-time homeowners by requiring each family to contribute in the building of each others' homes under the skilled supervision of the developer. Families working together earn "sweat-equity" towards the down-payment of their homes.

No HOME funded Self Help Housing Projects were completed or are underway for the reporting period.

RDA Infill Housing Program

Redevelopment Agency for the County of Riverside ("RDA") Infill Housing Program: The Infill Housing Program is designed to promote the development of affordable single-family housing on previously vacant or blighted lots. The program requires new homes to be sold as affordable owner-occupied housing to low-income households. Developments are funded with and are restricted to the unincorporated areas of the County with emphasis within the County's redevelopment project areas.

The following projects are currently underway

1. Murrieta Infill Housing Project, Murrieta: In April 2008, the RDA approved an Agreement to Develop with a for-profit affordable housing developer that provided a loan for \$538,000 for the construction of 4 single-family homes. The project consists of 2 three-bedroom and 2 four-bedroom homes available as affordable homeownership opportunities to low-income families developed on vacant land located in the City of Murrieta within the 1-1986 redevelopment project area. The total development cost for the project is approximately \$1,346,000. All 4 homes are restricted to low-income first-time homebuyer households with an affordability restriction for a period of at least 45 years. The construction was completed in February 2009.

2. Ripley/Mesa Verde Infill Housing Project: In September 2006, the RDA approved a Development Agreement with a non-profit affordable housing developer that provided a grant for \$408,000 for the construction of 10 single-family homes. The project consists of 5 three-bedroom and 5 four-bedroom single-family homes on scattered vacant lots in the communities of Ripley and Mesa Verde as affordable homeownership opportunities to low-income families. The total development cost for the project is approximately \$1,871,500. All ten homes will be restricted to low-income first-time homebuyer households with an affordability restriction for a period of at least 45 years. All ten homes completed construction in 2008. 3 homes have been sold and 7 homes remain to be sold. The Developer is marketing the homes aggressively; however the soft market has made it impossible to sell.

3. 37th and Wallace Infill Housing Project, Rubidoux: In July 2005, the RDA approved a Disposition and Development Agreement ("DDA") with a non-profit affordable housing developer to transfer land owned by the RDA, purchased for \$72,000, and provide a loan of \$45,000 in RDA Housing Set-Aside funds for the development of 3 new single-family homes. The loan was amended to \$310,000 in September 2008. The project consists of 1 three-bedroom and 2 four-bedroom homes on vacant land at the corner of 37th and Wallace in the unincorporated community of Rubidoux. The

estimated total development cost for the project is \$1,015,000. All 3 homes will be restricted to low-income first-time homebuyer households with an affordability restriction for a period of at least 45 years. The project is currently pending issuance of building permits and is expected to start construction in September 2010.

4. Mira Loma Infill Housing Project: In June 2006, the RDA approved a DDA with HACR to transfer land owned by the RDA, purchased for \$65,000, and provide a grant of \$350,000 in RDA Housing Set-Aside funds for the development of up to 2 new single-family homes. The Mira Loma Infill Housing Project was developed on vacant land located between Bellegrave Avenue and 48th Street in the unincorporated community of Mira Loma. The homes will be restricted to low-income first-time homebuyer households with an affordability restriction for a period of at least 45 years. The project is currently entitled and 1 home is expected to be completed by July of 2011.

RDA Low and Moderate Housing Fund – Single-family Housing Projects

RDA Low and Moderate Income Housing Fund (RDA Housing Set-Aside Fund): The Housing Division of the RDA continues to solicit proposals from developers to expand affordable housing opportunities for low-income and special needs households. Both rental and ownership housing projects with affordability restrictions to low-income households qualify for funds under this program.

The following new construction activity has been completed:

5. 37th Street Habitat House, Rubidoux: After completing new construction of 2 of 3 single-family homes on infill lots in the unincorporated community of Belltown, the project was terminated and the remaining new single-family home was proposed on 37th Street in the unincorporated community of Rubidoux. On April 1, 2008, a development agreement was approved to provide a grant of \$78,700 in RDA funds and RDA-owned land for the development and construction of the remaining single-family home. The project included a four-bedroom single-family home as an affordable homeownership opportunity to a low-income first-time homebuyer. The new homebuyer contributed sweat equity in the construction of their home. The single-family home is restricted to lower income households for a period of 45 years. The project was completed by January 2010.

6. North Shore Housing Project, North Shore: In September 2009, the RDA provided approximately \$202,000 to a lot owner for the construction of a single-family home and provided a homeownership opportunity to a very low-income household. The home is restricted to low-income households with an affordability restriction for a period of at least 45 years. The single family home was constructed as a three-bedroom, two-bathroom home with an attached two-car garage, a concrete roof tile and desert landscape to comply with the newly implemented landscape ordinance. The construction was completed in May 2010.

The following new projects are currently underway:

7. Nuestro Orgullo Homes, Mecca: In June 2007, the County provided \$1,500,000 in RDA funds to a non-profit affordable housing developer for the development of approximately 291 single-family homes through the developer's self-help housing program. The project is located on 60 acres of vacant land in the unincorporated community of Mecca. The project proposes approximately 87 three-bedroom homes and 204 four-bedroom homes. Other funding sources include \$52,999,993 in USDA Section 502 loans; a FWHG of \$1,500,000; buyer sweat-equity in the amount of \$6,984,007; a loan of \$444,000 from the HCD CalHome Program; and \$1,000,000 from Affordable Housing Program (AHP). The total development cost is estimated to be \$64,428,000. At least 30% of the units,

approximately 88 RDA-assisted units, in the Project will be restricted to lower income households and 44 of those units will be reserved for very low-income households for a period of 45 years. The project has received entitlements and is expected to commence construction in July 2011.

8. Glen Avon Property, Glen Avon: The RDA acquired land in the unincorporated community of Glen Avon off Mission Boulevard between Pedley Road and Bellegrave. A project for the property has not yet been approved and is in the process of assembling parcels.

9. RDA-1 Acquisition, Rehabilitation and Resale of Foreclosed Single-Family Homes, Unincorporated Areas of the County: The RDA has committed \$3,000,000 with a for-profit developer for the acquisition, rehabilitation and resale of vacant, foreclosed and bank-owned single-family homes to qualified low- and moderate-income first-time homebuyers within the Jurupa Valley Redevelopment Project Area. In April 2010, the RDA provided an additional \$1,500,000 to expand the project to include all unincorporated areas of the County of Riverside. A total of 13 homes were acquired and 12 are currently undergoing rehabilitation. 1 home was returned to owner occupancy and the remaining homes are anticipated to be complete construction by August 2010. More homes are being sought for acquisition and rehabilitation for the next fiscal year.

10. Sierra Avenue and 30th Street Property, Rubidoux: In June 2006, 6.76 acres of underdeveloped land at Sierra Avenue and 30th Street in the unincorporated community of Rubidoux was purchased for approximately \$1,490,000. A project for the property has not yet been approved and is currently in the proposal stages.

Priority #2: Improve the conditions of substandard housing and substandard existing rental housing affordable to low-income families

| Program | 2009/2014 Objectives/ FY 2009/2010 Objectives | FY 2009/2010 Accomplishments |
|-----------------------------------|--|--|
| Home Rehabilitation Program (HRP) | 5-Year: 300 FY 09/10: 60 | During the FY 2009/2010: <ul style="list-style-type: none"> • A total of 78 HRP projects were completed; • 14 HRP projects were completed using CDBG Funds with a total expenditure of \$239,905 (3 extremely low-income households, 5 very low-income households and 6 low-income households); • 64 HRP projects were completed using RDA Funds with total expenditure of \$1,246,506 (11 extremely low-income households, 25 very low-income households and 28 low-income households); • The total expenditure for HRP projects was \$1,486,411; • The average assistance per unit was \$19,056.55; and • Of the 78 completed HRP projects, 14 were extremely low-income, 30 were very low-income, and 34 were low-income. |

| | | |
|---|-----------------------------|---|
| Senior Home Repair (SHR) Program | 5-Year: 300 FY 09/10: 60 | During the FY 2009/2010: <ul style="list-style-type: none"> • 121 Senior Home Repair Projects (SHR) were completed; • 21 were completed utilizing CDBG funding, for a total of \$115,888 (10 extremely low-income households and 11 very low-income households); • 100 were completed utilizing RDA funding, for a total of \$567,935 (49 extremely low-income households and 51 very low-income households); • The total expenditure of funding for the SHR program was \$683.823 with an average assistance of \$5,652; and • Of the 121 completed projects, 59 of the applicants were extremely low-income, and 62 were very low-income. |
| Enhanced Home Repair (EHR) Program | 5-Year: 5 FY 09/10: 1 | During the FY 2009/2010: <ul style="list-style-type: none"> • 5 EHR projects were completed. • 4 were completed using RDA funds for a total of \$26,824. • 1 was completed using CDBG funds for a total of \$5,830. • The total expenditure for EHR projects was \$32,654; • The average EHR assistance was \$6,531; and • Of the 5 completed projects, 2 were very low-income, 2 were extremely low-income, and 1 was low-income |
| Home Improvement Program (HIP) | 5-Year: 5 FY 09/10: 1 | During the FY 2009-2010 <ul style="list-style-type: none"> • No HIP projects were completed. |
| Manufactured Home Replacement Program (MHRP) | 5-Year: 5 FY 09/10: 1 | During the FY 2009-2010: <ul style="list-style-type: none"> • No MHRP projects were completed. |
| Tenant -Occupied Home Rehabilitation Program (THRP) | 5-Year: 5 FY 09/10: 1 | During the FY 2009-2010: <ul style="list-style-type: none"> • No THRP projects were completed during the reporting period which used RDA funds. |
| Neighborhood Stabilization Program (NSP) | Various | Completed activities for NSP are reported under Priority # 6. |
| Redevelopment Agency for the County of Riverside (RDA) Low and Moderate Income Housing Set-Aside Fund - Rehabilitation Projects | 5-Year: 25 FY 09/10: 5 | During the FY 2009-2010: <ul style="list-style-type: none"> • Completed acquisition, rehabilitation and rental of 1 single-family home that will be rented to very low-income persons between the ages of 18-22 years of age that are emancipated former foster youth whose incomes do not exceed 50% of the median income in the unincorporated community of Eastvale (<i>Inspire Single-Family Rental</i>). • Completed acquisition for 12 multi-family rental properties totaling 41 units (<i>Orange Blossom Lane</i>). Acquisition and rehabilitation is complete for 11 properties. Rehabilitation for the remaining property is anticipated to be complete by December 2010. • Completed acquisition of the site for a new mobile home park, which will include new infrastructure and amenities (<i>100 Palms Resort</i>). Commencing the environmental clean-up, relocation activities, abatement and ultimately construction. • Completed acquisition of a 57-unit mobile home site and has relocated all the residents for a new 80-unit multifamily affordable housing complex (<i>Desert Meadows, formerly Date Palm Mobile Home Park</i>). The project has been entitled and the start of construction is anticipated to commence by June 2011. |
| Redevelopment Agency for the County of Riverside (RDA) Low and Moderate Income Housing Set-Aside Fund - Emergency Housing Response Program Tenant Based Rental Assistance | | During the FY 2009-2010: <ul style="list-style-type: none"> • A total of \$52,539.60 expended assisted 26 families; • A total of \$1,249,939 assisted 53 families since program inception. The total allocation was \$1,450,000 |

Home Rehabilitation Program (HRP): HRP provides one-time grants of up to \$20,000 to qualified low-income homeowners to repair or improve the quality of their homes. The grant allows homeowners to address both interior and exterior health and safety issues, housing quality standards (HQS), handicapped accessibility improvements, and enhance the exterior appearance of their properties. During FY 2009-2010, 14 projects were completed using CDBG Funds, with a total expenditure of \$239,905, and 64 projects were completed using RDA Funds, with a total expenditure of \$1,246,506. A total of 78 projects were completed using both CDBG and RDA funds. The total expenditure for HRP projects was \$1,486,411. The average assistance per unit was \$19,057. A total of 13 households assisted were extremely low-income, 28 were very low-income, and 34 were low-income. All HRP-assisted units are restricted to low-income households for a period of 10 years.

Senior Home Repair (SHR) Program: SHR provides one-time grants of up to \$6,000 to qualified extremely low-income and very low-income senior homeowners (62 years or older) or extremely low-income and very low-income disabled persons of any age to repair or improve their homes. The grant requires that the repairs address health and safety issues and handicapped accessibility improvements. During the fiscal year 2009-2010, of the total SHR projects, 21 SHR projects were completed with CDBG funding, for a total of \$115,888 and 100 projects were completed with RDA funding, for a total of \$568,935. A total of 121 SHR projects were completed with a total expenditure of \$683,823 with an average assistance of \$5,652. A total of 59 households assisted were extremely low-income, and 62 were very low-income.

Enhanced Home Repair (EHR) Program: The EHR Program provides one-time grants up to \$6,000 to extremely low-income and very low-income households for home repair or enhancements to address health and safety issues. The program is available to all homeowners regardless of age and it does not require a specific disability. During the fiscal year 2009-2010, 1 EHR project was completed using CDBG funds with a total expenditure of \$5,830. 4 EHR projects were completed using RDA Funds, with a total expenditure of \$26,824. The average per unit expenditure was \$6,531. Of the 5 completed projects, two assisted very low income families and two assisted extremely low income families.

Home Improvement Program (HIP) Loan: HIP is an auxiliary program to the HRP. The primary purpose of HIP is to improve the living conditions of low-income homeowners. HIP provides 0% interest loans for essential repairs to low-, very low-, and extremely low-income owner-occupants of single-family homes whose scope of work goes beyond a non-substantial rehabilitation. During the 2009-2010 fiscal year, no HIP projects were completed.

Manufactured Home Replacement Program (MHRP): MHRP provides financial assistance to manufactured home owners for dwelling units that have been identified or declared substandard. The MHRP utilizes RDA funds to provide assistance to low-, very low-, and extremely low-income households for the replacement and ancillary infrastructure improvements of existing substandard owner occupied mobile homes located in the unincorporated areas of the County or within redevelopment project areas as defined by the RDA. Assisted units are restricted by a 45 year affordability covenant. During FY 2009-2010, there were no MHRP projects completed.

Tenant-Occupied Home Rehabilitation Program (THRP): THRP provides assistance to tenant-occupied single-family residents. Assistance is in the form of a completely deferred loan with a maximum assistance of 25% of the after rehabilitation value of the home. The loan has a term of 10 years and annual interest rate of zero percent (0%). The affordability covenant also requires control of the rents to remain affordable to low-income tenants. THRP addresses both interior and exterior of home for health and safety issues, HQS and allows property owners to enhance the exterior

appearance of tenant occupied properties. All THRP-assisted units are restricted to low-income households for a period of 10 years. During FY 2009-2010, there were no THRP projects completed.

Neighborhood Stabilization Program (NSP): Title III of Division B of the Housing and Economic Recovery Act, 2008 (HERA) was signed by the President on July 30, 2008. Section 2301 - Emergency Assistance for the Redevelopment of Abandoned and Foreclosed Homes is referred to as the Neighborhood Stabilization Program. On September 26, 2008, HUD announced that the County of Riverside would receive \$48,567,786 as part of the first round of the NSP. These targeted funds are being used to acquire foreclosed homes, rehabilitate properties, and offer purchase price assistance to low-, moderate-, and middle-income ("LMMI") first-time homebuyers, or rental to very low-income households.

NSP funds are being used for the following primary activities, plus administration: (NSP-1) Acquisition, rehabilitation, and resale to first-time homebuyers \$34,149,564; (NSP-2) Acquisition, rehabilitation, and rental to very low-income persons \$204,000; (NSP-3) Neighborhood Stabilization Homeownership Program purchase price assistance \$1,681,120; (NSP-4) Acquisition and rehabilitation of foreclosed, vacant multi-family properties, new construction of multi-family rental project \$7,677,316; and (NSP-5) NSP administration costs not to exceed 10% of the NSP grant and 10% of the program income 4,855,786.

The following activities were completed during the reporting period:

Completed projects for all NSP activities are reported under Priority # 6.

RDA Low and Moderate Housing Fund - Rehabilitation Projects

1. Inspire Single-Family Rental, Eastvale: RDA funds were utilized to acquire, rehabilitate and rent a single-family home to very low-income persons that are between the ages of 18 and 22 years of age that are emancipated former foster youth. The RDA provided \$330,000 for acquisition and rehabilitation of the single-family home. The unit will remain affordable for a period for 55 years. The project was completed in June 2010.

The following projects are underway

2. Orange Blossom Lane (formerly Marine Drive), Valle Vista: In April 2008, the RDA provided \$3,300,000 in RDA funds to an affordable housing non-profit developer for the acquisition and rehabilitation of 7 multi-unit rental properties along Orange Blossom Lane, formerly known as Marine Drive, in the unincorporated community of Valle Vista. The project includes 4 threeplex and 3 fourplex properties with a total of 24 units. A total of 23 units will be set-aside for qualified persons and families of low- or moderate-income. 1 unit will be reserved for an on-site residential manager's unit. Additional funding included bank loan in the amount of \$1,235,000. In September 2008, the RDA provided an additional \$2,760,000 to acquire and rehabilitate 5 additional multiplex rental properties for a total of \$6,060,000. The estimated total acquisition and rehabilitation cost for the project is approximately \$8,240,000. Acquisition and rehabilitation is complete for 11 properties and acquiring the remaining property acquired in August 2010. Rehabilitation for the remaining property is anticipated to be complete by December 2010.

3. 100 Palms Resort Acquisition, Oasis: The RDA purchased the 100 Palms Resort which is located in the unincorporated area of the County for the purpose of carrying out its obligation to eliminate blight and providing safe and decent affordable housing to its residents. The mobile home park was purchased in May 2008 for \$2,212,286. The RDA has relocated the residents that were living in the

park and demolished all structures on the site. Relocation costs were approximately \$1,498,340. The RDA issued a Request for Qualification and Proposal on March 2009, for the development of an affordable housing project on the property and a developer has been selected as the most responsive and qualified developer for the site. On February 2010 the RDA approved a \$450,000 loan for pre-development expenses related to entitlements and environmental cleanup of the site.

4. Desert Meadows (formerly Date Palm Mobile Home Park), Indio: The RDA purchased the Date Palm Mobile Home Park which is located outside the city limits of Indio in the unincorporated area of the County for the purpose of carrying out its obligation to help eliminate blight and providing safe and decent affordable housing to its residents. The mobile home park was purchased in August 2007 for \$1,900,000. The RDA has relocated the residents that were living in the park and demolished all structures on the site. The RDA provided \$997,400 for expenses related to entitlements for a new 80-unit affordable housing complex with numerous amenities. An additional loan in the amount of \$7,900,000 to fill financing gap related to construction. The estimated total budget for the project is \$22,000,000. The project has been entitled. The start of construction is anticipated to commence by June 2011, pending financing approval.

RDA Low and Moderate Housing Fund – Emergency Housing Response Program

Emergency Housing Response Program (EHRP): EHRP was created to assist income qualified households displaced by emergencies, such as the Esperanza Fire, with temporary tenant based rental assistance. Limited to unincorporated areas of the County, HACR administers the program with an initial fund allocation of \$1,250,000 to provide families displaced by natural disaster or government action with a maximum of 24 months of rental assistance. An additional \$200,000 was allocated for new total of \$1,450,000. A total of \$1,249,939 has been expended and assisted 53 families since the inception of the program. A total of \$52,539 was expended during the 2009/2010 fiscal year assisting 26 families.

Priority #3: Address Farm Worker and Migrant Farm Worker Housing Needs in Western Riverside County and in the Coachella Valley.

| Program | 2009-2014 Objectives/ FY 2009/10 Objectives | FY 2009/10 Accomplishments |
|--|---|--|
| Mobile Home Tenant Loan (MHTL) Assistance Program | 5-Year: 50 FY 09/10: 10 | During the FY 2009-2010: <ul style="list-style-type: none"> A total of 31 MHTL projects were completed with a total of \$1,021,398 in RDA funds; Joe Serna, Jr. Farm Worker Housing Grant (Joe Serna Grant) funds were utilized as match to RDA funds. A total of \$360,000 of Joe Serna Grant funds were expended for 24 projects. |
| Agricultural Housing Facility Loan Fund (AGHL) Program | No goals have been established as this program is being phased out. | During the FY 2009-2010: <ul style="list-style-type: none"> The Hope Ranch project received a Certificate of Occupancy in May 2010. As the project is substantially complete, with all infrastructure installed, the construction phase is complete. Installation of MHTL mobile homes should be substantially completed by December 2010. |
| HOME Program – Farm worker Housing Projects | 5-Year: 50 FY 09/10: 10 | During the FY 2009-2010: <ul style="list-style-type: none"> No HOME funded projects were completed. |

| | | |
|---|------------------------------------|---|
| <p>Redevelopment Agency for the County of Riverside (RDA) Low and Moderate Income Housing Set-Aside Fund – Farm worker Housing Projects</p> | <p>5-Year: 50 FY 09/10: 10</p> | <p>During the FY 2009-2010:</p> <ul style="list-style-type: none"> • Completed construction of a 52-space mobile home rental park (<i>Paseo de los Héroes Mobile Home Park II</i>) in the community of Mecca. 25 units will be reserved for very low-income households for a period of 55 years. • Underway predevelopment and design of 291 single-family homes located in the unincorporated community of Mecca (<i>Nuestro Orgullo Homes</i>). 83 RDA-assisted units will be restricted to low and very low-income households. • Underway acquisition and predevelopment of <i>100 Palms Resort</i> in the community of Oasis. Currently procuring a developer for a new affordable housing project. • Underway construction of a 398-space mobile home park (<i>Mountain View Estates</i>) in the community of Oasis. 90 mobile home park spaces will be set aside for very low-income households for a period of 55 years. • Completed acquisition, rehabilitation, and conversion of 76 rental units from a transitional migrant facility into a permanent multi-family for farm worker rental housing facility in the unincorporated community of Ripley (<i>Desert Rose Apartments, formerly Ripley Farm Worker Center</i>). All 76 units will be set-aside for the benefit of low-income domestic farm labor and their families for a period of at least 55 years. The project is currently in the lease-up phase. • Underway acquisition and demolition of ten substandard and dilapidated housing structures located in the unincorporated area of the Eastern Coachella Valley (<i>Middleton Crossings, Thermal</i>). Acquisition and relocation of the residents was the first step toward overall improvements that will benefit the entire community. Actions planned for next fiscal year include submitting for entitlements to Planning and applying for financing of the proposed project. |
|---|------------------------------------|---|

Mobile Home Tenant Loan (MHTL) Program: MHTL was established to improve substandard living conditions of mobile home owners living in un-permitted mobile home parks. This program provides financial assistance to mobile home owners by providing a zero percent (0%) interest loan in an amount up to \$40,000. The funds from the loan are used to purchase a unit that will replace the existing substandard unit and will be installed in a permitted site. As a supplement to the MHTL loan, HCD's Joe Serna, Jr. Farm Worker Housing Grant (Joe Serna Grant) Program was utilized to provide a matching source of funds up to \$15,000.

For FY 2009-2010, MHTL assisted a total of 31 households with a total expenditure of \$1,021,398 in RDA funds. 15 households were very low-income and 16 households were extremely low-income. The average MHTL RDA expenditure per unit was \$32,948.

During the 2009-2010 fiscal year, \$1,500,000 in Joe Serna Grant funds was awarded to RDA in October 2009. Of the 31 households assisted with MHTL, 24 were farm worker households assisted with a total of \$360,000 in Joe Serna Grant match funds.

The abatement of the existing substandard owner-occupied units is a requirement of the MHTL Program. During the fiscal year 2009-2010, \$118,338 in RDA funds was expended to demolish those units.

Polanco Park Rehabilitation: A formal agreement was approved by the RDA Board of Supervisors between the RDA and Desert Alliance for Community Empowerment ("DACE") on July 14, 2009 to maximize the financial opportunities available to mobile home park owners and facilitate the rehabilitation of their unpermitted mobile home parks. Further, it would improve the housing conditions of low-income farm worker households who are tenants of substandard and un-permitted mobile home parks in the unincorporated areas of the Coachella Valley in the County of Riverside. The improved housing conditions are achieved by providing financing for the rehabilitation of these agricultural housing facilities, typically 12-spaces or less, operating throughout unincorporated areas of the Coachella Valley and by providing the technical assistance required to accomplish the rehabilitation of these parks.

Agricultural Housing Facility Loan (AGHL) Fund: AGHL improves the housing conditions of low-income farm worker households who are tenants of substandard and un-permitted mobile home parks in the unincorporated areas of the Coachella Valley in the County of Riverside. The improved housing conditions are achieved by providing financing for the rehabilitation of these agricultural housing facilities, typically 12-spaces or less, operating throughout unincorporated areas of the Coachella Valley. A total of 44 Agricultural Housing Facilities totaling 506 spaces were completed since the inception of the AGHL, the RDA has directly assisted 14 facilities.

These facilities generate new mobile home rental spaces that are available to recipients of the MHTL program. The facilities also benefit from the Mobile Home Abatement Program

HOME Program - Farm worker Housing Projects

No farm worker housing projects were completed or underway with HOME funds during FY 2009-2010.

RDA Low and Moderate Housing Fund - Farm worker Housing Projects

The following construction activities are currently underway:

1. Paseo de los Héroes Mobile Home Park II, Mecca: RDA funds in the amount of \$1,525,000 were provided for the development of a 52-space mobile home rental park located on 10 acres of vacant land in the unincorporated community of Mecca. The project includes 11 two-bedroom, 33 three-bedroom, and 8 four-bedroom units with a community building that will also house a computer lab, office, and full kitchen. The estimated development cost for the project is \$18,136,777 and includes a loan of \$1,000,000 from the Joe Serna, Jr. Farm Worker Housing Grant program. A total of 25 RDA-assisted units will be reserved for very low-income households with an affordability period of at least 55 years. Construction was completed in May 2010.

2. Nuestro Orgullo Homes, Mecca: In June 2007, the County provided \$1,500,000 in RDA funds to a non-profit affordable housing developer for the development of approximately 291 single-family homes through the developer's self-help housing program. The project is located on 60 acres of vacant land in the unincorporated community of Mecca. The project proposes approximately 87 three-bedroom homes and 204 four-bedroom homes. Other funding sources include \$52,999,993 in USDA

Section 502 loans; a FWHG of \$1,500,000; buyer sweat-equity in the amount of \$6,984,007; a loan of \$444,000 from the HCD CalHome Program; and \$1,000,000 from Affordable Housing Program (AHP). The total development cost is estimated to be \$64,428,000. At least 30% of the units, approximately 88 RDA-assisted units, in the Project will be restricted to lower income households and 44 of those units will be reserved for very low-income households for a period of 45 years. The project has received entitlements and is expected to commence construction in July 2011.

3. 100 Palms Resort Acquisition, Oasis: The RDA purchased the 100 Palms Resort which is located in the unincorporated area of the County for the purpose of carrying out its obligation to eliminate blight and providing safe and decent affordable housing to its residents. The mobile home park was purchased in May 2008 for \$2,212,286. The RDA has relocated the residents that were living in the park and demolished all structures on the site. Relocation costs were approximately \$1,498,340. The RDA issued a Request for Qualification and Proposal on March 2009, for the development of an affordable housing project on the property and a developer was selected. On February 2010 the RDA approved a \$450,000 loan for pre-development expenses related to entitlements and environmental cleanup of the site.

4. Mountain View Estates, Oasis: In April 2008, the RDA approved a Grant Agreement with Desert Empire Homes, a for-profit developer, for the construction of a 398 space mobile home park. Mountain View Estates is situated on approximately 50 acres located south of 66th Avenue, north of 70th Avenue, west of Polk Street and on the east side of Harrison Street in the unincorporated community of Oasis. The proposed Project will be built in two phases. The first phase will consist of 180 spaces plus one manager's unit and a community center of approximately 2,200 sq ft in size and the second phase, which will be built in the future, to include the remaining mobile home spaces. The development cost for the first phase is \$9,716,528. The project will receive \$6,500,000 in RDA Set Aside Funds and the balance of the development costs will be obtained by the developer in the form of private financing. A minimum of 90 mobile home park spaces in the development will be set aside for very low-income households for a period of at least fifty-five years. The first phase of this mobile home park is anticipated to be complete by December 2010.

5. Desert Rose Apartments (formerly Ripley Farm Worker Center), Ripley: In November 2005, the RDA approved a Rehabilitation of Real Property Agreement with the HACR. The Ripley Farm Worker Center Project is an acquisition, rehabilitation and conversion of a transitional migrant facility into a permanent multi-family and farm worker rental housing facility that is located in the unincorporated community of Ripley. The facility will consist of 76 rental housing units and 1 on-site manager's unit. The project will have a mix of 4 studios, 9 one-bedroom, 39 two-bedroom, 20 three-bedroom, and 4 four-bedroom units. The total development cost for the project is approximately \$11,860,000. The project will receive funding from a FWHG of \$3,000,000 from HCD; a HACR equity contribution of \$360,000; and RDA grants totaling \$8,500,000. All 76 units will be set-aside for the benefit of low-income domestic farm labor and their families for a period of at least 55 years. The project is currently 88% leased up and is anticipated to be complete in December of 2010.

6. Middleton Crossings, Thermal: The RDA acquired the property located in the unincorporated area of the Eastern Coachella Valley in an effort provide much needed affordable housing to the community of Thermal and outlying areas. In addition, the acquisition of this property allowed for the demolition of ten substandard and dilapidated housing structures located at the property. This property approximately 23.87 acres. Acquisition and relocation of the residents was the first step toward overall improvements that will benefit the entire community. Actions planned for next fiscal year include submitting for entitlements to Planning and applying for financing of the proposed project.

Priority #4: Expand the Affordable Rental Housing Stock for Low Income and Special Needs Households

| Program | 2009-2014 Objectives/ FY 2009/10 Objectives | FY 2009/2010 Accomplishments |
|---|--|--|
| HOME Program – Affordable Multi-family and Special Needs Rental Housing | 5-Year: 200 FY 09/10: 40 | <p>During the FY 2009-2010:</p> <ul style="list-style-type: none"> • Construction of 216 rental units and two (2) on-site manager units was completed for families in the City of La Quinta (<i>Wolff Waters Place</i>). 108 HOME-assisted units will be set-aside for low-income households. The project is anticipated to close by December 2010. • Underway <i>SDA Program</i> has assisted 115 households with a total expenditure of \$51,130 and an average assistance of \$444 per household. • Underway planning and construction of an 84 rental unit (plus 1 on-site manager’s unit) affordable housing complex for low-income families in the City of Cathedral City (<i>Cimarron Heights at Dream Homes</i>). 40 HOME-assisted units will be set-aside for very low-income households. • Underway new construction of a 150-unit rental housing complex for low-income households and supportive housing for homeless individuals (<i>Rancho Dorado Apartments</i>). 70 HOME-assisted units will be set-aside for low-income households. • Underway new construction of a 59 rental unit (plus 1 on-site manager unit) housing complex for low-income families in the City of Cathedral City (<i>River Canyon Apartments</i>). 11 HOME-assisted units will be set-aside for very low-income households. • Underway predevelopment and design of a 62 rental unit (and 1 on-site manager unit) housing complex for low-income families in the City of Desert Hot Springs (<i>Brisas de Paz Apartments</i>). 11 HOME-assisted units will be set-aside for very low-income households. • Underway predevelopment and design of the Phase II portion of the Monte Vista Apartments, which will consist of a 40 additional rental unit housing complex for low-income families in the City of Murrieta (<i>Monte Vista II</i>). 11 HOME-assisted units will be set-aside for very low-income households. |
| Neighborhood Stabilization Program (NSP) NSP-2 NSP-4 | | <ul style="list-style-type: none"> • Underway acquisition, rehabilitation and rental of a foreclosed single-family home (NSP-2) for very low-income special needs household in the City of Blythe. • Underway acquisition, rehabilitation and rental of a foreclosed 60-unit multi-family townhome complex (NSP-4) for very low-income households in the City of Desert Hot Springs (<i>Hacienda Hills Apartments</i>). A total of 30 units will be reserved for rent to very low-income households and 29 units for rent to low-income households • Underway acquisition, rehabilitation and rental of foreclosed scattered multi-unit properties (NSP-4) for very low-income households in the City of Desert Hot Springs and Cathedral City. |

Redevelopment Agency
for the County of
Riverside (RDA) Low
and Moderate Income
Housing Set-Aside
Fund - Affordable
Multi-family and
Special Needs Rental
Housing

5-Year: 200
FY 09/10: 40

- Completed acquisition, rehabilitation and rental of 1 single-family home that will be rented to very low-income persons between the ages of 18-22 years of age that are emancipated former foster youth whose incomes do not exceed 50% of the median income in the unincorporated community of Eastvale (*Inspire Single-Family Rental*).
- Completed new construction of 102 units for an affordable senior apartment complex located in the unincorporated community of Glen Avon (*Mission Village Senior Apartments*). 49 RDA-assisted units will be reserved for very low-income senior households for an affordability period of at least 55 years.
- Completed construction of a 52-space mobile home rental park (*Paseo de los Heroes Mobile Home Park II*) in the community of Mecca. 25 units will be reserved for very low-income households for a period of 55 years.
- Underway land acquisition and predevelopment of a 203 rental unit (plus 1 on-site manager unit) housing complex for independent living seniors in the unincorporated community of Wildomar (*Tres Lagos Senior Apartments*). The development includes a reservation for low-income senior households for an affordability period of at least 55 years.
- Underway land acquisition and predevelopment of an 80 rental unit (and 1 on-site manager unit) housing complex for independent living seniors in the unincorporated community of Menifee (*Menifee at Vineyards*). 11 RDA-assisted units will be set-aside for low-income senior households.
- Completed acquisition of the site for a new mobile home park, which will include new infrastructure and amenities (*100 Palms Resort*). Completing environmental clean-up, relocation activities, abatement and ultimately construction.
- Completed acquisition of a 57-unit mobile home site and has relocated all the residents for a new 80-unit multifamily affordable housing complex (*Desert Meadows, formerly Date Palm Mobile Home Park*). The project has been entitled. The start of construction is anticipated to commence by June 2011, pending financing approval.
- Underway environmental clearance and construction of a 398-space mobile home park (*Mountain View Estates*) in the community of Oasis. 90 mobile home park spaces will be set-aside for very low-income households for a period of 55 years.
- Completed acquisition, rehabilitation, and conversion of 76 rental units from a transitional migrant facility into a permanent multi-family for farm worker rental housing facility in the unincorporated community of Ripley (*Desert Rose Apartments, formerly Ripley Farm Worker Center*). All 76 units will be set-aside for the benefit of low-income domestic farm labor and their families for a period of at least 55 years. The project is currently in the lease-up phase.
- Undergoing entitlements for new construction of a multi-family housing project located in the unincorporated community of Rubidoux (*Mustang Lane Infill Housing Project*). RDA-assisted units will be restricted to low-income households for a period of 55 years.
- Underway predevelopment and design of an 80 unit (and 1 on-site manager unit) housing complex for low income households in the unincorporated community of Thousand Palms (*Legacy Apartments*). 15 units will be for special needs households funded through MHSA. The affordability period will be for 55 years.

HOME Program - Affordable Multi-family and Special Needs Rental Housing

The following projects were completed during the reporting period:

1. Wolff Waters Place, La Quinta: The County committed \$1,000,000 in HOME funds in December 2007 for the development and construction of a 218-unit rental housing complex. The project consists of 22 one-bedroom, 68 two-bedroom, 102 three-bedroom, 24 four-bedroom, and two (2) three-bedroom units' set-aside for on-site managers. Additional funding sources include a deferred loan of \$30,147,938 from La Quinta Redevelopment Agency Housing Funds, a deferred loan of \$1,000,000 from the Affordable Housing Program, a deferred loan of \$10,000,000 from the State of California Department of Housing and Community Development Multifamily Housing Program, a limited partner tax credit equity contribution of \$42,571,475, a deferred developer fee of \$1,300,000, and a permanent loan of \$4,540,000. The estimated total development cost is approximately \$90,559,413. A total of 108 HOME-assisted units will be set-aside for the benefit of low-income households for a period of at least 55 years. Construction was completed and the project is anticipated to close in December 2010.

The following activities are currently underway:

2. Security Deposit Assistance (SDA), Countywide Program: The County committed \$200,000 to the Housing Authority of the County of Riverside (HACR) for the Security Deposit Assistance Program. The goal of the program is to remove the initial barrier that families encounter as they attempt to find a suitable, decent housing unit to rent. The program is designed to provide a one-time grant to pay for the security deposit for very low-income families earning 50% of the median income. The maximum grant per family is limited to the lesser of 50% of the actual total security deposit or half of the Section 8 contract rent. The applicants are limited to eligible participants who have recently been selected from the waiting list, have a Section 8 Voucher, and are in the process of finding a unit to rent. Existing Section 8 Voucher holders are also eligible if the owner of the unit has selected to sell the property, the property is under foreclosure, or there is an unforeseen emergency condition that is through no fault of the family. A total of 406 households were assisted through the SDA program since its April 2008 inception. The total expended to date is \$187,066.50. The average per unit assistance was \$460. A total of 115 households were assisted this past fiscal year. The total expended this past fiscal year was \$51,130.00. The average per unit assistance this past fiscal year was \$444. The activity is ongoing until funds have been exhausted.

3. Cimarron Heights at Dream Homes, Cathedral City: In June 2008, the County committed \$800,000 in HOME funds for the development and construction of an 84-unit multi-family apartment complex. On March 2010, \$500,000 was shifted to complete Rancho Dorado Apartments and reduced the HOME loan to \$300,000 for Cimarron Heights. The project consists of 56 two-bedroom and 27 three-bedroom units. 1 three-bedroom unit will be reserved for an on-site resident manager. Other funding sources include a \$1,226,000 bank loan; a loan of \$8,725,185 from the Redevelopment Agency of the City of Cathedral City; a loan of \$6,428,188 from the HCD Multifamily Housing Program (MHP); a loan of \$705,709 from the Affordable Housing Program; a deferred developer's fee of \$250,000; and a tax credit equity contribution of \$8,764,020. The total cost of development is estimated to be \$26,899,102. A total of 40 HOME-assisted rental units will be set-aside for the benefit of very low-income households for a period of at least 55 years. The project is anticipated to complete construction in November 2012.

4. Rancho Dorado Apartments, Moreno Valley: The County committed \$650,000 in HOME funds in March 2008 for the development and construction of a 70-unit rental-housing complex. The project consists of 14 one-bedroom, 26 two-bedroom, 30 three-bedroom, and one two-bedroom unit set-aside for an on-site manager. Additional funding sources that are being sought by the applicant includes a \$1,500,000 loan from the County of Riverside Mental Health Department Mental Health Services Act (MHSA) Funds, a \$4,750,000 deferred loan from the Redevelopment Agency for the City of Moreno Valley, a \$2,145,723 loan from the California Community Reinvestment Corporation, and a limited partner tax credit equity contribution of \$10,776,232. Additionally, the developer would defer their developer fee up to \$878,129. The estimated total development cost is approximately \$20,700,084. A total of 11 HOME-assisted will be set-aside for the benefit of low-income households for a period of at least 55 years. Additionally, 15 units will be set-aside as permanent supportive housing units that will house homeless individuals referred by the Department of Mental Health for the County. Construction is scheduled to be completed October 2010.

5. River Canyon Apartments, Cathedral City: On March 2009, the County committed \$750,000 in HOME funds for the development and construction of a 60-unit multi-family apartment complex in the City of Cathedral City. Subsequent to that, on February 2010 the County increased the HOME loan to \$1,250,000 to help cover a funding shortfall due to the severe decline in tax credit equity pricing. The project has a mix of 41 two-bedroom, and 18 three-bedroom units. One additional three-bedroom unit will be set aside for on-site manager. All units will come equipped with a refrigerator, dishwasher, combination range/oven, garbage disposal, central heating/cooling, and carpeting. The development will include a community building of approximately 1,800 square feet with a kitchen, restrooms, laundry facilities, a computer lab room, and a manager's office. Other funding sources include a \$4,006,162 loan from the Redevelopment Agency for the City of Cathedral City, a permanent loan of \$2,195,017, a \$354,000 deferred loan from the Federal Home Loan Affordable Housing Program (AHP) Funds, \$350,000 in deferred developer fee, and a limited partner tax credit equity contribution of \$7,851,907. The total development costs are estimated to be \$15,507,086. Eleven (11) units will be designated as Low HOME units which are limited to very low-income households whose incomes do not exceed 50% of the Riverside County Median Income for a period of at least 55 years. The term of the HOME funds loan will be one percent (1.00%) interest over 55 years. Construction is anticipated to be completed by April 2011.

6. Brisas de Paz Apartments, Desert Hot Springs: On March 2009 the County committed \$1,000,000 in HOME funds for the development of a 62-rental unit housing complex. Subsequent to that on March 2010 the County committed an additional \$300,000 to help cover increased cost due to the requirement of paying prevailing wages. On June 2010 the County committed an additional \$650,000 HOME funds to help offset the decrease in equity market pricing and improve the project's tax credit application competitiveness scoring. The County has committed a total of \$1,950,000 in HOME funds towards the project. The project has a mix of 11 one-bedroom; 26 two-bedroom; and 24 three-bedroom units. One additional three-bedroom unit will be set aside for an on-site manager. All units will come equipped with a refrigerator, dishwasher, combination range/oven, garbage disposal, central heating/cooling, and carpeting. The development will include a community building of approximately 2,000 square-feet with a kitchen, restrooms, laundry facilities, a computer lab room, and a manager's office. Other funding sources that are being sought by the applicant include a \$1,649,700 loan from Wells Fargo Bank, a \$1,700,000 loan from the Redevelopment Agency for the City of Desert Hot Springs, a \$610,000 deferred loan from the Federal Home Loan Affordable Housing Program (AHP) Funds, \$100 in General Partner Equity, and a limited partner tax credit equity contribution of \$9,545,773. Additionally, the developer would defer their developer fee up to \$289,791. The total development costs are estimated to be \$15,745,364. Thirty (30) units will be designated as Low HOME units which are limited to very low-income households whose incomes do

not exceed 50% of the Riverside County Median Income for a period of at least 55 years. The term of the HOME funds loan will be one percent (1%) interest over 55 years. The project is currently in the predevelopment stage. The anticipated construction start date is June 2011 pending financing approval.

7. Monte Vista II, Murrieta: The County committed \$968,000 for the second phase of Monte Vista Apartments. The project is 40-unit affordable housing complex for low-income families in the City of Murrieta in Riverside County. A total of 11 units shall be designated as HOME-assisted units limited to households whose incomes do not exceed fifty percent (50%) of the median family income for the County of Riverside. The units will be restricted for a period of at least 55 years from the issuance of Certificate of Occupancy. Other funding sources include: a \$2,222,222 loan from the Murrieta Redevelopment Agency; a \$1,320,000 land contribution from the Murrieta Redevelopment Agency; a \$1,189,999 conventional loan; and a limited partner tax credit equity contribution of \$5,765,908. The total development costs are estimated to be \$11,466,129. The project is currently in the predevelopment and environmental clean up phase. The project anticipates construction to start by June 2011.

Neighborhood Stabilization Program (NSP): Title III of Division B of the Housing and Economic Recovery Act, 2008 (HERA) was signed by the President on July 30, 2008. Section 2301 - Emergency Assistance for the Redevelopment of Abandoned and Foreclosed Homes is referred to as the Neighborhood Stabilization Program. On September 26, 2008, HUD announced that the County of Riverside would receive \$48,567,786 as part of the first round of the NSP. These targeted funds are being used to acquire foreclosed homes, rehabilitate properties, and offer purchase price assistance to low-, moderate-, and middle-income ("LMMI") first-time homebuyers, or rental to very low-income households.

NSP funds are being used for the following primary activities, plus administration: (NSP-1) Acquisition, rehabilitation, and resale to first-time homebuyers - \$34,149,564; (NSP-2) Acquisition, rehabilitation, and rental to very low-income persons - \$204,000; (NSP-3) Neighborhood Stabilization Homeownership Program purchase price assistance - \$1,681,120; (NSP-4) Acquisition and rehabilitation of foreclosed, vacant multi-family properties, new construction of multi-family rental project - \$7,677,316; and (NSP-5) NSP administration costs not to exceed 10% of the NSP grant and 10% of the program income - 4,855,786.

The following activities were completed during the reporting period:

8. NSP-2, Acquisition, Rehabilitation, and Rental of foreclosed single-family homes: The County committed \$204,000 for the acquisition, rehabilitation and rental of a foreclosed single-family home for a very low-income special needs household in the City of Blythe. The unit will remain affordable for a period for 55 years. The project is anticipated to complete in October 2010.

9. NSP-4, Hacienda Hills Apartments, Desert Hot Springs: The County committed \$4,677,316 for the acquisition, rehabilitation and rental of a foreclosed multi-family townhome complex for rent to low- and very low-income households in the City of Desert Hot Springs. The acquisition cost was \$3,533,766. Rehabilitation costs are estimated to be \$2,439,250. NSP funds will be utilized for acquisition and soft costs. The estimated total cost for the project is approximately \$9,282,809. Additional funds include a bank loan in the amount of \$1,520,000; a loan for \$750,000 from the Desert Hot Springs Redevelopment Agency; a limited partner tax credit equity contribution of \$2,017,862; solar rebates in the amount of \$6,250; and a deferred developer fee of \$311,381. A total of 30 units will be reserved for rent to very low-income households and 29 units for rent to low-income households. The period of affordability of the Project will be for 55 years. The project is anticipated to complete in

December 2010.

10. NSP-4, Acquisition, Rehabilitation, and Rental of foreclosed multi-unit properties: The County committed \$3,000,000 for the acquisition, rehabilitation and rental of scattered foreclosed multi-unit properties for rent to very low-income households in the City of Desert Hot Springs and Cathedral City. A total of 10 multi-unit properties have been acquired and will provide a total of 34 units for rent to very low-income households. The period of affordability of the Project will be for 55 years. The project is anticipated to complete in December 2010.

RDA Low and Moderate Income Housing Fund -Multi-family and Special Needs Rental Housing

The following projects were completed during the reporting period:

11. Inspire Single-Family Rental, Eastvale: RDA funds were utilized to acquire, rehabilitate and rent a single-family home to very low-income persons that are between the ages of 18 and 22 years of age that are emancipated former foster youth. The County provided \$330,000 for acquisition and rehabilitation of the single-family home. The unit will remain affordable for a period for 55 years. The project was completed June 2010.

The following new construction and rehabilitation activities are currently underway:

12. Mission Village Senior Apartments, Glen Avon: In March 2008, the RDA committed \$9,243,334 in RDA funds for the development and construction of Mission Village Senior Apartments, a 102-unit affordable senior apartment complex in the unincorporated community of Glen Avon. The project includes 90 one-bedroom units, 11 two-bedroom units, and 1 two-bedroom unit set-aside for an on-site manager. Other funding sources include a tax-exempt bond of \$3,045,664; a tax credit equity contribution of \$5,930,197; an AHP loan of \$406,271; and deferred developer fee of \$200,000. The estimated total development cost is approximately \$18,825,466. A total of 49 RDA-assisted units will be reserved for very low-income senior households for an affordability period of at least 55 years. Construction was completed in May 2010.

13. Paseo de los Héroes Mobile Home Park II, Mecca: RDA funds in the amount of \$1,525,000 was provided for the development of a 52-space mobile home rental park located on 10 acres of vacant land in the unincorporated community of Mecca. The project includes 11 two-bedroom, 33 three-bedroom, and 8 four-bedroom units with a community building that will also house a computer lab, office, and full kitchen. The estimated development cost for the project is \$18,136,777 and includes a loan of \$1,000,000 from the Joe Serna, Jr. Farm Worker Housing Grant program. A total of 25 RDA-assisted units will be reserved for very low-income households with an affordability period of at least 55 years. Construction was completed in May 2010.

14. Tres Lagos Senior Apartments, Wildomar: In June 2007, the County expended \$4,365,000 in RDA funds to acquire approximately 10.16 acres of land for the development and construction of an approximately 204-unit apartment complex for low-income senior households in the unincorporated community of Wildomar. On February 5, 2008, voters of the unincorporated community of Wildomar elected for city incorporation. As of July 1, 2008, Wildomar no longer resides in the territorial jurisdiction of the RDA. Consequently, the project will continue without County RDA funding. All of the units in the development will remain reserved for low-income senior households for an affordability period of at least 55 years.

15. Vineyards at Menifee, Menifee: In March 2008, the RDA committed \$2,000,000 in RDA funds to a developer to acquire approximately 4.8 acres of land for the development and construction of an 81-unit apartment complex for low-income senior households in the unincorporated community of Menifee. On June 3, 2008, voters of the unincorporated community of Menifee elected for city incorporation. As of October 1, 2008, Menifee no longer resides in the territorial jurisdiction of the RDA. On July 2008 the County committed \$600,000 in HOME funds towards the project. Subsequent to that, there has been efforts by the State Assembly to amend RDA law that would allow RDA agencies to contribute money towards projects that are located in newly incorporated cities such as this project. The RDA on June 29 approved a resolution supporting the application for low-income housing tax credits for this project and a \$3,600,000 loan contingent on the RDA law being amended to allow for the RDA to contribute funding towards a project outside its territorial jurisdiction. The project consists of 64 one-bedroom, 16 two-bedroom, and one two-bedroom unit set-aside for an on-site manager. Other funding sources include a 1,470,870 conventional loan; a loan of \$1,500,000 from the Mental Health Services Act ("MHSA") Program; tax credit equity contribution of \$11,128,849; a \$2,000,000 grant from the Redevelopment Agency for the County of Riverside; and \$571,374 in waived impact fees. Additionally, the developer would defer their developer fee up to \$99,653. The total cost of development is estimated to be \$20,712,495. A total of 11 HOME-assisted units will be reserved for low-income senior households for an affordability period of at least 55 years. The project is in the predevelopment phase and anticipates obtaining entitlements by April 2011. Construction is anticipated to commence by June 2011 pending financing approval.

16. 100 Palms Resort Acquisition, Oasis: The RDA purchased the 100 Palms Resort which is located in the unincorporated area of the County for the purpose of carrying out its obligation to help eliminate blight and providing safe and decent affordable housing to its residents. The mobile home park was purchased in May 2008 for \$2,212,286. The RDA has relocated the residents that were living in the park and demolished all structures on the site. Relocation costs were approximately \$1,498,340. The RDA issued a Request for Qualification and Proposal on March 2009, for the development of an affordable housing project on the property. A developer was selected and on February 2010 the RDA approved a \$450,000 loan for pre-development expenses related to entitlements and environmental cleanup of the site.

17. Desert Meadows (formerly Date Palm Mobile Home Park, Indio): The RDA purchased the Date Palm Mobile Home Park which is located in the unincorporated area of the County for the purpose of carrying out its obligation to remove blight and provide safe and decent affordable housing to its residents. The mobile home park was purchased in August 2007 for \$1,900,000. Relocation of all of the park's residents and demolition of all units has been completed. The County completed the relocation of all of the park's residents in August 2008 and demolition of all units in October 2008. The project is currently in its predevelopment and environmental clean-up phase. The project has been entitled. The start of construction is anticipated to commence by June 2011 pending financing approval.

18. Mountain View Estates, Oasis: In April 2008, the RDA approved a Grant Agreement with Desert Empire Homes, a for-profit developer, for the construction of a 398 space mobile home park. Mountain View Estates is situated on approximately 50 acres located south of 66th Avenue, north of 70th Avenue, west of Polk Street and on the east side of Harrison Street in the unincorporated community of Oasis. The proposed Project will be built in two phases. The first phase will consist of 180 spaces plus one manager's unit and a community center of approximately 2,200 sq ft in size and the second phase, which will be built in the future, to include the remaining mobile home spaces. The development cost for the first phase is \$9,716,528. The project will receive \$6,500,000 in RDA Set Aside Funds and the balance of the development costs will be obtained by the developer in the form of

private financing. A minimum of 90 mobile home park spaces in the development will be set aside for very low-income households for a period of at least fifty-five years. The first phase of this mobile home park is anticipated to be complete by December 2010.

19. Desert Rose Apartments (formerly Ripley Farm Worker Center), Ripley: In November 2005, the RDA approved a Rehabilitation of Real Property Agreement with the HACR. The Ripley Farm Worker Center Project is an acquisition, rehabilitation and conversion of a transitional migrant facility into a permanent multi-family and farm worker rental housing facility that is located in the unincorporated community of Ripley. The facility will consist of 76 rental housing units and 1 on-site manager's unit. The project will have a mix of 4 studios, 9 one-bedroom, 39 two-bedroom, 20 three-bedroom, and 4 four-bedroom units. The total development cost for the project is approximately \$11,860,000. The project will receive funding from a FWHG of \$3,000,000 from HCD; a HACR equity contribution of \$360,000; and RDA grants totaling \$8,500,000. All 76 units will be set-aside for the benefit of low-income domestic farm labor and their families for a period of at least 55 years. The project is currently 88% leased up and is anticipated to be complete in December of 2010.

20. Mustang Lane Infill Housing Project, Rubidoux: In October 2006, the RDA approved an Agreement to Develop with a non-profit affordable housing developer to provide a grant of \$1,155,000 for land acquisition and construction of seven single family homes in the unincorporated community of Rubidoux. Subsequent to that, the RDA and developer have since mutually agreed to explore the development of a multifamily rental housing complex instead of the single family homes initially planned. On March 2009 the RDA and developer entered into a Memorandum of Understanding that would allow the developer to utilize \$234,000 of the original \$1,500,000 grant towards pre-development expenses that would be incurred in obtaining necessary entitlements and financing for the development of the proposed multifamily project.

21. Legacy Apartments, Thousand Palms: In June 2010, the RDA approved funding assistance for \$8,800,000 to acquire and develop a site for a gated 80-unit affordable, multi-family community, including an additional on-site manager's unit. The unit mix of the development will be 14 one-bedroom units, 33 two-bedroom units, and 33 three-bedroom units. The site plan will be comprised of eleven, two-story residential buildings with amenities that include a community building, a laundry building, pool/splash park, multiple open space areas, barbeque/picnic areas, and a basketball court and tot-lots. All of the proposed units will be reserved for low-income families with affordable rents for a period of at least 55 years; fifteen of those units will be reserved for special needs individuals. The estimated total development cost for the Project is \$25,168,039. Funding will include a \$2,534,954 conventional loan from Farmers & Merchant Bank; a \$1,500,000 loan from MHSA (allocated from the \$8,800,000); a deferred developer fee of \$126,722; and Riverside County Transportation Uniform Mitigation Fee waiver of \$101,516. The balance of \$13,604,847 will come from the tax credit equity financing. The project is in its entitlement phase and entitlements were approved in June 2010. Construction is anticipated to start by January 2011 pending financing approval.

Priority #5: Sheltering the Homeless.

| Program | | 2009-2014 Objectives/ FY 2009/10 Objectives | FY 2009/10 Accomplishments |
|--|--|--|--|
| Redevelopment Agency for the County of Riverside (RDA) Low and Moderate Income Housing Fund - Housing for the Homeless | | The Redevelopment Agency for the County of Riverside will continue to address the need for housing the homeless. | The RDA for the County of Riverside is making efforts to find and establish a project site to address homeless needs. There are no projects to report for this reporting period. |

Priority #6: Stabilize declining neighborhood conditions due to foreclosures.

| Program Activity | 2009-2014 Objectives/ FY 2009/10 Objectives | FY 2009/10 Accomplishments |
|--|---|---|
| NSP-1 Acquisition/Rehab/Resale of foreclosed and bank- owned Single-Family properties | 5-Year (2009-2014): 150 FY 09/10: 50 | During the FY 2009/2010: <ul style="list-style-type: none"> • Committed and obligated 98.5% or \$33,930,674 of the entire allocation of 34,438,179 for the first primary activity of acquisition, rehabilitation, and resale to LMMI first-time homebuyers. • A total of 147 units were acquired. • 5 were resold to LMMI first-time homebuyers and 6 were resold to very low-income first-time homebuyers. |
| NSP-2 Acquisition/Rehab/Rental of foreclosed and bank- owned Single-Family properties | 5-Year (2009-2014): 10 FY 09/10: 4 | During the FY 2009-2010: <ul style="list-style-type: none"> • One project was committed and fully obligated the entire allocation of \$204,000 for the second activity of acquisition, rehabilitation and rental of single family dwellings to LMMI applicants. |
| NSP-3 Neighborhood Stabilization Homeownership Program (NSHP, formerly Enhanced FTHB) | 5-Year: 190 households FY 09/10: 64 households | During the FY 2009-2010: <ul style="list-style-type: none"> • The County provided purchase price assistance to 21 low-, moderate-, middle- income ("LMMI") households and expended a total of \$964,049 in NSHP funds; • 1 extremely low-income household was assisted, 1 very low-income household was assisted, 7 low-income households were assisted and 12 moderate-income households were assisted; • The average home purchase price was \$173,146. |
| NSP-4 Acquisition/Rehab/Resale of foreclosed and bank- owned Multi-Family properties | 5-Year (2009-2014): 120 FY 09/10: 0 | During the FY 2009-2010: <ul style="list-style-type: none"> • A total of 2 projects were committed and fully obligated the entire allocation of \$7,677,371 for the activity of acquisition, rehabilitation and rental of multifamily dwellings. A total of 11 multifamily dwellings were acquired and include 94 units. |

Neighborhood Stabilization Program (NSP): Title III of Division B of the Housing and Economic Recovery Act, 2008 ("HERA") was signed by the President on July 30, 2008. Section 2301 - Emergency Assistance for the Redevelopment of Abandoned and Foreclosed Homes is referred to as the Neighborhood Stabilization Program ("NSP"). On September 26, 2008, HUD announced that the County of Riverside would receive \$48,567,786 as part of the first round of the NSP. These targeted funds are being used to acquire foreclosed homes, rehabilitate properties, and offer purchase price assistance to low-, moderate-, and middle-income ("LMMI") first-time homebuyers, or rental to very low-income households.

NSP funds are being used for the following primary activities, plus administration: (NSP-1) Acquisition, rehabilitation, and resale to first-time homebuyers - \$34,149,564; (NSP-2) Acquisition, rehabilitation, and rental to very low-income persons - \$204,000; (NSP-3) Neighborhood Stabilization Homeownership Program purchase price assistance - \$1,681,120; (NSP-4) Acquisition and rehabilitation of foreclosed, vacant multi-family properties, new construction of multi-family

rental project - \$7,677,316; and (NSP-5) NSP administration costs not to exceed 10% of the NSP grant and 10% of the program income - 4,855,786.

The following activities were completed during the reporting period:

NSP-1, Acquisition, Rehabilitation, and Resale of foreclosed and bank-owned single-family properties: The County committed and obligated 98.5% or \$33,930,674 of the entire allocation of 34,438,179 for primary activity of acquisition, rehabilitation, and resale of foreclosed and bank-owned single-family properties within specific NSP target areas in the County Riverside to LMMI first-time homebuyers. 30 homes were acquired and \$5,662,911 was expended in the 1st Supervisorial District. 16 homes were acquired and \$2,683,735 was expended in the 2nd Supervisorial District. 37 homes were acquired and \$5,971,226 was expended in the 3rd Supervisorial District. 35 homes were acquired and \$5,131,621 was expended in the 4th Supervisorial District. 29 homes were acquired and \$9,332,953 was expended in the 5th Supervisorial District. A total of 147 units were acquired for rehabilitation and resale and which were purchased at an average discount of 7% of the appraised value, with an average purchase price of \$140,500 and have an average rehabilitation amount of \$189,000. 5 homes were completed and resold to LMMI first-time homebuyers of an average median income of 88% with an average assistance to homebuyer of \$45,000, resold at an average sales price of \$179,000 with a 15-year affordability period and 6 homes were resold to very low-income first-time homebuyers of an average median income of 41%, resold at an average sales price of \$167,000 with a 15-year affordability period.

NSP -2, Acquisition, Rehabilitation, and Resale of foreclosed and bank-owned single-family properties: The County committed \$204,000 for the acquisition, rehabilitation and rental of a foreclosed single-family home for a very low-income special needs household in the City of Blythe. The unit will remain affordable for a period for 55 years. The project is anticipated to complete in October 2010.

NSP-3, Neighborhood Stabilization Homeownership Program (NSHP): NSHP provides NSP funds in the form of purchase price assistance with optional rehabilitation and repair assistance to LMMI first-time homebuyer households to purchase bank-owned, foreclosed properties within specific NSP target areas in Riverside County. NSHP is available for households with an annual income that is no greater than 120% of the area median income as published by HUD and must not have owned homes within the past three-year period. NSHP provides 20% of the purchase price with a 15-year affordability period as a "silent second" loan with an optional "silent third" loan with the same terms for minor rehabilitation and repair for a total not to exceed \$75,000.

For FY 2009-2010, the County provided NSHP assistance to 21 LMMI first-time homebuyer households and expended a total of \$964,049 in NSHP funds. 1 extremely low-income household, 1 very low-income household, 7 low-income households, and 12 moderate-income households were assisted. The average home purchase price was \$173,146. The average first mortgage loan was \$147,719 and the average NSHP assistance per household was \$45,907. NSHP projects were located throughout the County. 3 homes were in the 1st Supervisorial District, 13 homes were in the 3rd Supervisorial District, 1 home was in the 4th Supervisorial District and 4 homes were in the 5th Supervisorial District. No homes were assisted in the 2nd Supervisorial District.

NSP-4, Hacienda Hills Apartments, Desert Hot Springs: The County committed \$4,677,316 for the acquisition, rehabilitation and rental of a foreclosed multi-family townhome complex for rent to low- and very low-income households in the City of Desert Hot Springs. The acquisition cost was \$3,533,766. Rehabilitation costs are estimated to be \$2,439,250. NSP funds will be utilized for

acquisition and soft costs. The estimated total cost for the project is approximately \$9,282,809. Additional funds include a bank loan in the amount of \$1,520,000; a loan for \$750,000 from the Desert Hot Springs Redevelopment Agency; a limited partner tax credit equity contribution of \$2,017,862; solar rebates in the amount of \$6,250; and a deferred developer fee of \$311,381. A total of 30 units will be reserved for rent to very low-income households and 29 units for rent to low-income households. The period of affordability of the Project will be for 55 years. The project is anticipated to complete in December 2010.

NSP-4, Acquisition, Rehabilitation, and Rental of foreclosed multi-unit properties: The County committed \$3,000,000 for the acquisition, rehabilitation and rental of scattered foreclosed multi-unit properties for rent to very low-income households in the City of Desert Hot Springs and Cathedral City. A total of 10 multi-unit properties have been acquired and will provide a total of 34 units for rent to very low-income households. The period of affordability of the Project will be for 55 years. The project is anticipated to complete in December 2010.

Worst Case Housing Needs:

Households with “worst case needs” or “acute housing needs” are defined by HUD as: unassisted renters with very low-incomes, below fifty-percent (50%) of the area median income (AMI), and either 1) paying more than half of their income for housing; 2) living in severely substandard housing; or 3) involuntarily displaced.

According to research from the California Department of Finance, the County of Riverside grew from an estimated population of 1,559,076 in July of 2000 to an estimated population of 2,106,328 in July of 2008, an increase of 35.1 percent. The County of Riverside grew an average 3.83 percent annually from July 2000 to July 2008.

CHAS Data has shown a decline in the production of housing units, based on building permits, from 24,777 in 2006 to 12,339 in 2007 and 5,312 in 2008. Output of units in single-family structures dropped steeply from 20,894 in 2006 to 3,728 in 2008. Output of units in all multi-family structures fell from 3,883 in 2006 to 1,584 in 2008.

On July 12, 2007, the Southern California Association of Governments (SCAG) Regional Council approved a Regional Housing Needs Assessment (RHNA) Allocation Plan projecting housing needs by income level with a planning period from January 1, 2006 to June 30, 2014. The RHNA analyzed the existing unmet housing needs of the County as of 2007. The assessment projected the number of new housing units required to meet the need of each representative income category within 2006 to 2014. The following table presents the RHNA projections:

Estimated Housing Need in Riverside County (2006-2014)

| County of Riverside | Very Low-Income Households (0-50% AMI) | Low-Income Households (51-80% AMI) | Moderate-Income Households (81-120% AMI) | Above Moderate-Income Households (> 120% AMI) | Total |
|----------------------|--|------------------------------------|--|---|---------|
| Percentage Allocated | 23.4% | 16.3% | 18.5% | 41.8% | 100% |
| Number of households | 40,849 | 28,535 | 32,292 | 73,029 | 174,705 |

Two sub-regional councils of governments including the Western Riverside Council of Governments (WRCOG) and Coachella Valley Association of Governments (CVAG) represent Riverside County. Through delegation agreements with SCAG, both of these sub-regions assumed responsibility for administering the RHINA distribution among the individual jurisdictions within their respective sub-regions, as shown below:

Estimated Housing Need in WRCOG and CVAG sub-regions (2006-2014)

| WRCOG Region | Very Low-Income Households (0-50% AMI) | Low-Income Households (51-80% AMI) | Moderate-Income Households (81-120% AMI) | Above Moderate-Income Households (> 120% AMI) | Total |
|----------------------|--|------------------------------------|--|---|---------|
| Percentage Allocated | 23.5% | 16.4% | 18.5% | 41.7% | 100% |
| Number of households | 30,798 | 21,501 | 24,208 | 54,625 | 131,133 |

| CVAG Region | Very Low-Income Households (0-50% AMI) | Low-Income Households (51-80% AMI) | Moderate-Income Households (81-120% AMI) | Above Moderate-Income Households (> 120% AMI) | Total |
|----------------------|--|------------------------------------|--|---|--------|
| Percentage Allocated | 23.1% | 16.1% | 18.6% | 42.2% | 100% |
| Number of households | 10,050 | 7,034 | 8,084 | 18,404 | 43,572 |

In a special tabulation of homeowner and renter data utilizing HUD and Census 2000 data, CHAS data provides the following housing problems statistics related to cost burden, elderly, substandard housing and overcrowding:

Cost burden is the percentage of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Housing Problems relate to cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Elderly households are 1 or 2 person households where either person is 62 years or older.

Renter Households in Riverside County

| Renter Households | Household Income <= 30% MFI | Housing Problems | % Cost Burden > 30% MFI | % Cost Burden > 50% MFI |
|-----------------------------------|-----------------------------|------------------|-------------------------|-------------------------|
| Elderly (1 & 2 members) | 6,573 | 75.6 | 75.1 | 57.6 |
| Small Related (2 to 4 members) | 11,375 | 88.2 | 83.4 | 70.6 |
| Large Related (5 or more members) | 6,015 | 97.1 | 85.7 | 63.1 |
| All Other | 9,055 | 75.5 | 73.4 | 66.9 |
| Total Renters | 33,018 | 83.8 | 79.4 | 65.6 |

| Renter Households | Household Income > 30 to <= 50% MFI | Housing Problems | % Cost Burden > 30% MFI | % Cost Burden > 50% MFI |
|-----------------------------------|-------------------------------------|------------------|-------------------------|-------------------------|
| Elderly (1 & 2 members) | 6,104 | 77.6 | 76.7 | 37.8 |
| Small Related (2 to 4 members) | 11,105 | 85.1 | 75.0 | 27.7 |
| Large Related (5 or more members) | 6,280 | 95.5 | 62.7 | 13.4 |
| All Other | 4,850 | 84.7 | 83.2 | 39.1 |
| Total Renters | 28,739 | 85.8 | 74.1 | 28.7 |

| Renter Households | Household Income > 50 to <= 80% MFI | Housing Problems | % Cost Burden > 30% MFI | % Cost Burden > 50% MFI |
|-----------------------------------|-------------------------------------|------------------|-------------------------|-------------------------|
| Elderly (1 & 2 members) | 4,839 | 58.0 | 56.1 | 13.2 |
| Small Related (2 to 4 members) | 14,635 | 59.6 | 41.7 | 3.7 |
| Large Related (5 or more members) | 7,214 | 82.5 | 25.1 | 2.6 |
| All Other | 7,390 | 54.2 | 50.0 | 7.8 |
| Total Renters | 34,078 | 63.1 | 42.0 | 5.7 |

| Renter Households | Household Income > 80% MFI | Housing Problems | % Cost Burden > 30% MFI | % Cost Burden > 50% MFI |
|-----------------------------------|----------------------------|------------------|-------------------------|-------------------------|
| Elderly (1 & 2 members) | 5,978 | 18.5 | 16.1 | 3.9 |
| Small Related (2 to 4 members) | 27,509 | 19.3 | 6.1 | 0.3 |
| Large Related (5 or more members) | 10,514 | 56.3 | 5.2 | 0.0 |
| All Other | 17,489 | 11.8 | 7.5 | 0.5 |
| Total Renters | 61,490 | 23.4 | 7.3 | 0.7 |

Renter data do not include renters living on boats, recreational vehicles (RVs) or vans.

Owner Households in Riverside County

| Owner Households | Household Income <= 30% MFI | Housing Problems | % Cost Burden > 30% MFI | % Cost Burden > 50% MFI |
|-----------------------------------|--------------------------------|------------------|----------------------------|----------------------------|
| Elderly (1 & 2 members) | 10,473 | 68.2 | 67.6 | 50.8 |
| Small Related (2 to 4 members) | 5,135 | 77.8 | 74.7 | 67.5 |
| Large Related (5 or more members) | 2,900 | 91.2 | 78.8 | 68.6 |
| All Other | 3,540 | 63.7 | 63.0 | 50.4 |
| Total Owners | 22,048 | 72.7 | 70.0 | 57.0 |

| Owner Households | Household Income > 30 to <= 50% MFI | Housing Problems | % Cost Burden > 30% MFI | % Cost Burden > 50% MFI |
|-----------------------------------|--|------------------|----------------------------|----------------------------|
| Elderly (1 & 2 members) | 14,514 | 50.9 | 50.7 | 27.9 |
| Small Related (2 to 4 members) | 6,795 | 80.4 | 76.5 | 56.3 |
| Large Related (5 or more members) | 4,859 | 94.6 | 75.7 | 37.7 |
| All Other | 2,450 | 71.0 | 70.0 | 53.3 |
| Total Owners | 28,618 | 67.0 | 62.7 | 38.5 |

| Owner Households | Household Income > 50 to <= 80% MFI | Housing Problems | % Cost Burden > 30% MFI | % Cost Burden > 50% MFI |
|-----------------------------------|--|------------------|----------------------------|----------------------------|
| Elderly (1 & 2 members) | 21,479 | 33.4 | 32.8 | 13.1 |
| Small Related (2 to 4 members) | 15,295 | 72.9 | 66.9 | 26.5 |
| Large Related (5 or more members) | 10,954 | 83.0 | 51.4 | 11.6 |
| All Other | 4,190 | 65.2 | 63.5 | 32.7 |
| Total Owners | 51,918 | 58.1 | 49.3 | 18.3 |

| Owner Households | Household Income > 80% MFI | Housing Problems | % Cost Burden > 30% MFI | % Cost Burden > 50% MFI |
|-----------------------------------|-------------------------------|------------------|----------------------------|----------------------------|
| Elderly (1 & 2 members) | 57,934 | 15.2 | 28.9 | 13.1 |
| Small Related (2 to 4 members) | 120,673 | 22.9 | 29.3 | 9.7 |
| Large Related (5 or more members) | 43,280 | 40.9 | 30.1 | 9.3 |
| All Other | 24,015 | 27.2 | 38.0 | 15.9 |
| Total Owners | 245,902 | 24.7 | 30.2 | 11.3 |

Renter Households - Approximately 79.4% or 26,217 renter households of extremely low-income were cost burdened, spending more than 30% of the household's total gross income towards rent and utilities.

Owner Households - Approximately 70.0% or 15,434 owner households of extremely low-income were cost burdened, spending more than 30% of the household's total gross income towards a mortgage payment, taxes, insurance, and utilities.

Elderly Households - A total of 8,090 elderly renter households, 62 years or older and at or below 80% MFI, had mobility or self care limitations. Approximately 70.3 percent or 5,688 elderly renter households were cost burden with greater than 30% of income towards rent and utilities and/or overcrowding and/or without complete kitchen or plumbing facilities.

A total of 16,885 elderly owner households, 62 years or older and at or below 80% MFI, had mobility or self care limitations. Approximately 47.0% or 7,936 elderly owner households were cost burden with greater than 30% of income towards rent and utilities and/or overcrowding and/or without complete kitchen or plumbing facilities.

Substandard Housing Conditions exist to an extent that it endangers the life, health, property, safety or welfare of the public or the occupants of the housing: inadequate sanitation, structural hazards, nuisances, faulty weather protection, fire hazards, inadequate maintenance, overcrowding, or hazardous wiring, plumbing or mechanical equipment. The California Statewide Housing Plan estimates 10% of the housing stock is in need of rehabilitation or replacement. Substandard housing units were either not constructed properly, were constructed to a building code that is now outdated, or have been allowed to deteriorate as the unit aged. Although the Census 2000 data did not tabulate the total number of substandard units, data was available for certain conditions related to substandard conditions or need for rehabilitation. Approximately 81,627 dwelling units were built prior to 1960. 3,407 units lacked complete kitchens and 2,360 units lacked complete plumbing.

Large Families - A total of 19,509 renter households with 5 or more members, at or below 80 percent MFI, were considered large families. Approximately 91.2% or 17,793 renter households were large families and cost burden with greater than 30% of income towards rent and utilities and/or overcrowding and/or without complete kitchen or plumbing facilities.

A total of 18,713 owner households with 5 or more members, at or below 80% MFI, were considered large families. Approximately 87.3% or 16,334 owner households were large families and cost burden with greater than 30% of income towards rent and utilities and/or overcrowding and/or without complete kitchen or plumbing facilities.

Section 8 and Public Housing Programs - As of December 31, 2008 there were 44,216 registered on the Section 8 waiting list. As of January 6, 2009 there were 63,426 registered on the public housing waiting list.

HIV/AIDS - Riverside County is disproportionately impacted by the HIV/AIDS epidemic. Per data provided by the California Office on AIDS, there were 8,261 Persons Living With HIV/AIDS (PLWHA) in the Riverside-San Bernardino Metropolitan Statistical Area (MSA) as of December 31, 2007. Approximately 62.5% of these households (5,165) live in Riverside County. Based on these statistics, the City of Riverside allocates approximately 60% of the HOPWA formula grant directly to the Housing Authority of the County of Riverside to address the housing needs of low-income PLWHA within Riverside County. The average household income of a PLWHA in Riverside County is \$1,078 per month which means the majority of these households will qualify for HOPWA services if needed.

Racial or ethnic group data provided from CHAS data showed that Hispanic and Black Non-Hispanic households had a disproportionately greater need as follows:

Hispanics - Approximately 88.9% of extremely low-income ($\leq 30\%$ MFI) renter Hispanic family households were cost burdened with greater than 30% of income towards rent and utilities and/or overcrowding and/or without complete kitchen or plumbing facilities.

Black Non-Hispanic - Approximately 88.1% of extremely low-income ($\leq 30\%$ MFI) renter Black Non-Hispanic elderly households were cost burdened with greater than 30% of income towards rent and utilities and/or overcrowding and/or without complete kitchen or plumbing facilities. Additionally, 83.6% of very low-income ($> 30\%$ to $\leq 50\%$ MFI) renter Black Non-Hispanic elderly households were cost burdened as well.

Housing Needs of Persons with Disabilities:

According to SOCDS CHAS, households with Mobility or Self Care Limitations are defined as one or more persons that have 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

Based on SOCDS CHAS data for Riverside County, the following information for households with Mobility or Self-Care Limitations was provided:

- Renter Household Incomes 50% or below AMI with Mobility or Self Care Limitations:
A total of 16,170 households were very low-income Renters in Riverside County. Approximately 83.7% or 13,536 Renter households spent more than 50% of their gross income on housing costs.
 - 3,155 households were very low-income Elderly Renters (1 & 2 members) 75 years or older. Approximately 79.1% or 2,495 Elderly Renter households spent more than 50% of their gross income on housing costs.
2,850 households were very low-income Elderly Renters 62 to 74 years. Approximately 73.2% or 2,085 Elderly Renter households spent more than 50% of their gross income on housing costs.
 - The remaining 10,165 Renter households were categorized as All Other Households with incomes 50% or below AMI with Mobility or Self Care Limitations. Approximately 88.0% or 8,949 Owner households spent more than 50% of their gross income on housing costs.
- Owner Household Incomes 50% or below AMI with Mobility or Self Care Limitations:
A total of 15,890 households were very low-income Owners in Riverside County. Approximately 67.1% or 10,667 Owner households spent more than 50% of their gross income on housing costs.
 - 5,535 households were very low-income Elderly Renters (1 & 2 members) 75 years or older. Approximately 55.1% or 3,048 Elderly Renter households spent more than 50% of their gross income on housing costs.
 - 3,850 households were very low-income Elderly Renters (1 & 2 members) 62 to 74 years. Approximately 66.2% or 2,549 Elderly Renter households spent more than 50% of their gross income on housing costs.
 - The remaining 6,505 Owner households were categorized as All Other Households with incomes 50% or below AMI with Mobility or Self Care Limitations. Approximately 77.8% or 5,064 Owner households spent more than 50% of their gross income on housing costs.

Out of a total of 32,060 very low-income Renter and Owner households, 75.4% or 24,185 Riverside County households with Mobility or Self Care Limitations spent more than 50% of their gross income on housing costs.

For FY 2009-2010, a total of 113 housing projects addressed the needs of persons with disabilities. Below is a table showing households addressed per housing program.

| Program | Households with Disabilities |
|---|------------------------------|
| Enhanced Home Repair (EHR) | 1 |
| First Time Homebuyer (FTHB) | 1 |
| Home Rehabilitation Program (HRP) | 15 |
| Redevelopment Agency (RDA) Special Needs Housing, and Emergency Housing Response Program | 1 |
| Senior Home Repair (SHR) | 69 |
| Total | 87 |

The HOME Program also addresses special housing needs of persons with disabilities. Under HOME regulations, 24 CFR §92.251, the housing must meet the accessibility requirements at 24 CFR part 8, which implements Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794). Under Section 504 unit requirements, a minimum of five percent (5%) of the total dwelling units or at least one unit in a multi-family housing project, whichever is greater, shall be made accessible for persons with mobility impairments. A unit that is on an accessible route and is adaptable and otherwise in compliance with the standards set forth in §8.32 is accessible. An additional two percent (2%) of the units (but not less than one unit) in such a project shall be accessible for persons with hearing or vision impairments. All HOME projects constructed are required to meet the Section 504 requirements.

Fostering and Maintaining Affordable Housing:

To ensure that HOME investments yield affordable housing over the long term, HOME imposes rent and occupancy requirements over the length of an affordability period. For homebuyer and rental projects, the length of the affordability period varies per program and project. The FTHB Program imposes 15-year affordability periods. HOME Self-Help projects require a 20-year affordability period and HOME rental projects enforce a 55-year affordability period. Throughout the affordability period, the HOME-assisted housing must be occupied by income-eligible households. For rental housing, when units become vacant during the affordability period, subsequent tenants must be income-eligible and must be charged the applicable HOME rent. For homebuyer assistance, if a home purchased with HOME assistance is sold during the affordability period, recapture provisions apply to ensure the continued provision of affordability homeownership. In addition to HOME affordability requirements, RDA projects also impose affordability period requirements. Homeownership projects require a 45-year affordability period and rental projects require an affordability period of at least 55-years. RDA-assisted units must also be occupied by income-eligible households.

Geographic Distribution:

| Program | Geographic Distribution |
|---|--|
| <ul style="list-style-type: none"> • First Time Home Buyer (FTHB) Program • American Dream Down-payment Initiative (ADDI) Program • Home Investment Partnerships Act (HOME) Program • Home Rehabilitation Program (HRP) • Senior Home Repair (SHR) Program • Enhanced Home Repair (EHR) Program • Home Improvement Program (HIP) | <p>Limited to unincorporated areas of the County of Riverside and thirteen (1) cooperating cities (Banning, Beaumont, Blythe, Canyon Lake, Cathedral City, Desert Hot Springs, Indian Wells, La Quinta, Lake Elsinore, Murrieta, Norco, San Jacinto, and Temecula.).</p> |
| <ul style="list-style-type: none"> • Mortgage Credit Certificate (MCC) Program | <p>The MCC Program may be utilized to purchase a home in the following locations: All Unincorporated Areas of Riverside County and within the City Limits of the following jurisdictions: Banning, Beaumont, Blythe, Calimesa, Canyon Lake, Cathedral City, Perris, Corona, Desert Hot Springs, Hemet, Indio, Lake Elsinore, La Quinta, Moreno Valley, Murrieta, Norco, Palm Desert, Riverside, San Jacinto, and Temecula. The following cities are not participating in the County's MCC Program and MCC's cannot be issued to purchasers of homes located within the City Limits of these cities: Coachella, Palm Springs, Indian Wells, and Rancho Mirage. Target Areas offer higher income and cost limits, and does not restrict to first time homebuyers. Target areas are Census Tracts designated by the Federal government to encourage investment. There are fifty-six (56) target areas in Riverside County, however only fifty-one (51) target areas are inside the participating jurisdiction of the MCC Program.</p> |
| <ul style="list-style-type: none"> • Mobile Home Replacement Program (MHRP) • Mobile Home Tenant Loan (MHTL) Program • Agricultural Housing Facility Loan (AGHL) Fund • Redevelopment Agency (RDA) Infill Housing Program • RDA Low and Moderate Income Housing Fund | <p>Limited to the unincorporated areas of the County of Riverside and Redevelopment Project Areas</p> |
| <ul style="list-style-type: none"> • Neighborhood Stabilization Program | <p>Limited to Target Areas as defined in the Substantial Amendment to the County of Riverside 2009-2010 One-Year Action Plan.</p> |

Housing Accomplishments within the Cooperating Cities

The following section reports on housing activities within each of the County's Cooperating Cities. A total of \$20,667,871 was disbursed among the Cooperating Cities.

| Cooperating City | CDBG | | HOME | NSP | | MCC | Total |
|-----------------------|------------------|------------------|------------------|------------------|--|------------------|---------------------|
| | HRP | SHR | FTHB | NSHP | NSP-1, 2 & 4 Acquisition & Rehabilitation | | |
| 1. Banning | \$83,259 | \$0 | \$0 | \$0 | \$285,973 | \$35,642 | \$404,874 |
| 2. Beaumont | \$0 | \$11,830 | \$167,818 | \$139,191 | \$499,824 | \$78,010 | \$896,673 |
| 3. Blythe | \$21,000 | \$6,000 | \$0 | \$0 | \$124,015 | \$0 | \$151,015 |
| 4. Canyon Lake | \$0 | \$0 | \$36,400 | \$31,000 | \$403,950 | \$18,825 | \$490,175 |
| 5. Cathedral City | \$75,375 | \$17,717 | \$96,360 | \$74,640 | \$2,183,422 | \$23,810 | \$2,471,324 |
| 6. Desert Hot Springs | \$0 | \$0 | \$53,700 | \$25,740 | \$6,119,599 | \$30,314 | \$6,229,353 |
| 7. Indian Wells | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 8. Lake Elsinore | \$7,941 | \$16,600 | 0 | \$45,540 | \$5,093,475 | \$111,478 | \$5,275,034 |
| 9. La Quinta | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 10. Murrieta | \$10,050 | \$11,500 | \$190,800 | \$104,936 | \$1,051,604 | \$313,863 | \$1,682,753 |
| 11. Norco | \$0 | \$6,000 | \$0 | \$0 | \$1,237,926 | \$59,917 | \$1,303,843 |
| 12. San Jacinto | \$0 | \$11,750 | \$80,400 | \$188,350 | \$646,237 | \$37,468 | \$964,205 |
| 13. Temecula | \$0 | \$3,710 | \$0 | \$46,530 | \$621,957 | \$126,425 | \$798,622 |
| 14. Menifee* | \$21,960 | \$31,021 | \$19,700 | \$140,608 | \$1,885,012 | \$110,363 | \$2,208,664 |
| 15. Wildomar* | \$20,320 | \$0 | \$0 | \$139,519 | \$209,389 | \$49,551 | \$418,779 |
| 16. Indio** | \$0 | \$0 | \$0 | \$0 | \$2,442,089 | \$0 | \$2,442,089 |
| 17. Perris** | \$0 | \$0 | \$0 | \$8,910 | \$921,291 | \$0 | \$930,201 |
| Totals | \$239,905 | \$116,128 | \$645,178 | \$944,964 | \$23,725,763 | \$995,666 | \$26,667,604 |

* Unincorporated community under the County of Riverside has recently incorporated into a city and will have an opportunity to sign a new agreement and become a Cooperating City in the future.

** Cooperating City has recently decided to opt out from the County of Riverside.

- 1) City of Banning: A total of \$404,874 was expended in the City of Banning. \$83,259 assisted 4 HRP projects, \$285,973 assisted 2 NSP projects, and \$35,642 in MCC assisted 2 households.
- 2) City of Beaumont: A total of \$896,673 was expended in the City of Beaumont. \$11,830 of CDBG funds assisted 2 SHR projects, \$167,818 assisted 4 FTTHB HOME projects, \$139,191 in NSHP assisted 3 first-time homebuyer households, \$499,824 was expended for 3 NSP projects, and \$78,010 in MCC assisted 3 households.

- 3) City of Blythe: A total of \$151,015 was expended in the City of Blythe. \$21,000 in CDBG funds assisted 1 HRP project and \$6,000 assisted 1 SHR project. \$124,015 was expended for 1 NSP project.
- 4) City of Canyon Lake: A total of \$490,175 was expended in the City of Canyon Lake. \$36,400 in FTHB HOME funds assisted 1 household, \$403,950 was expended for 2 NSP projects, and \$18,825 in MCC assisted 1 household.
- 5) City of Cathedral City: A total of \$2,471,324 was expended in the City of Cathedral City. \$75,375 in CDBG funds was disbursed to 4 HRP projects and 17,717 to 3 SHR projects. \$96,360 in FTHB HOME funds assisted 2 households. \$74,640 in NSHP funds assisted 2 households and \$2,183,422 was expended for 17 NSP projects. \$23,810 in MCC assisted 1 household.
- 6) City of Desert Hot Springs: A total of \$6,229,353 was expended in the City of Desert Hot Springs. \$53,700 in FTHB HOME funds assisted 2 first-time homebuyer households, \$25,740 in NSHP funds assisted 1 first-time homebuyer, \$6,119,599 was expended to assist 102 units, and \$30,314 in MCC assisted 2 households.
- 7) City of Indian Wells: No assistance or expenditure was reported for the current fiscal year.
- 8) City of Lake Elsinore: A total of \$5,275,034 was expended in the City of Lake Elsinore. \$7,941 assisted 1 HRP project, \$16,600 assisted 3 SHR projects, \$45,540 assisted 1 NSHP first-time homebuyer, \$5,093,475 was expended for 32 NSP projects, and \$111,478 in MCC assisted 4 households.
- 9) City of La Quinta: No assistance or expenditure was reported for the current fiscal year.
- 10) City of Murrieta: A total of \$1,682,753 was expended in the City of Murrieta. \$10,050 assisted 1 HRP project, \$11,500 assisted 2 SHR projects, \$190,800 in FTHB HOME funds assisted 4 first-time homebuyer households, \$104,936 assisted 2 NSHP first-time homebuyer households, \$1,051,604 was expended for 11 NSP projects, and \$313,863 in MCC assisted 11 households.
- 11) City of Norco: A total of \$1,303,843 was expended in the City of Norco. \$6,000 in CDBG funds assisted 1 SHR project, \$1,237,926 was expended for 6 NSP projects, and \$59,917 in MCC assisted 2 households.
- 12) City of San Jacinto: A total of \$964,205 was expended in the City of San Jacinto. \$11,750 in CDBG funds was disbursed to assist 2 SHR projects, \$80,400 in FTHB HOME funds assisted 3 first-time homebuyer households, \$188,350 assisted 4 NSHP first-time homebuyer households, \$646,237 was expended for 11 NSP projects, and \$37,468 in MCC assisted 2 households.
- 13) City of Temecula: A total of \$798,622 was expended in the City of Temecula. \$3,710 in CDBG funds assisted 1 SHR project, \$46,530 assisted 1 NSHP first-time homebuyer, \$621,957 was expended for 3 NSP projects, and \$126,425 in MCC assisted 5 households.
- 14) City of Menifee: Unincorporated community was under the County of Riverside and has recently incorporated into a city and will have an opportunity to sign a new agreement and become a Cooperating City in the future. A total of \$2,208,664 was expended in Menifee.

\$21,960 in CDBG funds was disbursed to 1 HRP project, \$31,021 in CDBG funds was disbursed to 6 SHR projects, \$19,700 in FTHB HOME funds assisted 1 first-time homebuyer, \$140,608 assisted 3 NSHP first-time homebuyer households, \$1,885,012 was expended for 29 NSP projects, and \$110,363 in MCC assisted 4 households.

- 15) City of Wildomar: Unincorporated community was under the County of Riverside and has recently incorporated into a city and will have an opportunity to sign a new agreement and become a Cooperating City in the future. A total of \$418,779 was expended in Wildomar. \$20,320 in CDBG funds was disbursed to 1 HRP project, \$139,519 assisted 2 NSHP first-time homebuyer households, \$209,389 was expended for 5 NSP projects, and \$49,551 in MCC assisted 2 households.
- 16) City of Indio: Cooperating City has recently decided to opt out from the County of Riverside. A total of \$2,442,089 was expended in Indio for 16 NSP projects.
- 17) City of Perris: Cooperating City has recently decided to opt out from the County of Riverside. A total of \$930,201 was expended in Perris. \$8,910 assisted 1 NSHP first-time homebuyer, and \$921,291 was expended for 16 NSP projects.

Five-Year Summary of Housing Production and Assistance

2009-2014 Consolidated Plan priorities for affordable housing:

1. Provide homeownership opportunities for first-time homebuyers for the low- and moderate-income community.
 - The 5-year goal for the FTHB program for homeownership assistance is to assist 50 households. For the first fiscal year of 2009/2010, the County provided down-payment assistance to 20 low-income households and expended a total of \$726,178 in HOME FTHB funds.
 - The 5-year goal for the ADDI program for homeownership assistance is 10. No households were assisted during the fiscal year 2009/2010 as HUD did not fund ADDI for the fiscal year.
 - The 5-year goal for RHP is to assist 50 households. For the first fiscal year of 2009/2010, the County provided RHP assistance to 10 low-moderate income households and expended a total of \$315,710 in RHP funds
 - The 5-year goal for the MCC program goal is to assist 100 households. A total of 92 MCC's were issued for a total use of \$2,330,292 in tax credit.
 - The 5-year goal for HOME program Self-Help projects is to assist 25 households. No Self help housing projects were completed during the fiscal year and none are underway.
 - The 5-year goal for RDA Infill Housing Program is to assist 5 households. No infill housing projects were closed for fiscal year 2009/2010.
 - The 5-year goal for RDA Single-Family New Construction is to assist 25 households. 1 new construction single-family housing project was closed.
2. Improve the conditions of substandard housing and substandard existing rental housing affordable to low-income families.
 - The 5-year goal for the HRP program is to assist 300 owner households. A total of 78 owner households were assisted during the 2009/2010 FY.
 - The 5-year goal for the SHR program is to also assist 300 owner households. A total of 121 owner households were assisted during the 2009/2010 FY.
 - The 5-year goal for the EHR program is to assist 5 owner households. A total of 5 owner households were assisted during the 2009/2010 FY.

- The 5-year goal for the HIP program is to assist 5 owner households. No owner households were assisted during the 2009/2010 FY.
 - The 5-year goal for the MHRP program is to assist 5 owner households. No owner households were assisted during the 2009/2010 FY.
 - The 5-year goal for the THRP program is to assist 5 households. No owner households were assisted during the 2009/2010 FY.
 - The 5-year goal for the RDA Rehabilitation Projects is to assist 25 households. 1 acquisition, rehabilitation, rental of a foreclosed and bank-owned single-family home for special needs was assisted during the 2009/2010 FY.
3. Address farm worker and migrant farm worker housing needs in western Riverside County and in the Coachella Valley.
- The 5-year goal for MHTL is to assist 50 households. A total of 31 MHTL projects were completed with a total of \$1,021,398 in RDA funds.
 - The 5-year goal for HOME funded Farm Worker Housing Projects is to assist 50 households. No HOME funded projects were completed for the fiscal year 2009/2010.
 - The 5-year goal for RDA funded Farm Worker Housing Projects is to assist 50 households. No RDA funded projects were completed for the fiscal year 2009/2010.
4. Expand the affordable rental housing stock for low-income and special needs households.
- The 5-year goal for HOME funded new construction of affordable multi-family housing and special needs is to assist 200 households. No HOME funded projects were completed for the fiscal year 2009/2010.
 - The 5-year goal for RDA funded new construction of affordable multi-family housing and special needs is to assist 200 households. No RDA funded projects were completed for the fiscal year 2009/2010.
5. Provide shelter to the homeless.
- There have been no new construction of permanent housing for the homeless during the 5-year period, but the County is actively continuing efforts to assist developers in meeting this goal and working cooperatively with the Department of Social Services to implement housing programs and technical assistance for shelter development.
6. Stabilize declining neighborhood conditions due to foreclosures.
- The 5-year goal for NSP Acquisition, Rehabilitation, and Resale of foreclosed and banked-owned single-family properties to LMMI first-time homebuyer households is to assist 150 households. A total of 7 households were assisted for fiscal year 2009/2010.
 - The 5-year goal for NSP Acquisition, Rehabilitation, and Rental of foreclosed and banked-owned single-family properties to special needs households is to assist 10 households. No households were assisted for the fiscal year 2009/2010.
 - The 5-year goal for NSHP purchase price assistance with optional rehabilitation and repair assistance for LMMI first-time homebuyer households to purchase bank-owned, foreclosed properties is to assist 150 households. A total of 21 households were assisted for the fiscal year 2009/2010.
 - The 5-year goal for NSP Acquisition, Rehabilitation, and Rental of foreclosed and banked-owned multi-family properties is to assist 120 households. No households were assisted for fiscal year 2009/2010.

2. Homelessness

Five-Year Consolidated Plan Homelessness Priorities:

Homelessness is a concern that impacts the County as a whole. The County continues its support of many homeless shelters and programs that provide comprehensive and coordinated approaches to addressing the problem of homelessness.

The provision of shelter beds is the first step towards addressing homelessness and preventing its recurrence. Therefore, it is vital that new shelter beds be created by expansion/renovation of existing emergency shelters and construction of new emergency shelters.

The objective for funding these types of activities is to provide decent, safe, and sanitary housing by focusing on housing programs where the purpose of the program is to meet individual, family, or community needs. The outcome will be based on the Availability/Accessibility of these activities and services to low and moderate-income people, including persons with disabilities.

The Continuum of Care planning process, included in the 2007 publication of the *Riverside County 10 Year Strategy to End Homelessness*, identified the following significant gaps in service:

- The largest subpopulation of unsheltered homeless is single individuals; there are a total of 3,343 homeless individuals and only 612 are sheltered.
- There are 1,003 chronically homeless individuals on any given day in Riverside County which represents almost one third of all homeless individuals. Only 849 of these individuals are sheltered.
- There are 2,001 households containing a member who is categorized as severely mentally ill. Only 660 of these households are sheltered, 1,341 are unsheltered.
- There are 1,668 households containing a member with a chronic substance abuse issue; 667 are sheltered and 1,001 are unsheltered.

County-wide, based on the Continuum of Care planning process, the Department of Public Social Services has identified the need for additional beds/units in the following categories:

- Emergency Shelters: there are 568 emergency shelter beds available and a need for 1,567 beds to adequately shelter homeless individuals and families. Approximately 1,000 additional emergency shelter beds are needed to fill this gap.
- Transitional Housing: there are currently 881 transitional beds available to individuals and families countywide; 833 additional beds are needed to adequately meet the needs of persons requiring transitional housing services.
- Permanent Supportive Housing: there are 212 beds and a need for at least 1,211 to serve the County's disabled homeless population especially the needs of chronically homeless individuals.

Based on these needs, the Department of Public Social Services has set the following priorities for homeless activities:

1. The highest priority will be the development of permanent supportive housing for chronically homeless individuals.

2. The second highest priority will be the development of housing programs and supportive services to meet the mental health and substance abuse service needs of homeless individuals and families.
3. The third highest priority will be the development of homeless prevention and "housing first" programs to prevent low and extremely-low income families from falling into homelessness and significantly reduce the length of time homeless families reside in emergency and transitional housing programs.
4. Fourth, encourage the development of "one-stop" access centers that provide a variety of services including access to mainstream benefits under one roof.
5. Fifth, establish homeless street outreach teams in each supervisorial district to engage chronically homeless individuals in supportive services; respond to homeless individuals and families with immediate needs; and facilitate a seamless continuum of care which is capable of meeting the varied supportive service needs of the County's homeless residents.

The Department of Public Social Services has established chronically homeless persons as the highest need priority. The Riverside County *10 Year Strategy to End Homelessness* has called for the development of 500 units of permanent supportive housing dedicated to chronically homeless persons over the next five years. To facilitate this goal, all new projects seeking Continuum of Care funding must be permanent supportive housing projects. Additionally, new projects serving exclusively the chronic homeless population are ranked the highest in the consolidated application to HUD, and therefore, most likely to receive funding in the event that the application is not fully funded.

The Department of Public Social services will also: strengthen discharge planning with major institutions to limit the number of chronically homeless persons discharged into homelessness; increase the number of homeless street outreach teams engaging chronically homeless persons in supportive services; and increase the number of rental certificates available through the Shelter Plus Care program which provides housing and services to chronically homeless persons in a neighborhood of their choosing.

5 Year Homelessness Objectives:

During the last Five-Year Action Plan period the Department of Public Social Services coordinated a strategic planning initiative that included local government, public agencies, private agencies, homeless advocates, formerly homeless persons, and the business community to develop a ten year plan to end homelessness. This initiative culminated in the 2007 publication of the *Riverside County 10 Year Strategy to End Homelessness* which serves as the strategic plan for all homeless activities in the County of Riverside. The following Five Year Plan Objectives are consistent with this plan and unmet needs:

Preventing New Episodes of Homelessness

- Implement a county-wide homeless prevention strategy that includes utility assistance, deposit assistance, housing search assistance, landlord/tenant mediation, and short term rental subsidies designed to prevent at least half (50%) of the 7,000 homeless who become homeless each year from becoming homeless during the next five years.
- Establish county-wide protocols and procedures to prevent people from being discharged from public and private institutions of care into homelessness.

Ending Chronic Homelessness

- Expand street outreach programs throughout the County to bring social services directly to homeless persons in a more "assertive" way in order to 1) decrease the number of chronically homeless persons each year by at least 10%; and 2) help prevent additional persons from living on the streets for one (1) year or more.

- Create 150 additional shelter beds throughout the County for individuals living on the streets and encourage participation in a case management plan to reduce the length of time a person spends in emergency shelter.
- Create at least 500 units of permanent supportive housing for chronically homeless persons county-wide.

Addressing the Needs of Homeless Families

- Create 75 additional transitional housing units consisting of 225 beds to serve families who are living on the streets and encourage participation in a case management plan.
- Develop 1,500 units of permanent affordable housing for low- and moderate-income individuals who are homeless or at imminent risk of homelessness.
- Create a streamlined benefit applications system featuring a single application process for multiple programs in order to expedite enrollment and access to resources for homeless and those at-risk of homelessness.

Improve the Capacity of the Continuum of Care

- Engage full participation from all homeless prevention, emergency shelter, transitional housing, permanent supportive housing, and related supportive service programs in the County of Riverside's Homeless Management Information System (HMIS).
- Create a Housing Trust Fund that receives ongoing dedicated sources of public funding to support the production and preservation of affordable housing; further fund homeless prevention activities; and provide ancillary funding for additional supportive services.

Discharge Planning Policies

- Ensure that all appropriate local and State government entities that discharge persons from publicly-funded institutions or systems of care participate in the Discharge Policy Committee

Permanent Supportive Housing

- Develop a "safe haven" program for chronically homeless adults that are seriously mentally ill and may have substance abuse issues.
- Develop multifamily housing for homeless individuals that are mentally ill and may have substance abuse issues.

The Emergency Shelter Grant (ESG) program is designed to be the first step in continuum of assistance to prevent homelessness and to enable homeless individuals and families to move toward independent living. Homeless Prevention became an eligible ESG activity category in FY 1989 – adding a new population and a new dimension to the program. ESG grantees may allocate up to 30% of their total ESG award to homeless prevention.

To help prevent the incidence of homelessness in a community, ESG funds can be used to support a variety of activities, including:

- Short-term subsidies to defray rent and utility debts for families that have received eviction or utility termination notices;
- Security deposits or first month's rent to permit individuals or families at-risk of homelessness to obtain permanent housing;
- Mediation programs for landlord-tenant disputes;
- Legal services programs for the representation of indigent tenants in eviction proceedings;
- Payments to prevent foreclosure on a home; and
- Other innovative programs and activities designed to prevent the incidence of homelessness.

The primary agency that coordinates the linkages between other groups to implement the County's "Ending Homelessness in Ten Years" Plan is the **Department of Public Social Services (DPSS)**, the "umbrella" anti-poverty agency for the County of Riverside. The goal is self-sufficiency accomplished by moving poor families out of poverty. DPSS interacts with people on many levels, thereby impacting their daily lives through child care, education, employment, training, health and human services, homelessness and housing. EDA will continue to work closely with DPSS in servicing the needs of homeless during the ensuing five years. This joint effort has worked successfully in the past and the County agencies pledge their continuing support of the endeavor.

FY 2009/2010 Homeless Programs and Activities Provided by the Department of Public Social Services (DPSS):

| Activity Type | Jurisdiction/ Unincorporated Area | DPSS 2005-2010 Objectives/ FY 2009/10 Objectives | FY 2009/10 Accomplishments |
|------------------------------|---|---|--|
| Homeless Prevention (05Q) | Countywide. | <p>5-Year: Increase funding for rental assistance for those threatened with eviction to maintain their housing and for those that lose their housing due to eviction so they are re-housed as quickly as possible.</p> <p>FY 09/10: Obtain increased funding for rental assistance to allow households who are facing eviction to retain their housing, and to re-house evicted households as quickly as possible.</p> | <ul style="list-style-type: none"> • 13,048 bed nights through EFSP⁷ provided shelter to individuals and families after eviction • Utilized \$33,905 through EFSP for motel nights to individuals and families after eviction • utilized \$340,459 through EFSP for rental assistance to prevent evictions |
| Emergency Shelters (03C) | Countywide | <p>5-Year: Add new emergency shelter beds for single adults who are chronically homeless and for families who may or may not be chronically homeless.</p> <p>FY 09/10: Continue to maintain emergency shelter beds for single adults who are chronically homeless and for families who may or may not be chronically homeless.</p> | <ul style="list-style-type: none"> • Maintained 295 shelter beds in Riverside County • \$2,108,180 allocated and expended for emergency shelters • \$225,000 allocated and expended for ECWSP⁸ |
| Supportive Services | Countywide | <p>5-Year: Support the Department of Public Social Services (DPSS) most vulnerable clients by providing them with basic needs services such as food and clothing so they are able to pay their rent, utilities, and medical costs.</p> <p>FY 09/10: Increase the percentage of participants receiving services to increase residential stability, increase skills, increase income, and increase greater self determination</p> | <ul style="list-style-type: none"> • Provided employment services and other supportive services through the SHP⁹ program resulting in 68% of individuals leaving SHP programs with income and 26% of those leaving with income had employment income.¹⁰ |

¹ Emergency Food and Shelter Program

² Emergency Cold Weather Shelter Program

³ Supportive Housing Program

⁴ As reported in Annual Progress Report received in FY 09/10

⁵ As reported in Annual Progress Report received in FY 09/10

| | | | |
|------------------------------|------------|---|---|
| Transitional Housing | Countywide | <p>5-Year: Continue to provide a wide-range of supportive services to residents in order to help them obtain and maintain permanent housing.</p> <p>FY 09/10: Increase percentage of homeless persons moving from transitional housing (TH) to permanent housing (PH).</p> | <ul style="list-style-type: none"> • Provided a wide-range of supportive services through the SHP program to residents that increased the percentage of residents that obtained permanent housing from 62% to 64%¹¹ |
| Permanent Supportive Housing | Countywide | <p>5-Year: Create a Safe Haven program for chronically homeless adults who are seriously mentally ill and who may have substance abuse issues. Develop plans for 250 PH beds for chronically homeless persons per 10-Year plan goal.</p> <p>FY 09/10: Create 12 new PH beds for homeless persons. Maintain a minimum percentage of homeless persons staying in PH over 6 months to 80%.</p> | <ul style="list-style-type: none"> • 30 new PH beds were awarded in the 2009 NOFA and are currently in development • The percentage of participants remaining in permanent housing increased to 92% |

FY 2009/2010 Homeless Programs and Activities (ESG/CDBG FUNDED)

Note: ESG has been changed to a 1 Year Program. ESG 2008-10 is the last 2 Year Program, therefore activities are reported complete in FY activity is fully drawn, due to overlap in program years expended amount will differ from completed amount.

| Activity Type | Jurisdiction/ Unincorporated Area 2009 - 2010 Projects | 2009-2014 Con Plan Objectives/ FY 2009/10 <u>Funded</u> Action Plan Objectives | 2009-2014 Actual Accomplishments FY 2009/10 Actual Accomplishments (Completed/Expended) |
|---|--|--|---|
| Operating Costs of Homeless/AIDS Patients Programs - 03T CDBG Funded (These numbers are reflected on the Public Service Table also) | Countywide & 4 th District See map (Appendix B) | 5-Year: Provide operating costs for Homeless families and individuals. Proposed to serve 1,750 individuals with \$250,000 CDBG funds. FY 09/10: 295 individuals- \$30,000 proposed | 5-Year YTD: 226 homeless individuals were provided shelter. \$30,000 funds were expended. FY 09/10: 226 homeless individuals were provided shelter, \$30,000 completed /expended |
| Emergency Shelters -ESG Funded Homeless Assistance | Countywide- See map (Appendix B) | 5-Year: Provide emergency shelter for families and individuals. Proposed to serve 4,600 individuals with \$721,967 ESG funds. FY 09/10: 920 actual proposed individuals to serve - \$120,000 proposed | 5-Year YTD: 2,730 homeless individuals were provided shelter. \$229,042 funds were expended. FY 09/10: 2,730 homeless individuals were provided shelter, \$270,154 completed activities and \$229,042 ESG funds expended. |
| Supportive Services - ESG Funded Homeless Assistance | Countywide- See map (Appendix B) | 5- Year: Provide case management for homeless individuals and shower/restroom facilities for homeless migrant farm workers. Proposed to serve 785 individuals with \$279,538 ESG funds. FY 09/10: 157 actual proposed individuals to serve - \$100,575 proposed | 5-Year YTD: 419 homeless individuals were provided homeless supportive services. \$136,315 funds were expended. FY 09/10: 419 homeless individuals were provided supportive services, \$136,315 completed activities and \$136,315 ESG funds expended. |
| Transitional Housing- ESG Funded Homeless Assistance | Countywide- See map (Appendix B) | 5- Year: Provide emergency and transitional housing to those experiencing homelessness. Proposed to serve 3,825 individuals with \$1,060,809 ESG funds. FY 09/10: 765 actual proposed individuals to serve - \$215,000 proposed | 5-Year YTD: 1,177 homeless individuals were provided transitional housing. \$337,357 funds were expended. FY 09/10: 1,177 homeless individuals were provided transitional housing, \$374,105 completed activities and \$337,357 ESG funds expended. |

3. Continuum of Care (CoC)

The Continuum of Care, also known as the Homeless Coalition for Riverside County, is comprised of public and private agencies along with community residents, including homeless and formerly homeless individuals. The Coalition is designed to access the need for homeless and affordable housing services and to develop and recommend a Continuum of Care Plan for the region on behalf of at-risk and homeless individuals and families. The County of Riverside's Department of Social Services is the lead agency for the CoC. Continuum programs funded through U.S. Department of Housing and Urban Development (HUD) which include the Supportive Housing Program (SHP), Shelter Plus Care (S+C), and the Section 8 Moderate Rehabilitation Single Room Occupancy program. In addition to HUD funds the CoC utilized the Emergency Food and Shelter Program (EFSP), Community Development Block Grant (CDGB), and Emergency Shelter Grant (ESG) programs.

The specific purpose of the Continuum is to make possible for homeless, at-risk for homelessness, very low and moderate income individuals and families the ability to attain and maintain safe, decent, and affordable housing and supportive services. The Continuum will review and make recommendations regarding proposed homeless services projects through the NOFA process. Additionally, the Continuum is responsible for the coordination of the required HUD bi-annual census of homeless persons in the County.

The Continuum received \$6,578,228 for twenty one projects in response to the 2009 NOFA. This represents the renewal of nineteen existing programs and the funding of two new permanent housing programs.

Geographic Distribution:

Programs and activities administered by DPSS are available county-wide. Certain shelters have been designated to serve regions defined in the County of Riverside's 2009-2014 Consolidated Plan. In consideration of the unique demographic needs of the homeless within the County, four regions have been established:

- Region A consists of Moreno Valley, City of Riverside, Rubidoux, Jurupa, Woodcrest, and surrounding communities.
- Region B consists of Corona, Lake Elsinore, Murrieta, Norco, Temecula and surrounding communities.
- Region C consists of Banning, Beaumont, Hemet, Idyllwild, San Jacinto and surrounding communities; and
- Region D consists of the Desert communities from Palm Springs east to the City of Blythe

4. Homeless Prevention and Rapid Re-Housing Program (HPRP):

The primary purpose of HPRP, as authorized under Title XII of the American Recovery and Reinvestment Act of 2009 (ARRA), is to provide homelessness prevention assistance and services to households that would otherwise become homeless-many due to economic circumstances-and to provide assistance to rapidly "re-house" and stabilize those that are homeless. The County will utilize the HPRP for both homeless prevention and rapid re-housing activities throughout the County of Riverside. In addition, the County intends to enter into a "sub-grant" agreement with the Housing Authority of Riverside County (HARC) to implement and perform these activities. Services will be focused on housing stabilization, linking program participants to community resources and

mainstream benefits, and helping them develop a plan for preventing future housing instability. There are four categories of services, all of which are focused on housing: Housing Information Services, Homeless Prevention, Rapid Re-housing, and Housing Placement.

Goal 1: Prevent households from becoming homeless.

Measures

- At least eighty percent (80%) of households receiving prevention assistance will report housing stabilization as a result of services.
Ninety-eight percent (98%) of exiting homeless prevention households exited the program fully stabilized in unsubsidized market rate housing.
- Seventy-five percent (75%) will remain stably housed at the six month mark.
Of the households who reached the six month post exit mark, 84% reported continued housing stability.
- Seventy (70%) will remain stably housed at the twelve month mark.

The HPRP program was implemented on October 1, 2009, therefore this outcome measure cannot be reported on at this time.

Goal 2: Divert individuals and families who are apply for shelter, when appropriate, into other housing.

Measures

- At least eighty percent (80%) of households receiving prevention assistance will report housing stabilization as a result of services.
- Seventy-five percent (75%) will remain stably housed at the six month mark.
- Seventy (70%) will remain stably housed at the twelve month mark.

There is insufficient data to report on at this time. The HPRP program staff are working with local shelter providers to accurately measure shelter diversion outcomes.

Goal 3: Help people who become homeless to quickly move into permanent housing.

Measures

- At least eighty-five percent (85%) of households receiving rapid re-housing services will secure stable housing.
29 households received rapid re-housing services, 100% of these households secured stable housing that was within their budget.
- Seventy-five percent (75%) will remain stably housed at the six month mark.
86 % of rapid re-housing households maintained housing at the six month mark.
- Seventy (70%) will remain stably housed at the twelve month mark.

The HPRP program was implemented on October 1, 2009, therefore this outcome measure cannot be reported on at this time.

The Riverside County HPPR program is a large scale housing assistance program that when fully staffed will employ nine full time staff who will provide housing services, clerical support, and direct supervision for the project. New positions created with these Recovery Act funds include six Housing Specialists, two Program Assistants, and one Housing Specialist III who serves as the lead for the project. In addition to these positions, the Sub-Grantee has also partnered with the Department of Public Social Services to provide work experience opportunities for TANF recipients. Through this

partnership, two TANF recipients worked full-time providing clerical support for the HPRP program. This has been a successful partnership and the program participants may have the ability to transition into permanent position. Additionally, the Sub-Grantee continues to actively recruit to fill the remaining vacant positions.

The overarching goal of the Homelessness Prevention and Rapid Re-housing Program (HPRP) is to prevent new episodes of homelessness, divert households seeking shelter services to other more appropriate housing, and to assist households who become homeless to quickly relocate to permanent housing. Riverside County and its Sub-grantee have structured an aggressive HPRP program that is aimed at identifying households that are precariously housed in at-risk neighborhoods and working collaboratively with the local Continuum of Care to return households that are already homeless to market rate housing. HPRP participants are eligible to receive the following: financial assistance for housing, utility, and moving costs; housing case management services; housing location services; and linkages to other community resources. The County anticipates serving approximately 385 households with Homelessness Prevention services and 150 households with Rapid Re-housing services over the course of the funding period. As of June 30, 2010 the program provided \$498,573.66 in direct financial assistance on behalf of program participants to prevent and end homelessness. In addition to this financial assistance, program staff fielded almost 3,000 public inquiry calls for housing assistance, processed over 300 applications, and assisted 299 households comprised of 924 family members.

5. Economic Development

Five-Year Consolidated Plan Economic Development Priorities:

A primary objective for the County is commercial rehabilitation assistance and infrastructure improvements in designated commercial corridors as identified by the County as low- and moderate-income areas. The County has implemented an economic development strategic plan that utilizes a combination of public and private sector financing to stimulate economic development through the following:

- Rehabilitation: Publicly/Privately Owned Commercial and Industrial property
- Commercial/Industrial Land Acquisition and Disposition
- Commercial/Industrial Infrastructure Development
- Commercial/Industrial Building Acquisition and Construction
- Direct/Indirect Financial Assistance to For-Profit Business
- Small Business Technical Assistance

Five-Year Economic Development Objectives:

The County has access to Redevelopment Agency funding for community and economic development activities (direct and indirect assistance) within project areas throughout the County. The goal of the County is to provide economic incentives and assistance to attract businesses to strategic locations as a means of addressing poverty and promoting investment in low-income areas using private, local, State, and Federal investment funds.

Economic Development & Commercial Revitalization

The County will encourage retention and expansions of businesses, especially those located in low-moderate income communities, as well as attract new businesses to the commercial and industrial sectors in the County.

Resources:

The County has identified the following resources that are potentially available over the five year 2009-2014 Consolidated Plan time period to implement these fundamental Objectives:

- Riverside County Economic Development Strategic Plan
- Community Development Block Grant (CDBG)
- Redevelopment Agency Infrastructure funding
- Redevelopment Facade Improvement Program
- State Enterprise Zone
- Industrial Development Bond Financing
- Recycling Market Development Zone
- Federal Empowerment Zone
- Small Business Development Center (SBDC)
- SoCal Reinvestment CDFI
- Small Business Finance Corp-CDC
- Small Business Administration
- Workforce Investment Board & Centers
- Youth Employment

The County's Economic Development objectives during the 2009-2014 Five-Year Consolidated Plan include the following:

- The Economic Development Division plans to authorize new industrial and commercial Fast Track projects to create full-time jobs, increase wages, and capital investment in land, buildings, and equipment.
- The Agency will also assist job seekers with employment openings and job applications by matching skills and position requirements with its Workforce Development Centers extensive database and business contacts, thereby minimizing the cost and time to find a job;
- Assist businesses through the placement of qualified workers and provide outplacement services to businesses and affected workers;
- Partner with the state, universities, and community colleges to upgrade the skills of employees from manufacturing firms;
- Development and support of a technology transfer facility near the University of California, Riverside and other areas of the county;
- Provide job-placement services to individuals through the Career Resource Areas;
- Assistance in finding property and buildings for businesses to locate into; and
- Partner with cities, economic development corporations, utilities, and private corporations to promote the county as a location for business investment and job creation.

During the 2009-2010 program year, the Economic Development Division authorized 11 new industrial and commercial Fast Track projects that will have the following economic impact:

- 1,011 Permanent Full-Time Jobs
- 11 Fast Track Projects Authorized
- 884 construction jobs
- \$167,830,000 Capital Investment

The Agency also achieved the following:

- Assisted over 12,689 job seekers with employment openings and job applications by matching skills and position requirements with the Workforce Development Centers extensive database and business contacts, thereby minimizing the cost and time to find a job.
- Provided 1,853 job counseling services to offenders through the re-entry program at the Banning Correctional Facility
- Provided 34 youth internships for the Jurupa Valley Internship Program
- Provided job-placement services to 32,999 individuals through the Career Resource Areas
- Assisted over 896 youth, through a Year Round Program, with educational assistance and preparation for entering the workforce
- Assisted 2,695 Summer Work Experience Program participants with work readiness skills and summer work experience opportunities

Economic Development Activities (CDBG FUNDED)

| Activity Type | Jurisdiction/Unincorporated Area 2009 - 2010 | 2009-2014 Con Plan Objectives/ FY 2009/10 Funded Action Plan Objectives | 2009-2014 Action Plan Accomplishments FY 2009/10 Action Plan Accomplishments |
|---|---|--|---|
| ED - Direct Financial Assistance to For-Profit Businesses (18A) | City of Temecula | 5-Year: 2 Businesses 250 Jobs FY 09/10: 1 Business 100 Jobs | 5-Year: 0 Businesses FY 09/10: 0 Businesses |

Geographic Distribution: Refer to map (Appendix B)

The County also had access to approximately \$167,209,223 of Redevelopment Agency Funding in FY 2009-10 for community and economic development activities (direct and indirect assistance) within project areas throughout the County. These programs help reduce unemployment, increase average wages, and provide basic vocational and employment training enabling targeted groups to become gainfully employed and economically self-sufficient.

During the next 12 months, the County intends to design and implement a small intermediate business revolving loan fund, using CDBG funds. The primary focus of the loan program will be creation of employment opportunity and the leveraging of non-CDBG resources.

6. Public Facility Improvements and Infrastructure Improvements

Five-Year Consolidated Plan Public Facility Priorities:

The County's public facility priorities are to construct, reconstruct, rehabilitate, or install public facilities and improvements for the primary benefit of low-income persons. Facilities include:

- Senior Centers

- Centers for the Disabled and Handicapped
- Facilities for Homeless and AIDS Patients (not operating costs)
- Youth Centers
- Neighborhood Facilities
- Parks and Recreational Facilities
- Child Care Centers
- Health Facilities
- Fire Station Improvements
- Facilities for Abused and Neglected Children
- Lead-based paint Removal
- Non-Residential Historic Preservation

Five-Year Consolidated Plan Infrastructure Priorities:

To effectively identify and improve Riverside County's public infrastructure and to assist and benefit low-income persons through community and economic Development, the County will utilize organizations in the private and public sector to develop strategies to address the following:

- Flood Drain Improvements
- Water and Sewer Improvements
- Solid Waste Disposal Improvements
- Street Improvements
- Sidewalks
- Removal of Architectural Barriers

Five-Year Public Facilities Objectives:

Public facility investments can increase access to support services and lead to better coordination among service providers. Objectives established to meet priority needs include:

- Provide or expand public facilities and community centers, to include those that serve special needs, such as child care centers, senior centers, youth centers, park and recreation facilities, neighborhood facilities, health facilities, facilities for abused and neglected children, and facilities for AIDS patients.
- Develop multi-agency, multi-service centers to deliver services more efficiently and effectively.

Five-Year Infrastructure Improvement Objectives:

Maintain quality and adequate infrastructure, and ensure access for the mobility impaired. Objectives established to meet priority needs include:

- Construct, improve, or replace infrastructure such as curbs, gutters, sidewalks, water/sewer, and flood drains in lower-income areas to improve community health and safety.
- Provide street and sidewalk repairs to increase safety and access in lower-income neighborhoods.
- Increase community access through ADA improvements.

During the 2009-2010 program year, the County and sub-recipients expended approximately \$7,231,508 on Public Facility projects. There were seventy-four (74) active projects, twenty-nine (29) were 2009-10 funded projects; twenty-four (24) of the active projects were completed. Activities included senior centers, child care centers, water/sewer improvements, neighborhood facilities, parks and recreation facilities, sidewalk and street improvements, health facilities, ADA upgrades, and others. These activities were distributed throughout the County and cooperating cities. These projects

met a National Objective of the CDBG program through benefit to low-moderate income areas (LMA) and low-moderate income persons (LMC).

**Public Facility/Infrastructure Projects
(CDBG FUNDED)**

| Activity Type | Jurisdiction/ Unincorporated Area 2009 - 2010 Projects | 2009-2014 Con Plan Objectives/ FY 2009/10 Funded Action Plan Objectives | 2009-2014 Actual Accomplishments FY 2009/10 Actual Accomplishments | 2009-10 CDBG Expended Amount | 2009-14 YTD CDBG Expended Amount |
|---|--|--|---|---------------------------------------|---|
| Public Facilities and Improvements (Other) (03) | Districts 1, 2, 3, 4 & 5 Countywide Cities of: Cathedral City, Desert Hot Springs, Lake Elsinore, Norco, Temecula & Murrieta | 5-Year: 30 Facilities/Projects FY 09-10: 14 Facilities/Projects | 5-Year YTD: 5 Facilities/Projects FY 09-10: 5 Facilities/Projects | \$1,659,548 | \$1,659,548 |
| Senior Centers (03A) | District 3 | 5-Year: 5 Facilities/Projects FY 09-10: 1 Facilities/Projects | 5-Year YTD: 1 Facilities/Projects FY 08/09: 1 Facilities/Projects | \$1,589,681 | \$1,589,681 |
| Handicapped Centers (03B) | District 4 & Countywide | 5-Year: 6 Facilities/Projects FY 09-10: 3 Facilities/Projects | 5-Year YTD: 2 Facilities/Projects FY 09-10: 2 Facilities/Projects | \$56,046 | \$56,046 |
| Homeless Facilities (03C) | District Cities | 5-Year: 2 Facilities/Projects FY 09-10: 0 Facilities/Projects | 5-Year YTD: 0 Facilities/Projects FY 09-10: 0 Facilities/Projects | \$0 | \$0 |
| Youth Centers (03D) | District Cities | 5-Year: 7 Facilities/Projects FY 09-10: 0 Facilities/Projects | 5-Year YTD: 0 Facilities/Projects FY 09-10: 0 Facilities/Projects | \$20,000 | \$20,000 |
| Neighborhood Facilities (03E) | City of: Temecula | 5-Year: 10 Facilities/Projects FY 09-10: 1 Facility/Project | 5-Year YTD: 2 Facilities/Projects FY 09-10: 2 Facilities/Projects | \$1,564,189 | \$1,564,189 |
| Parks/Recreation al Facilities (03F) | Cities of: Banning, Blythe & Lake Elsinore | 5-Year: 25 Facilities/Projects FY 09-10: 3 Facilities/Projects | 5-Year YTD: 5 Facilities/Projects FY 09-10: 5 Facilities/Projects | \$506,186 | \$506,186 |
| Parking Facilities (03G) | City of: Blythe | 5-Year: 1 Facilities/Projects FY 09-10: 0 Facilities/Projects | 5-Year YTD: 2 Facilities/Projects FY 09-10: 2 Facilities/Projects | \$351,184 | \$351,184 |

| | | | | | | |
|--|--|-------------------|---|--|-------------|-------------|
| Flood Drainage Improvements (03I) | | District Cities | 5-Year: 2 Projects FY 09-10: 0 Projects | 5-Year YTD: 0 Facilities/Projects FY 09-10: 0 Project | \$0 | \$0 |
| Water/Sewer Improvements (03J) | | Districts 4 & 5 | 5-Year: 6 Projects FY 09/10: 2 Projects | 5-Year YTD: 0 Projects FY 09-10: 0 Projects | \$219,147 | \$219,147 |
| Street Improvements (03K) | | City of La Quinta | 5-Year: 17 Projects FY 09/10: 1 Project | 5-Year YTD: 3 Projects FY 09-10: 3 Projects | \$1,051,099 | \$1,051,099 |
| Sidewalks (03L) | | City of Beaumont | 5-Year: 10 Projects FY 09-10: 1 Project | 5-Year YTD: 0 Projects FY 09-10: 0 Projects | \$0 | \$0 |
| Childcare Centers (03M) | | District 4 | 5-Year: 7 Facilities/Projects FY 09-10: 1 Facilities/Projects | 5-Year YTD: 2 Facilities/Projects FY 09-10: 2 Facilities/Projects | \$40,461 | \$40,461 |
| Fire Station Improvements (03O) | | District Cities | 5-Year: 2 Facilities/Projects FY 09-10: 0 Facilities/Projects | 5-Year YTD: 0 Facilities/Projects FY 09-10: 0 Facilities/Projects | \$0 | \$0 |
| Health Facility (03P) | | District 5 | 5-Year: 5 Facilities/Projects FY 09-10: 1 Facilities/Projects | 5-Year YTD: 0 Facilities/Projects FY 09-10: 0 Facilities/Projects | \$86,910 | \$86,910 |
| Facilities for Aides Patients (Not operating Expenses) (03S) | | District 4 | 5-Year: 2 Facilities/Projects FY 09-10: 1 Facilities/Projects | 5-Year YTD: 2 Facilities/Projects FY 09-10: 2 Facilities/Projects | \$87,057 | \$87,057 |
| TOTALS | | | 5-Year: 137 Facilities/Projects FY 09-10: 29 Facilities/Projects | 5-Year YTD: 24 Facilities/Projects FY 09-10: 24 Facilities/Projects | \$7,231,508 | \$7,231,508 |

Geographic Distribution: Refer to map (Appendix B)

The 2009-2014 Five Year Consolidated Plan proposed five (5) **Acquisition Projects**. In FY 2009-10 one (1) project was carried forward from FY 2007-08 that involved the acquisition of real property/public facility. This project was completed in FY 2009-10, 5,360 persons have benefited YTD. The total allocated to this project in FY 2007-2008 was \$231,860, project was completed and \$231,860 was expended in FY 2009-10.

7. Community Development Block Grant Recovery Program (CDBG-R)

Title XII of Division A of the American Recovery and Reinvestment Act of 2009 (Public Law 111-005, approved February 17, 2009) appropriated \$1 billion to carry out the CDBG program under Title I of the Housing and Community Development Act of 1974 on an expedited basis. The grant program under Title XII is commonly referred to as the CDBG Recovery (CDBG-R) program. Congress clearly intends that CDBG-R funds should primarily be invested in economic development, housing, infrastructure and other public facilities activities that will quickly spur further economic investment, increased energy efficiency, and job creation or retention. HUD strongly urged grantees to use CDBG-R funds for hard development costs associated with infrastructure activities that provide basic services to residents or activities that promote energy efficiency and conservation through rehabilitation or retrofitting of existing buildings. While the full range of CDBG activities is available to grantees, the Department strongly suggested that grantees incorporate consideration of the public perception of the intent of the Recovery Act in identifying and selecting projects for CDBG-R funding.

All of the projects selected by the County of Riverside to receive CDBG-R funds meet the requirements of Title XII of Division A and Section 1602 of the Recovery Act and are as follows:

FIND Regional Food Distribution Center Improvements (CDBG-R 2) The new food distribution center will be located within a recently constructed facility (finished February 2009) that incorporates modern energy efficient features including insulation, glazing, lighting, heating/cooling, and water conservation. Once the CDBG-R funded improvements and fixtures are in place, the more efficient design and layout of the food distribution center will result in reduced operation time of forklifts as well as reduced idling time of large truck and other vehicles. In addition, the new facility will enable trucks and vans to be loaded or emptied in faster time resulting in the need for fewer vehicle trips. The new facility will have larger and more energy-efficient cooler and freezer areas/rooms thereby eliminating the need for older, stand alone units. It is anticipated that these construction/installation activities will result in the creation of at least (15) temporary construction jobs. The project is 95% complete – shelving, racking, cooler/freezer units, in-ground scales, and other essential systems have been installed.

Home Gardens Sidewalk and Pedestrian Safety Improvements (CDBG-R 3) The basic sidewalk, curb, and gutter improvements will not utilize energy conservation and green building technologies directly. However, the improvements are expected to result in greatly increased pedestrian and non-motorized vehicle usage in the community due to increased safety and accessibility. Furthermore, these improvements will improve storm water drainage and runoff in the area thereby aiding in the mitigation of water pollution; the improvements will also allow proper street cleaning thereby reducing PM10 (dust) mitigation and other pollution emissions. It is anticipated that these construction activities associated with this basic infrastructure project will create (35) temporary construction jobs as well as jobs in various construction related trades including surveying, geotechnical, materials testing, and inspection. The design and engineering of the project is complete. Project to be bid in September 2010.

Hemet Area Senior Services Center (CDBG-R 4) The renovation and modernization of the Hemet Area Senior Services Center will incorporate various energy-saving upgrades including insulation, weatherization, lighting, and water conserving plumbing improvements. In addition, the landscaping will incorporate water conserving measures. It is anticipated that these construction activities will result in the creation of at least (25) temporary construction jobs. In addition, the project will create jobs in various construction related trades including surveying, materials testing, and inspection. In addition, this new facility will provide for the increase and expansion of senior services at the main Senior Center. The expanded facility will allow for a (10-15%) increase in the number of seniors

utilizing the Center. For many working families, adult day care is just as much of a financial burden as child care. Affordable adult care allows these families to seek and retain employment. The design and engineering of the project is complete. Project to be bid in September 2010.

8. Code Enforcement

Five-Year Consolidated Plan Code Enforcement Priorities:

Code Enforcement is a priority community development need, especially in the lower-income and blighted target areas throughout the County. Code Enforcement priorities consist of inspecting substandard structures that have been determined to be uninhabitable and pose a threat to public health and safety in deteriorated areas. Code enforcement together with public/private sector improvements is expected to reverse the decline in these areas. At this time, other resources are also being used for direct code enforcement activities including redevelopment agency and general funds. The decline in the use of CDBG funds for code enforcement is attributed to the narrowing of the use of slum-blight national objective, as well as the program restrictions, limits, and requirements associated with the use of CDBG funds (e.g., the focus upon housing code enforcement).

Five-Year Code Enforcement Objectives:

The Code Enforcement division is responsible for enforcing over 15 County ordinances relating to public nuisances, zoning violations, and other issues relevant to the needs of the unincorporated communities. The goals of the Code Enforcement Division are: "to maintain enforcement responsiveness that reflects public needs and concerns regarding health and safety, and to provide uniform, effective, and timely code enforcement services to unincorporated Riverside County."

The County continues to provide various housing code enforcement programs through the Code Enforcement Department-Community Improvement Division. Code Enforcement is identified as a priority, especially in the lower-income and blighted target areas throughout the County. Code Enforcement priorities consist of inspecting substandard structures that have been determined to be uninhabitable and pose a threat to public health and safety in deteriorated areas. Code enforcement together with public/private sector improvements are expected to reverse the decline in these areas.

For the 2009-2010 program year, approximately \$70,367 was expended on Code Enforcement projects. There were two (2) active projects, 2009-10 CDBG funds were allocated to one (1) project by a Cooperating City, Lake Elsinore, for direct code enforcement activities; two (2) of the active projects were completed. Other resources are also being used for such activities including redevelopment agency and general funds. The decline in the use of CDBG funds for code enforcement is attributed to the narrowing of the use of slum-blight national objective, as well as the program restrictions, limits, and requirements associated with the use of CDBG funds (e.g., the focus upon housing code enforcement).

To further augment the County's Code Enforcement efforts, the County's Redevelopment Agency offers various programs within the thirty-eight (38) Sub-Areas of the five (5) Project Areas throughout the County. These programs include facade improvements, graffiti abatement, demolition grants, public facilities, and affordable housing.

**Code Enforcement Programs/Activities
(CDBG FUNDED)**

| Activity Type | Jurisdiction/ Unincorporated Area 2009 - 2010 Projects | 2009-2014 Con Plan Objectives/ FY 2009/10 Funded Action Plan Objectives | 2009-2014 Actual Accomplishments FY 2009/10 Actual Accomplishments | 2009-10 CDBG Expended Amount | 2009-14 YTD CDBG Expended Amount |
|-----------------------------|--|--|--|---------------------------------------|---|
| Code Enforcement (15) | City of: Lake Elsinore | 5-Year: 5 Projects 90,070 Persons FY 09/10: 1 Project, 27,282 Persons | 5-Year: 2 Projects 54,172 Persons FY 09/10: 2 Projects 54,172 Persons | \$70,367 | \$70,367 |

Geographic Distribution: Refer to map (Appendix B)

The program provides for code enforcement activities located within the participating cities and unincorporated areas of the County's low to moderate income and blight-designated census tract/target areas, more specifically in the cities of Blythe, Lake Elsinore, and San Jacinto, to ensure the health and safety of residents.

9. Interim Assistance

Five-Year Consolidated Plan Interim Assistance Priorities:

Limited improvements will be made to areas with determinable signs of physical deterioration when the improvements are intended to arrest deterioration prior to permanent improvements being made or when the activity will alleviate conditions threatening public health and safety. These include special neighborhood clean-up campaigns within low-income neighborhoods that remove bulky items, debris, and dangerous conditions within targeted communities.

Five-Year Interim Assistance Objectives:

At this time, the County is committing CDBG funds for a *Special Neighborhood Clean-Up Campaign* through the Community Improvement Program (CIP). CIP is the public relations and community involvement side of the Riverside County Code Enforcement Department. CIP helps residents create a safer living environment, remove blight, and take an active role in the improvement of their community. The CIP works with communities and their leaders in their respective districts to provide educational materials and resources to residents including: community cleanups, Spanish/English workshops, school assemblies, and community information fairs. They attend community meetings and participate with other County departments in answering questions and providing information on health and safety ordinances, job training, childcare, emergency assistance, and foreclosure prevention.

Residents regularly contact CIP for help in finding programs available for the removal of unwanted vehicles, mobile homes, and accumulated debris and rubbish. CIP Specialists not only work closely with residents but also with the Code Enforcement officers in the field to help with these issues. Partnering with many agencies, CIP refers residents to them for help as needed:

- Board of Supervisors' staffs
- Economic Development Agency
- Environmental Health
- Animal Services
- Office on Aging
- Adult Protective Services
- C.A.R.E. (Curtailling Abuse Relating to the Elderly)
- Riverside County Waste Management
- Community Centers/Leaders

CIP staff provides the resources and tools for residents so they can voluntarily comply with ordinances and their communities can continue to improve and thrive in a self-sufficient manner.

For the 2009-2010 program year, approximately \$618,400 was expended on Interim Assistance projects; there were six (6) active projects; one (1) of the active projects was completed. 2009-10 CDBG funds were allocated to five (5) projects.

**Interim Assistance Programs/Activities
(CDBG FUNDED)**

| Activity Type | Jurisdiction/ Unincorporated Area 2009 - 2010 Projects | 2009-2014 Con Plan Objectives/ FY 2009/10 Funded Action Plan Objectives | 2009-2014 Actual Accomplishments FY 2009/10 Actual Accomplishments | 2009-10 CDBG Expended Amount | 2009-14 YTD CDBG Expended Amount |
|-------------------------------|--|--|--|------------------------------------|--|
| Interim Assistance (06) | Districts 1, 2, 3, 4 & 5 | 5-Year: 30 Projects 587,910 Persons FY 09/10: 5 Projects, 100,647 Persons | 5-Year: 1 Project 20,000 Persons FY 09/10: 1 Project 20,000 Persons | \$618,400 | \$618,400 |

Geographic Distribution: Refer to map (Appendix B)

10. Public Services

Five-Year Consolidated Plan Public Service Priorities:

The main purpose is to provide the necessary financial and technical resources to support the establishment and expansion of a variety of public service activities for the primary benefit of low-income persons. Consistent with this objective, the following are the County's CP Public Service Priorities:

- General Public Services
- Senior Services
- Services for Disabled and Handicapped

- Legal Services
- Youth Services
- Transportation Services
- Substance Abuse Services
- Battered and Abused Spouses
- Employment Training
- Crime Awareness and Prevention
- Fair Housing Activities
- Tenant/Landlord Counseling
- Child Care Services
- Health Services
- Abused and Neglected Children
- Mental Health Services
- Screening for Lead-Based Paint and Lead Hazards Poisoning
- Subsistence Payments
- Homeownership Assistance
- Rental Housing Subsidies

Five-Year Public Services Objectives:

The County's overall objective is to ensure that opportunities and services are provided to improve the quality of life and independence for lower-income persons and ensure access to programs that are related to a variety of social concerns. The County's five-year objectives are to establish, improve, and expand existing public services. The following are the specific five-year objectives:

- Services for at-risk youth
- Services for seniors, and disabled persons including transportation services
- Child care and services for abused and neglected children
- Services for victims of domestic violence and/or abuse.
- Health and substance abuse services
- Crime awareness/prevention
- Fair Housing activities including the education of consumers and property owners in landlord/tenant laws and responsibilities and implement the recommendations in the Analysis of Impediments to Fair Housing Choice.
- Operating costs for homeless/AIDS patients programs
- Employment services

During the 2009-2010 program year, the County and sub-recipients expended approximately \$1,357,240 on *Public Service* activities. There were fifty-nine (59) active and completed activities. Activities included programs for the homeless, seniors, youth, abused children, services for disabled, substance abuse, childcare, health services, services for battered and abused spouses, and others. These services were provided throughout the County and cooperating cities. These projects met a National Objective of the CDBG program through benefit to low-moderate income areas (LMA) and low-moderate income persons (LMC).

In compliance with HUD's 15% Public Service CAP limitation, \$1,357,240 was expended in FY 2009-2010 and \$1,502 of the 15% CAP was not expended on Public Service activities.

2009-2010 Public Service CAP Calculation: \$1,358,742
 15% of 2009/10 CDBG Grant (\$8,878,528) - \$1,331,779
 15% of PY Program Income (\$179,757) - \$26,963

**Public Service Programs/Activities
(CDBG FUNDED)**

| | | Objectives/Accomplishments | | | |
|---|--|--|---|------------------------------------|---|
| Activity Type | Jurisdiction/ Unincorporated Area 2009 - 2010 Projects | 2009-2014 Con Plan Objectives/ FY 2009/10 Funded Action Plan Objectives | 2009-2014 Actual Accomplishments FY 2009/10 Actual Accomplishments | 2009-10 CDBG Expended Amount | 2009-14 YTD CDBG Expended Amount |
| Public Services (Other) (05) | Districts 1, 2, 3, 4, 5 Countywide Cities of: Blythe, Desert Hot Springs, La Quinta, Murrieta & Temecula | 5-Year: 137,245 persons FY 09/10: 33,621 persons | 5-Year: 37,437 persons FY 09/10: 37,437 persons | \$608,130 | \$608,130 |
| Public Service Operating Costs of Homeless/ AIDS Patients Programs *(03T) | District: 4 Countywide | 5-Year: 1,750 persons FY 09/10: 295 persons | 5-Year: 226 persons FY 09/10: 226 persons | \$30,000 | \$30,000 |
| Senior Services (05A) | Districts 1, 2, 3, & 4 Cities of: Indian Wells & Norco | 5-Year: 21,697 persons FY 09/10: 3,924 persons | 5-Year: 3,232 persons FY 09/10: 3,232 persons | \$344,861 | \$344,861 |
| Handicapped Services (05B) | Districts 3 & 4 Countywide City of: Norco | 5-Year: 1,923 persons FY 09/10: 442 persons | 5-Year: 402 persons FY 09/10: 402 persons | \$127,665 | \$127,665 |

| | | | | | |
|---------------------------------|-------------------------------|---|--|-------------|-------------|
| Youth Services (05D) | District 4 | 5-Year: 15,314 persons FY 09/10: 42 persons | 5-Year: 49 persons FY 09/10: 49 persons | \$37,190 | \$37,190 |
| Substance Abuse Services (05F) | District 1 Countywide | 5-Year: 46 persons FY 09/10: 204 persons | 5-Year: 172 persons FY 09/10: 172 persons | \$38,523 | \$38,523 |
| Battered/Abused Services (05G) | Countywide | 5-Year: 5,720 persons FY 09/10: 400 persons | 5-Year: 490 persons FY 09/10: 490 persons | \$28,944 | \$28,944 |
| Childcare Services (05L) | Countywide | 5-Year: 235 persons FY 09/10: 30 persons | 5-Year: 163 persons FY 09/10: 163 persons | \$33,575 | \$33,575 |
| Health Services (05M) | Countywide | 5-Year: 79,953 persons FY 09/10: 100 persons | 5-Year: 144 persons FY 09/10: 144 persons | \$18,932 | \$18,932 |
| Abused/Neglected Services (05N) | Districts 3 & 5 Countywide | 5-Year: 1,199 persons FY 09/10: 300 persons | 5-Year: 241 persons FY 09/10: 241 persons | \$89,420 | \$89,420 |
| TOTALS | | 5-Year: 265,082 persons FY 09/10: 39,358 persons | 5-Year: 42,556 persons FY 09/10: 42,556 persons | \$1,357,240 | \$1,357,240 |

Geographic Distribution: Refer to map (Appendix B)

*Note: 03T includes 295 persons proposed/226 persons served in FY 09/10 that are also reported on the Homelessness Table.

11. Planning and Administration

The County expended \$1,462,968.94 for staffing and overall program management, coordination, monitoring, and evaluation for the CDBG program.

The County expended \$156,252.47 from the CDBG administration allocation to affirmatively further fair housing by providing a fair housing community outreach program to various groups, including, but not limited to, the following: farm workers, low income individual, tenants, homeowners, landlords, realtors, and County officials. Elements of the program will include anti-discrimination, landlord/tenant services, education-outreach activities, training/technical assistance, and enforcement-complaint screening.

The County expended \$22,925 from the ESG allocation to provide staffing and overall program management, coordination, monitoring, and evaluation for the ESG program.

The County expended \$334,254 from the HOME allocation to provide staffing and overall program management, coordination, and monitoring/evaluation of the County's HOME program.

C. Other Actions

1. Addressing Obstacles to Meeting Underserved Needs

The primary objective of the County's CPD programs is the development of viable urban communities by providing decent, safe, and sanitary housing, and expanding economic opportunities principally for persons of low and moderate-income. The mission of meeting and addressing these community, social and economic development needs of low-income persons and their communities is of paramount importance to the County. Unfortunately, there are many barriers and challenges hindering the development and implementation of important programs intended to serve those most in need.

One of the most important step in addressing obstacles to community development is identification and evaluation. In Riverside County, obstacles for CPD-funded activities include language and culture, location and geography, limited resources, and program restrictions and regulations. The County and nearly all CPD sub-recipients have bilingual staff sensitive to cultural traditions, issues, and values. Furthermore, many of our public notices, including notifications of CPD funding cycles and upcoming Citizen Participation meetings, are published in Spanish.

Riverside County is geographically very large; many of the targeted lower-income communities are located in remote rural areas, in the suburban fringe, and within large urban settings. An effective tool used by the County is the community-based forum. These include the Community Councils, Municipal Advisory Councils, and County Service Area Advisory Boards. These non-elected public bodies provide ideal forums for residents and other stakeholders to express their concerns and assess community development needs. Also, the County and other organizations have the opportunity to directly discuss programs, plans, projects, etc., during these meetings.

As noted previously, the amount of resources available to address social, community, and economic development goals pale in comparison to the recognized needs. To address this obstacle, the County strongly encourages its own agencies as well as cooperating cities and other sub-recipients to seek other resources, forge new partnerships and collaboratives, and to leverage additional funding whenever possible from local, State, Federal, and private sources. The County urges CPD-funded programs and services to be flexible, while at the same time to be as efficient and effective as possible to achieve expected performance outcomes.

2. Removing Barriers to Affordable Housing

Barriers to affordable housing are frequently caused when the incentive to develop such housing is removed due to excessive development costs, governmental regulation, and community opposition. Some development costs are driven by economic conditions and other factors that affect the real estate market. These are often beyond the control of local government. Examples of private barriers include the cost of labor and materials, contracting fees, and the cost of land. However, other development

costs, such as project processing fees charged for planning and plan check services, fall under the control of local governmental agencies.

To some extent, federal and state environmental regulations, ultimately implemented at the local level, historically have, and continue to add to the cost of development. However, public policy approved by local government to address community issues and concerns potentially affects the cost of all development projects through the adoption and implementation of ordinances, housing elements, land use plans, fee schedules, and development standards. The imposition of additional taxes on homeowners increases the cost of maintaining and living in a house or apartment and can be a barrier to home ownership, particularly for low- and moderate-income households. Moreover, public opposition over the location of affordable housing can be detrimental to a project once it enters the public hearing process and may result in the denial of the project.

The primary purpose of governmental regulation of land development is to guide development in an orderly fashion, ensure adequate provision of public services and facilities, protect existing development from incompatible land uses, and protect the health, safety, and welfare of the public. Government regulation is generally beneficial to the housing needs of the public, since the development review and approval process is necessary to insure decent and safe housing. However, government regulation of land development can become a constraint to the production of housing, particularly affordable housing, in the following ways:

1. Increases in development processing fees
2. Zoning that restricts or precludes residential development
3. Lengthy development review and approval process
4. Imposition of excessive development standards may increase the cost of residential development without creating a real benefit to the public.

The County uses a multi-faceted strategy to address barriers to affordable housing. Limited resources dictate that strategies be focused on the most effective tools possible. A major focus involves the use of both financial and processing assistance to maximize as many housing units as possible. This approach allows the County to quantify affordable housing production and make adjustments to development strategies as necessary.

Development fees and approval delays add to the cost of development. In addition, inflation can increase the cost of both materials and labor. These factors combined with negative public perceptions serve as a major disincentive to the construction of affordable housing and are seen as obstacles by qualified developers.

The County assistance during the 2009/2010 fiscal year included the continued implementation of the following programs:

- Project Ombudsman: This program involves the designation of a staff liaison or Ombudsman to work with affordable housing developers and their representatives.
- Gap Financing: Gap financing offers financial assistance in the form of grants; or below market-interest rate loans; and other favorable repayment terms.
- Fee Subsidies: Under certain circumstances, the County will subsidize the payment of development fees.

- Waivers of Development Mitigation Fees: Under County Ordinance Number 659 fee waivers can be granted for publicly subsidized affordable housing projects.
- Public Opposition as a Barrier to Affordable Housing: The County will continue to educate the public about the social and economic benefits of affordable housing.
- Fair Housing as a Barrier to Affordable Housing: The County will continue to affirmatively further fair housing county-wide.
- Tax Policies: The County keeps property taxes at a minimum and does not have a residential or business utility tax.
- Fast Track and Priority Processing: The intent of this program is to expedite the construction of affordable housing projects through all phases of the approval process.

3. Overcoming Gaps in Institutional Structure

As noted earlier, The County of Riverside encompasses a very vast geographical area. The borders extend from Orange County in the west, to the Colorado River to the east. This distance between communities and cities contributes to the impediments encountered by private, non-profit, and County agencies attempting to provide public services to low-income residents. This challenge is further compounded by the lack of coordination between government agencies and the private sector thereby creating service delivery problems for providers and residents alike.

The delivery system required for the provision of essential community development services and programs is comprehensive and complex. This system is further complicated by the geographical challenges of the County. The distance between communities and cities contributes to the impediments encountered by private, non-profit, and County agencies attempting to provide public services to low-income residents. With the number and variety of participants in the delivery system it can be difficult to establish priorities and to allocate resources.

The vast distance between communities is compounded by the difficulty of coordination among the various government agencies and the private sector. This lack of communication creates service delivery problems for providers and residents alike and may increase the possibility of a client falling through the gaps and not receiving the services required.

The following issues have been identified:

- Geographic location of governmental, private, and non-profit agencies.
- Communication gaps between the private and public sectors.
- Lack of public awareness of services and needs.
- Local politics and agendas.
- Local policies and procedures.
- Institution barriers (service area and competition for limited funding source).

- Under utilization of non-profit agencies as partners.
- Language barriers.
- Community apathy.
- Funding policies on programs.
- Cultural views, belief, and acceptance of government assistance.

The County will continue to take specific actions, using available resources, to overcome these obstacles, such as annual meetings with service providers and improving communication by posting notices and information on websites.

4. Enhancing Coordination

Addressing the community, social and economic development needs of low- and moderate- income people throughout Riverside County is a comprehensive and daunting undertaking. No one agency or organization alone can successfully accomplish the task. The formation of sustainable partnerships and collaboration is essential. These efforts bring more than just leveraged financial resources to a project; they provide additional experience, knowledge, information, facilities, strategies, and other valuable resources.

Consequently, the County developed and implemented the 2009-2014 Five-Year Consolidated Plan and subsequent Action Plans through such public, nonprofit, and private sector partnerships and collaboration. These efforts have been instrumental in meeting the wide-range of community development needs in the County. The County will continue to encourage and support the formation of these joint efforts for projects and activities that will create viable, self-sufficient communities; decent, affordable housing; a suitable living environment; and expanded economic development opportunities for low-income persons.

5. Improving Public Housing and Resident Initiatives

During fiscal year 2009-2010, the Housing Authority of the County of Riverside (HACR) administered and managed several housing programs to address the housing needs of residents countywide. The programs include: Section 8 Housing Choice Voucher; Affordable Public Housing; Capital Fund; Resident Opportunities and Self Sufficiency (ROSS); Family Self Sufficiency (FSS); Housing Opportunities for Persons with AIDS (HOPWA); Shelter Plus Care; Family Unification; Security Deposit Assistance; Emergency Housing Response; and the various Homeownership Programs.

5 Year Strategic Plan Needs of Public Housing response:

The Housing Authority of the County of Riverside (HACR) owns and operates 469 public housing units within Riverside County. Attachment C (Housing Market Analysis table) of the Consolidated Plan provides a listing of the public housing units. The physical condition of the public housing units varies however the HACR has plans to modernize selected units within the stock of public housing units. Examples of such modernization projects include the replacement of evaporative coolers with centralized air conditioning, kitchen cabinet upgrades, and door replacements. Planned improvements

for the next fiscal year include the pool fence replacement at the El Dorado Garden Apartments, water heater replacements to on-demand units and air conditioning replacements.

There are currently 75,920 persons on the waiting list for public housing, and 57,539 persons on the waiting list for Section 8 tenant-based assistance. Based on the large numbers of families waiting for assistance, the HACR goal is to:

- Apply for additional rental vouchers by annually competing for the U.S. Department of Housing and Urban Development (HUD) affordable housing funding available to Public Housing Authorities.
- Reduce public housing vacancies.
- Leverage private or other public funds to create additional housing opportunities.

Section 8 and Public Housing Programs

The Housing Authority of the County of Riverside administers and manages several programs to address the housing needs of residents county-wide. The annual estimated operating budget of \$84 million is allocated to fund Housing Authority projects and programs.

The Public Housing Program provides decent, safe, and sanitary housing to low and moderate-income families, seniors, and persons with disabilities. These multi-family developments were constructed or purchased with funding provided by HUD. The property units are operated and maintained by the Housing Authority with funding subsidies from HUD. The Rental Assistance Programs are tenant based utilizing Section 8 (Voucher) Rental Assistance Payments. The Section 8 (Voucher) program assists lower income households with rental assistance to provide an opportunity to live in affordable, decent, safe, and sanitary housing.

Five-Year Public Housing Objectives:

Strategies to serve extremely low-income, low-income, and moderate-income households, including those on the waiting list for Public Housing and Housing Choice Voucher programs:

- Expand the supply of assisted housing by applying for additional vouchers through HUD.
- Reduce public housing vacancies by increasing outreach efforts to potential applicants and strive to accomplish and maintain ninety-five percent occupancy.
- Leverage private or other public funds to create additional housing opportunities.
- Improve the quality of assisted housing by improving customer satisfaction survey score in the areas of communication, safety, and neighborhood appearance. Continue to use customer surveys to monitor and make improvements to the overall level of customer satisfaction.
- Increase assisted housing choices by providing briefing sessions for families who are relocating, counseling them on how to successfully seek new housing opportunities. To this end the HACR on the third Wednesday of each month hosts a rental fair in which currently assisted and non-assisted families are welcome to come into the HA office to meet with landlords who have available units to rent.
- Conduct outreach efforts to potential landlords. The HACR coordinates a bi-monthly landlord briefing in which potential landlords are provided information on the benefits of renting their available units to voucher holders.
- Implement and expand special programs. The HACR currently administers the following special needs programs:

1. **HOPWA Program.** The City of Riverside is the Grantee of the HOPWA formula funding for both Riverside and San Bernardino County. The HACR as the Project Sponsor administers the HOPWA grant throughout Riverside County. The goal of the HOPWA program is to prevent homelessness to individuals and/or families that have AIDS/HIV+, by providing long term rental assistance through the Housing Options Program and Short Term Rental, Mortgage and Utility Assistance through subcontractors in the community that serve this population (i.e.: Catholic Charities, Desert AIDS Project, Bienestar, etc).
2. **Shelter Plus Care Program.** This program currently assists forty-three mentally ill families or individuals county-wide. The HACR implemented a new county-wide program to serve an additional twenty-eight mentally ill, chronically homeless families or individuals by providing rental assistance. In addition, the HACR was recently awarded three new grants to provide rental assistance to forty-three additional mentally ill, chronically homeless families or individuals residing in Riverside County. Applicants are referred to the HA by the Department of Mental Health, who provides assistance to the clients in locating suitable housing and by providing supportive services.
3. **Court-referral Program.** Families that have been identified as ones who would benefit from housing and would likely be successful in completing court programs and self-sufficiency programs are referred for Special Admission Vouchers to the HACR from Riverside Court Services. All families participate in our FSS program in order to enable them to become self-sufficient and free of government assistance.
4. **Emancipated Foster-care Youth Program.** This program targets ten recently emancipated foster care youth, 18-20 years old. Youth will receive housing assistance, supportive services and will be enrolled in the family self sufficiency program, to give them the tools and opportunities to successfully transition from foster-care to independent, self-sufficient living.
5. **Family Unification Program.** Families that have been identified as requiring housing in order to unite parent(s) with children or to prevent the removal of the children from the parent(s) are referred to the HA by the Department of Public Social Services to receive FUP Vouchers.
6. **Tenant Based Rental Assistance Program.** This program is designed to assist homeless individuals and/or families residing with the City of Riverside. Clients are referred by the City of Riverside Homeless Outreach Team to receive rental assistance for a period of twelve months. The goal of the program is for the family to be able to afford market rate rent by the twelfth month of assistance. This is accomplished through the intensive case management provided by the City of Riverside's Homeless Outreach Team and other partner agencies.

To improve the management and operation of the HACR's public housing developments, the asset management model was implemented in FY 2008. This new asset management model eliminates the centralized functions and incorporates a property specific focus. Plans are underway to build offices and workshops for the Public Housing Property Managers to conduct normal daily duties and the Maintenance Workers to perform their daily work. Both central warehouses have been eliminated under this model. Services by the Public Housing Property Manager and the Maintenance Worker will be site specific and the HACR will no longer operate out of two centralized offices and warehouses. On a quarterly basis information is gathered regarding the financial, physical, and management performance of each property. The reports detail move-outs, vacant unit turnaround times, lease renewals, unit work order status, and evictions. This information has been utilized to determine whether or not a property is performing according to standards. These quarterly reports are

maintained by the Director of the HACR. If a property is identified as non-performing, staff then proceed to make recommendations that address the areas of non-performance. The HACR Fiscal department has been monitoring all fiscal and budget performances via monthly budgets vs. actual reports and financial statements. The HACR will continue to utilize the Capital Fund Program to modernize our units which includes those units identified as in need of restoration or revitalization.

Strategy to Encourage Home Ownership and Decline in Reliance

Through its Resident Opportunity and Self-Sufficiency (ROSS) Program, the Housing Authority seeks to facilitate the successful transition of residents from public housing residency to economic independence. This initiative builds upon the efforts of the local welfare plan and other self-sufficiency efforts of the Housing Authority and targets public housing residents who are receiving welfare assistance.

To assist families living in Affordable Public Housing, the Community Service, and Self-Sufficiency Requirement was reinstated. The Community Service and Self-Sufficiency Requirement is intended to assist adult public housing residents in improving their own economic and social well-being and give these residents a greater stake in their communities. The Community Service and Self-Sufficiency Requirement will allow residents an opportunity to "give something back" to their communities and facilitates upward mobility. The Family-Self Sufficiency Program (FSS) was established to assist Section 8 residents and enable families to gain economic independence from all governmental assistance. There are currently 469 participating families. To date, 185 FSS participants have achieved economic self-sufficiency and no longer require any form of rental and welfare assistance.

To assist first-time homebuyers, the Housing Authority has established a Homeownership Program (HP). The HP assists eligible participants in the Section 8 program that are also a part of the FSS Program. Outreach efforts have also extended to the residents of the Public Housing Program. In order to maximize the use of resources available to home seekers, the Housing Authority's program also targets families who take part in the EDA's First-Time Home Buyer Program (FTHB) and Mortgage Credit Certificate Program (MCC). There are currently 216 participants enrolled in the Homeownership Program. A total of 16 HP participants have purchased homes. 9 of the first-time homebuyers were from the FSS Program, 2 were from the Public Housing Program, and 5 utilized a Section 8 voucher to facilitate homeownership through the Mortgage Voucher Program. Every month Homeownership Assessment Surveys are sent to current voucher holders in their annual re-certification paperwork. Those interested in homeownership complete the survey and return the completed survey to the Homeownership Coordinator. Once received the Homeownership Coordinator will review the survey and determine if the family has sufficient income to start the homeownership process which includes reviewing their credit worthiness. The Homeownership Coordinator works closely with each family to identify any barriers they may have in becoming homebuyers and sets up an individual service plan with each adult family member which identifies the barriers, the steps each adult family member needs to take to eliminate the barrier and the time frame in which to do so.

6. Evaluating and Reducing Lead-Based Paint

5 Year Strategic Plan Lead-based Paint response:

Under the Residential Lead-Based Paint Hazard Reduction Act of 1992--Title X, a lead-based paint hazard is defined as "any condition that causes exposure to lead from lead-contaminated dust, lead-

contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects.”

In a special tabulation of homeowner and renter data utilizing HUD and Census 2000 data, referred to as the Comprehensive Housing Affordability Strategy (CHAS) Data gathered from the State of Cities Data System (SOCDS), there were a total of 198,419 renter and owner households at or below 80 percent median family income (MFI) in the County of Riverside. There were a total of 55,066 extremely low-income households (< =30% MFI); a total of 57,357 very low-income households (> 30 to < =50% MFI); and a total of 85,996 low-income households (> 50 to < =80% MFI).

According to the National Survey of Lead and Allergens in Housing, a 2001 final report prepared for the Office of Lead Hazard Control for HUD, an estimated 38 million or 40 percent of housing units in the United States have lead-based paint on either the interior or exterior painted surfaces, or both. An estimated 26 million or 27% of housing units in the United States have significant lead-based paint hazards. In the West region of the United States, an estimated 3.5 million or 19% of housing units in the United States have significant lead-based paint hazards. In Riverside County, an estimated 19% of renter and owner housing units or 37,700 housing units are estimated to contain lead-based paint hazards for extremely low- and moderate-income and low- and moderate-income households.

5 Year Strategic Plan Lead-based Paint response:

The following are programs or proposed actions to evaluate and reduce lead-based paint hazards in the County:

Lead-Based Paint Hazard Control Program. The Riverside County Department of Public Health (DOPH) Office of Industrial Hygiene (OIH) administers the Lead-Based Paint Hazard Control Program throughout Riverside County. The goal of the program is to evaluate and control lead hazards in low-income housing units by inspecting, testing, and providing treatment and abatements of lead hazards. The program activities primarily include inspection and testing of housing constructed prior to 1956 in target areas, hazard control treatments and abatement, blood lead screening, temporary relocation of families, and community outreach and education. To identify potential households that may contain lead hazards, OIH conducts various community outreach activities at schools and other community events to grow awareness of the health risk of lead poisoning.

Lead Hazard Inspections for County programs. Lead-based paint containing up to fifty percent lead was in common use and available until the mid-1970's. In 1978, the Consumer Product Safety Commission banned the manufacture of paint for use of interior and exterior residential surfaces and furniture. It is a program goal for the County that all homes identified for rehabilitation under the County's CDBG, HOME or RDA-funded programs be submitted for lead hazard inspection if the home was built prior to 1956 and if there exists children of age 6 or under in the home. This includes any home that is being considered for the County of Riverside's First-Time Homebuyer Program (FTHB) if the same circumstances exist.

Childhood Lead Poisoning Prevention Program. As a further tool in the identification of the lead hazards in the home, the OIH operates California's Childhood Lead Poisoning Prevention Program (CLPPP) to test and identify children who are at high potential for lead poisoning based upon the age of the housing stock in the area and any other factors that indicate high risk for lead exposure.

Lead Hazard Reduction Compliance and Enforcement Program. In 2006, the OIH was awarded a 3 year, \$240,000 grant from the State of California for the Lead Hazard Reduction Compliance and

Enforcement Program. The program's goal is to provide technical expertise in lead-based paint management. The OIH expects the program to be ongoing with additional funding through 2011.

Lead Hazard Control Program. State law, as implemented by Senate Bill 460, grants authority to local health departments to require the enforcement and prosecution of persons who refuse to abate lead hazards in housing occupied by low-income families with children. The Lead Hazard Control Program is funded under this grant and implements SB 460 which allowed changes to State health and housing laws to make creating lead hazards a crime.

Fair Housing Council Lead-based Paint Awareness Hazard program. The Fair Housing Council of Riverside County also administers a comprehensive lead-based paint awareness hazard program throughout the County. Their programs and services include outreach, education, information dissemination, training, and referrals.

Lead Safe Training and HEPA Vacuum Lending Program. OIH proposes to train Regional Occupational Program (ROP) construction students and the general public using HUD lead safe training modules.

Lead Hazard Control Outreach. The OIH has Memorandum of Understanding (MOU) and Support Letters with the following agencies: the Riverside County Economic Development Agency; the Housing Authority of the County of Riverside; the Desert Alliance for Community Empowerment; the cities of Riverside, Banning and Corona; and Community Action Partnership of Riverside County. The OIH sub-grants outreach services to the Center for Community Action and Environmental Justice and Fair Housing Council of Riverside. All of these partners distribute program literature at service counters and promote Lead-based Paint Program services to their clients.

7. Reducing the Number of Persons Living Below the Poverty Level

5 Year Strategic Plan Antipoverty Strategy response:

Poverty is defined by the Social Security Administration as the minimum income an individual must have to survive at a particular point in time. Although there are many causes of poverty, some of the "more pronounced" causes of poverty include the following:

- Low income-earning capability;
- Low educational attainments and job skills;
- Discrimination; and
- Person limitations (e.g. developmental and physical disabilities, mental illness, drug/alcohol dependency, etc.)

Some other important causes of poverty related to those mentioned above include: unemployment or underemployment; lack of affordable, decent housing; negative images of people who are recipients of assistance; the lack of available funding; and lack of policy and widespread community support for poverty issues (this includes the lack of additional federal and state funding programs to address the problem of poverty); lack of affordable childcare and health care; age; cultural and language barriers; lack of behavioral changes of people in poverty; limited access to services; and domestic abuse.

Although the many and varied solutions for the reduction or elimination of poverty appear endless, costly, and complex, the County employs a variety of strategies to help reduce the number of households with incomes below the poverty line, including efforts to stimulate economic growth and

additional job opportunities. An example would be redevelopment and economic development activities that help create additional jobs. Economic development opportunities, such as higher paying jobs, are very important to low-income persons to gain economic self-sufficiency and live above the poverty level.

As described in the Homeless Strategic Plan section, the County works with DPSS, the “umbrella” anti-poverty agency for the County of Riverside, other jurisdictions, and area non-profits to provide emergency shelters, transitional housing, and the full range of supportive services required to assist this population in achieving economic independence. Along with programs designed to provide job opportunities, the County provides counseling and assistance in obtaining benefits to qualified individuals and families.

The *Community Action Partnership (CAP)-Riverside County* is another division within the Department of Public Social Services (DPSS). CAP-Riverside is the County’s Anti-Poverty Community Action Agency. They assist low-income residents in their efforts to become self-sufficient and have demonstrated their commitment to the principle of community self-help. Through well-planned programs, low-income people attain the assistance, skills, knowledge, and motivation necessary to achieve self-sufficiency.

The goal of the CAP Riverside is to end poverty by offering opportunities for the poor through:

- Education and Wealth Building
- Advocacy
- Community Organizing
- Capacity Building

Another effort, also coordinated by the County’s Department of Public Social Services (DPSS), is the CalWORKs GAIN program which is designed to move welfare recipients from dependency to self sufficiency through employment, and to divert potential recipients from dependency.

EDD is also a key collaborator in the provision of job search readiness assistance and identification of local labor market trends. The Employment Development Department (EDD) implements and maintains CalJobs to provide job identification assistance throughout the County.

To the extent possible, the County plans to reduce the number of households with incomes below the Federal poverty level through a combination of direct assistance and indirect benefit from neighborhood improvement activities. The County’s Five-Year Consolidated Plan will support anti-poverty activities through such programs as the following:

- Rehabilitate substandard existing single-family or multi-family housing for income qualified owners or to owners who rent to income-qualified tenants.
- Provide increased affordable homeownership opportunities for low- and moderate-income households, including seniors and disabled.
- Rehabilitate or provide new affordable housing units that include handicap accessibility for seniors or the disabled.
- Encourage economic development in low- and moderate-income areas.
- Provide comprehensive homeless prevention and transitional housing programs

- Provide Childhood Development, Child Care, and Youth Programs
- Encourage Substance Abuse Recovery and Counseling Programs
- Provide Job Training & Skills Development
- Provide Health Programs

The County will continue to strive to increase affordable housing collaborative efforts with public and private sector entities, numerous advisory agencies, Community Housing Development Organizations ("CHDOs"), lending institutions, as well as other service providers including Catholic Charities, Office on Aging, and Code Enforcement. Despite the dissolution of the Housing Technical Assistance Advisory Committee ("HTAC"), which included representation from the Office on Aging, Mental Health, Public Social Services and Veterans Services, the County remains dedicated to forming partnerships with public and private agencies to produce and preserve affordable housing units.

Efforts to increase the participation of the CDBG, HOME, Low-income Tax Credit, Federal, State and other local housing program sources will be directed at:

- Strengthening the housing service delivery system by working more closely with the Housing Authority and by collaborating with non-profit organizations,
- Integrating the redevelopment and community development block grant housing programs,
- Increasing the involvement of the Desert Advisory Council, and
- Working more closely with identified Community Housing Development Organizations ("CHDOs") as well as local city governments.

The following Riverside County EDA Housing Programs are offered to meet the goals and objectives of the County's Consolidated Plan and Redevelopment Housing.

Home Ownership

- Mortgage Credit Certificate (MCC) - Intended for interested buyers and real estate salespersons, the MCC entitles qualified home buyers to reduce the amount of their federal income tax liability. This tax credit effectively increases the homebuyer's purchasing power, which helps them qualify for a mortgage.
- First-Time Home Buyer (FTHB) Program - Down payment and Closing Cost Assistance for qualified families to purchase a new home.
- Redevelopment Homeownership Program (RHP) - Down payment assistance for first-time homebuyers of low to moderate income to purchase a home within the unincorporated areas of the County of Riverside and County Redevelopment Areas. For more information contact 1-(800) 909-0079.

The MCC, FTHB, and RHP programs may be combined with other homebuyer programs that are offered by participating cities, participating lenders, and homeownership counseling services by HUD approved providers.

- Mobile Home Tenant Loan (MHTL) Assistance Program - Loans for qualified mobile home/coach owners who are tenants of unpermitted mobile home parks.

Home Repair – Improving Conditions of Substandard Housing

- Home Repair Program (HRP) –The HRP provides one-time grants to qualified low-income homeowners to repair or improve the quality of their homes. The grant allows homeowners to address both interior and exterior health and safety issues, Housing Quality Standards (HQS) and enhance the exterior appearance of their properties.
- Senior Home Repair (SHR) Program – The SHR Program provides one-time grants to qualified low-income senior homeowners (62 years or older) or low-income handicapped persons of any age to repair or improve their homes. The grant requires that the repairs and or enhancements address health and safety issues exclusively.
- Manufactured Home Replacement Program (MHRP) – MHRP provides assistance to low-income households for the replacement of existing substandard owner-occupied mobile homes and ancillary infrastructure improvements in the unincorporated areas of the County of Riverside and within County Redevelopment Project Areas. Assistance is provided in the form of a zero percent (0%) interest loan secured by a deed of trust against the property for an amount to replace the substandard unit inclusive of all related ancillary costs.

Housing Development – New Construction, Acquisition, and Rehabilitation

- Home Investment Partnerships Act (HOME) Program - Intended for builders and developers, the HOME Program is designed to provide development of affordable housing to lower-income households, to expand the capacity of non-profit community housing development organizations (CHDOs), and to strengthen the ability of state and local governments to develop and implement affordable housing strategies towards local needs and priorities.
- Infill Housing Program – The Infill Housing Program is designed to promote the development of affordable single-family housing on previously vacant or blighted lots. The program requires the new homes be sold as affordable owner-occupied housing to low-income households with emphasis within the County’s Redevelopment Project Areas.
- Redevelopment Agency (RDA) Housing Projects – On an ongoing basis, the RDA solicits proposals from builders and developers to expand affordable housing opportunities for low-income and special needs households in the unincorporated areas of the County of Riverside and within County Redevelopment Project Areas. RDA Housing Application.
 - Neighborhood Stabilization Homeownership Program (NSHP) First-Time Home Buyer (FTHB) Program: The NSHP Program provides NSP funds for purchase price assistance with optional rehabilitation and repair assistance to low-moderate-middle income households that have not owned homes within the past three-year period and who are purchasing a bank-owned, foreclosed property in specific target areas of Riverside County. The program is available for households with an annual income that is no greater than 120% of the area median income as published by HUD. The NSHP Program provides 20% of the purchase price with a 15-year affordability period as a “silent second” loan with an optional “silent third” loan with the same terms for minor rehabilitation and repair for a total not to exceed \$75,000. A variety of media were used to inform the public and potential homebuyers of the homebuyer assistance programs. Brochures were distributed to businesses, schools, and other public areas as well as to all Riverside County employees. Community organizations, employment centers, fair housing groups, and housing counseling agencies were also informed. Presentations providing information were made realtors at local real estate offices and Realtor Associations.

Rental Assistance

Section 8 Housing Choice Voucher Program – The Section 8 rental voucher program provides rental assistance to help low and moderate income families afford decent, safe, and sanitary rental housing.

- Affordable Public Housing – low-income family rental housing in Riverside County.

8. Ensuring Compliance with Program and Comprehensive Planning Requirements

The County has designed and implemented a monitoring process to determine if sub-recipients are complying with all applicable HUD requirements for the administration of federal dollars or as other public and private entities that have developed partnerships with the County as described in Section I, item C1- "Actions to address obstacles to meeting under-served needs."

The criteria for additional or more extensive monitoring visits and the selection of monitored organizations include the following:

- Recipient experiencing negative audit findings, continuous HUD investigations, (or other legal forms of investigations) complaints;
- Recipient with no previous CDBG experience;
- Project complexity, size or grant amounts (i.e., the larger the grant, the more complex the project, or size of the project);
- Extensive use of subcontractors in carrying out activities;
- Large amounts of program income;
- Subrecipients that use the most Block Grant dollars.

Projects and subrecipients chosen for monitoring include those involved with:

- Rehabilitation activities (particularly those with lump sum drawdown);
- Activities involving subcontractors;
- Economic development activities with emphasis on the projects that assist private for-profit business or having job creation/retention features;
- Activities with outstanding audit findings;
- Those projects that generate significant amounts of program income.

In accordance with HUD CPD program regulations, the County continually monitors all CPD-funded sub-recipients and their activities. The County's CPD Program Monitoring Policies were developed and adopted in April 2006, through Administrative Program Notice 2006.01, to ensure compliance with 24 CFR 570.502 (CDBG), 24 CFR 576.61 (ESG), and 24 CFR Part 85.40 (a).

HUD regulation 24 CFR Part 85.40 (a) provides for the general program monitoring responsibilities of the County in the administration of the HUD-funded CPD programs.

Monitoring by grantees. Grantees are responsible for managing the day-to-day operations of grant and sub grant supported activities. Grantees must monitor grant and sub grant supported activities to assure compliance with applicable Federal requirements and that performance goals are being achieved. Grantee monitoring must cover each program, function, or activity.

The County has identified two separate yet related components of effective CPD Program monitoring: internal (EDA) and external (Sub-recipients). Internal monitoring encompasses the actions, procedures, and performance of EDA staff - the CSD staff assigned to CDBG and ESG as well as staff assigned to the Housing Ownership and Rehabilitation Division. External or sub-recipient monitoring is directed at those organizations or entities receiving CDBG or ESG funding. These include the cooperating cities and their sub-recipients, Sponsors (non-profits), and County Agencies.

Monitoring activities of sub-recipients are carried out through the following methods:

- Federal Regulatory Compliance – Staff ensures that all CPD funded activities comply with applicable Federal regulations including environmental clearance, labor compliance, procurement procedures, affirmative action, equal opportunity, and fair housing.
- CPD-Funded Project Review – Adherence to community priority needs as set forth in the Five-Year Consolidated Plan. Staff reviews and analyzes all proposed CPD projects.
- Contracts and Agreements – As contracts are written strict controls are placed on the use of funds. County Counsel and staff ensure that all contracts between the County and CPD sub-recipients and sub-tier contracts contain the necessary language detailing HUD and County requirements.
- Project Reporting – Performance measures are established as part of the agreement. CPD sub-recipients are required to submit a report on the programs ability to meet an “overall benefit” requirement on a monthly, quarterly, and annual basis. This enables staff to monitor the effectiveness of the funded projects.
- On-site Visits – EDA staff conducts on-site monitoring visits annually for technical and financial oversight, including progress of the sub-recipient’s work plan, performance schedule, and budget. Maintaining a staff liaison with the recipient eliminates potential problems and resolves performance problems before they become major issues. Site visits include, but are not limited to: monitoring sub-recipients for compliance with the terms and conditions of the executed contract;; assuring that recipients account for proper use and accounting of program income; assuring that recipients submit required organizational audits; assuring sub-recipient’s requests for reimbursement are submitted in a timely manner and in the proper format; and assuring recipients are maintaining current files and records. A *site visit/monitoring sheet*, with findings, is completed by staff, and placed in the project file. If a recipient is found in violation, written notification of findings is provided to the sub-recipient. A follow-up monitoring visit(s) is conducted, if necessary.

The County’s performance as it is related to the Consolidated Plan is discussed in detail in the Consolidated Annual Performance Evaluation Report (CAPER).

HOME Projects:

- Each agreement for the use of HOME funds for affordable housing projects is approved by the Riverside County Board of Supervisors and is governed by the HOME agreement which sets forth the guidelines for each project. The majority of HOME agreements require the delivery of HOME project compliance reports on an annual basis. These reports are reviewed for compliance with the HOME agreement requirements and HOME regulations on a semi-annual basis.

- In addition to the review of annual compliance reports, compliance staff conducts yearly site visits, the level of which is determined based upon program requirements, regulatory agreements, and the use of a risk assessment tool. Staffs also facilitate semi-annual Monitoring Technical Assistance Workshops, which are geared towards property owners and property management company personnel, to address monitoring requirements and compliance concerns.
- During the reporting period, compliance staff continued to implement a compliance review system as detailed in the division's Monitoring Desk Procedures. Throughout the course of the fiscal year, over 47 HOME projects, 37 RDA funded projects, 7 BOND funded projects, and 3 CDBG funded projects were monitored to ensure compliance with affordable rent and income restrictions. Monitoring entailed both on-site physical inspections and the desk review of annual compliance reports. Concerted efforts were made to ensure that all housing projects remained in compliance with their regulatory agreements during the fiscal year. To that end, staff reviewed compliance reports on a semi-annual basis and facilitated semi-annual Compliance Technical Assistance Workshops, which were attended by 28 participants including property owners and property management personnel.
- In the instances where non compliance concerns were identified, they were in the area of over-income tenants residing in low-income restricted units and non use of an approved utility allowance. In cases where compliance findings were identified, non compliance notification was issued by compliance staff and individualized assistance was provided as needed. By the end of the reporting period, all projects which received findings either submitted documentation evidencing the correction of findings or the projects submitted formal statements regarding their plans to adequately address the findings. The continued implementation of a Risk Assessment Tool further enabled compliance staff to identify projects which would be most in need of technical assistance.
- Cooperative efforts with the County's Planning Department resulted in the Housing Division's increased marketing of its programs. Inter-departmental collaboration also occurred in the pooling of housing development resources as well as joint efforts in reporting the agency's activities with regard to the Housing Element of the Riverside.
- In addition to the review of annual compliance reports, compliance staff conducts yearly site visits, the level of which is determined based upon program requirements, regulatory agreements, and the use of a risk assessment tool.

D. Citizen Participation and Comments

1. Citizen Participation Process for CDBG, HOME, and ESG Programs

To foster community outreach, the County utilized its Citizen Participation Plan which establishes policies and protocols for community outreach and citizen involvement for the use of CPD funds. It was determined that the most appropriate and effective methods to obtain input from residents, service providers, and other interested persons concerning community development needs, issues, and opportunities was through:

1. Citizen Participation Meetings
2. Comprehensive Community Needs Assessment Survey
3. Urban County Participating Cities

A *Notification of Funding Availability* was published in September 2008 for the CDBG and the ESG programs. From October 2008 through December 2008, the County initiated its Citizen Participation (CP) process by notifying cooperating cities, community members, and public/private sector agencies of the 2009 CPD Program Year. The agency conducted Citizen Participation Public Meetings throughout the County's CPD program area. Public meetings were held in Mecca, Ripley, Oasis, Lakeview/Nuevo, and Mead Valley. These communities represent some of the largest unincorporated communities in the County with concentrations of low/moderate income households, minority households, excessive poverty rates, and other community development needs. The public meetings were held at times and locations convenient for potential and actual program beneficiaries. Citizens were invited to attend the meetings to learn about the programs and services available to them, express their views on their community's housing and community development needs, prioritize community needs, and comment on prior program performance. Prior to the Public Meetings, County-wide notices were published in newspapers of general circulation and made available on the County of Riverside-Economic Development Agency's website announcing the purpose, date, time, and location of the meetings.

During the CP meetings, staff discuss the anticipated CPD allocations; priority community, social, and economic development needs; and accomplishments. This is an essential part of the planning process for the future use of CPD funds. CP meetings were also held in the cooperating cities to report on past CPD performance, request citizen input in identifying housing and community development needs, and comment upon proposed funding allocations.

The principal stakeholders in the Citizen Participation process are:

- A. The citizens
- B. Community Councils and Municipal Advisory Councils act as the forum for communication between the County and the citizens.
- C. The County Board of Supervisors, who must approve the Federal Grant application and all substantial reprogramming decisions.
- D. Economic Development Agency staff.
- E. Activity sponsors.

The Citizen Participation process is necessary to ensure adequate citizen involvement in the determination of Riverside County's community needs and investment in housing, homelessness, community development, and economic development for the five-year Consolidated Plan period. The prioritization and investment decisions are a result of collective efforts and serve to identify immediate and long range needs and objectives.

2. CAPER FY 2009/10 Process

The County strongly supports and encourages the participation, input, cooperation, and feedback from all residents of the County in the administration of its CPD-funded programs and the development of the CAPER. This is primarily accomplished through the County's (EDA) ongoing participation in grass-roots and community-based taskforces, committees, community councils, advisory boards, and other forums.

In addition, the County invited resident and stakeholder participation in the CAPER process through the opportunity to view the draft CAPER and make comments during the public hearing. The 2009-2010 CAPER public hearing was held on September 14, 2010, as part of the regular Board of Supervisor meeting.

Prior to submitting the CAPER to HUD, a notice is published indicating that copies of the CAPER will be available for public review. The draft CAPER was available at the offices of the Economic Development Agency and web site, www.rivcoeda.org, from August 12, 2010 through September 13, 2010 at 5:00 pm. Copies of the final CAPER are available upon request. Copies may be requested in person or by mail and is in printable format on the web site referenced above.

All residents are given reasonable access to information and records regarding the CAPER. EDA policy is that program records maintained on file, requiring research and compilation will be provided within a reasonable time period upon receipt of a written request, which specifically states the information desired.

No comments were received on the 2009-2010 CAPER.

E. Self-Evaluation

The *Housing and Community Development Act of 1974*, as amended, and the *National Affordable Housing Act of 1990*, require the annual submission of performance reports by grant recipients receiving federal assistance through programs covered under these Acts. Additionally, these Acts require that a determination be made by the Secretary that the grant recipient is in compliance with the statutes and regulations and has the continuing capacity to implement and administer the programs for which assistance is received. The applicable regulations of 24 CFR Part 91.525 require the County to evaluate and report to the public on the County's overall progress in: the management of its CPD program funds; compliance with the Consolidated Plan; the submittal of accurate performance reports; and the extent to which progress has been achieved toward the statutory goals identified in 24 CFR Part 91.1 of the Consolidated Plan regulations.

In conducting this evaluation, the County relied primarily upon this document, the Consolidated Annual Performance and Evaluation Report (CAPER), which will be submitted to HUD, by the County, for its Program Year ending June 30, 2010. In addition, we considered technical assistance, communications, and the County's response to citizen comments and/or complaints. This section constitutes a brief synopsis of this evaluation.

The County of Riverside has continued its commitment to meeting priority goals outlined in the 2009-2014 Five Year Consolidated Plan. The overall goal of the Community Planning and Development (CPD) programs included in the Consolidated Plan is to develop viable communities by providing decent and affordable housing, a suitable living environment, and expanding economic development opportunities principally for low and moderate income persons. The Consolidated Plan outlined the following priority goals to complete the overall goal of the CPD programs:

- Affordable Housing
- Homelessness
- Other Special Needs
- Non-Housing Community Development
- Removal of Barriers to Affordable Housing
- Lead Based Paint Hazard Reduction
- Anti-Poverty Strategy

In addition, the County has established the following long-term objectives for non-housing community development priority needs:

- Infrastructure Improvements
- Public Facility Improvements
- Economic Development, including job creation and retention activities
- Public Services
- Special Neighborhood Cleanup Campaigns to arrest further deterioration of physically deteriorated areas
- Commercial and Industrial improvements by Section 204 sub-recipients
- Property inspections and follow-up actions directly related to the enforcement of state and local codes

The County of Riverside through its Economic Development Agency (EDA), set forth efforts to strengthen the housing delivery system and has been successful (as indicated in the affordable housing sections of the CAPER) at making an impact on identified needs by leveraging funding sources to provide affordable housing. As with most of the priority goals, the needs far outweigh the County's available resources. Through programmatic changes, the Economic Development Agency has been able to promote enhanced coordination between the Redevelopment Agency for the County of Riverside, Riverside County Service Areas, Riverside County Office on Aging, Riverside County Department of Community Action, Riverside County Department of Public Social Services, Housing Authority of the County of Riverside, Fair Housing Council of Riverside County Inc., and a variety of non-profit organizations.

Federal funding sources were maximized to the greatest extent possible by leveraging with available state and local funding. The primary housing resources are federal funds under the HOME, CDBG, Continuum of Care (supportive housing), ESG (Emergency Shelter Grant), and Public Housing programs. The County also utilized the local Redevelopment Agency for the County of Riverside's Low and Moderate Income Housing Set Aside fund to provide funding for housing projects and programs.

NON-HOUSING COMMUNITY DEVELOPMENT

The primary non-housing funding resources are federal funds under the Community Development Block Grant program as well as local resources such as the County's Redevelopment Agency and

private sector funding. The County has successfully leveraged resources with local public funds to improve the living environment by improving the safety of the neighborhoods and providing a variety of infrastructure improvements, public facility improvements, public services, and economic development/job creation activities.

The County continues to follow the Non-Housing Community Development Plan outlined in the Consolidated Plan (as amended). The County's allocation and expenditures of CDBG funds generally supports the highest priorities set forth in the 2009-2014 Consolidated Plan, approximately one-hundred percent (100%) of the Public Facility and Public Service expenditures in FY 2009-10 were on high-priority needs.

Benefit to Low and Moderate Income Persons

During the 2009-2010 program year, the County expended a total of \$12,371,642 of CDBG funds. Of this total expenditure, 99.49% provided benefit to low and moderate-income persons.

II. Community Development Block Grant Requirements

A. Use of CDBG Funds in Relation to Consolidated Plan Priorities, Needs, Goals, and Objectives

The highest priority need categories identified in the 2009-2014 Consolidated Plan are:

- Housing Objectives: Improve the conditions of substandard housing for low-income homeowners and low- and moderate-income senior homeowners or disabled persons
- Homeless shelters and programs
- Public Services: senior services, health services, handicapped services, and youth services
- Public Improvements: streets, curbs, gutters, sidewalks, parks/recreational facilities, and Child Care Centers
- Economic Development and Job Creation
- Code Enforcement and Interim Assistance

CDBG, HOME, and ESG funds were provided to support activities in each category. Refer to Section I.B., Assessment of Five-Year Goals and Objectives, for specific activities undertaken and accomplishments achieved.

B. Nature and Reasons for Changes in Program Objectives

During the 2009-2010 program year, the County did amend the 2009-2010 One Year Action Plan of the 2009-2014 Five Year Consolidated Plan by adding four (4) new CDBG activities as follows:

| Project | Eligibility | Funding Amount | Benefit | Description |
|---|--------------------------------|----------------|--------------|---|
| 3.55-09 Kay Ceniceros Senior Center Facility Improvements | Senior Center - 03A | \$100,000 | LMC Presumed | Improvements and upgrades including the HVAC system; fire suppression; ADA surfaces, walkways, and sidewalks; mold mitigation; landscaping; roofing; drainage; and parking areas. |
| 4.68-09 Riverside County Fair ADA Transition Project | Public Facility - 03 | \$663,427 | LMC Presumed | ADA Transition Plan will address the priority for barrier removal at the entrances onto the fairgrounds and to facilities/facilities entrances-Phase 3. |
| 4.69-09 BEA Main Learning Center Project (DACE) | Water System Improvements- 03J | \$160,000 | LMA | Water treatment system upgrades at the San Jose Community and BEA Main Learning Center project site. |
| 9.39-09 Special Economic Development-Business Loan | Economic Development- 18A | \$575,000 | LMJ | Funds will be used by The Garrett Group to pay for various tenant improvements to an existing manufacturing/industrial facility located in the City of Temecula. |

C. Efforts in Implementing the Planned Activities

See Section I.B., Assessment of Five-Year Goals and Objectives.

D. Compliance with National Objectives

Local community development activities must be designed to address one or more of the three national objectives:

- Eliminate slums and blight and blighting influences;
- Benefit low to moderate income persons and neighborhoods;
- Meet other urgent community needs imposing an immediate threat to safety and health.

1. Low/Moderate Income Area (LMA)

During the 2009-2010 program year, the County had fifty-nine (59) active activities and completed twenty-eight (28) that met the National Objective of benefiting low and moderate-income areas [24 CFR 570.208 (a)(1)]. A total of \$4,929,163 of CDBG funds were expended during the program year for these activities. The activities completed included two (2) clearance and demolition, six (6) public service activities, two (2) interim assistance, one (1) code enforcement activities, and seventeen (17) public facility activities. Approximately 418,072 persons benefited from these activities.

2. Low/Moderate Income Limited Clientele (LMC)

During the 2009-2010 program year, the County had ninety-two (92) active activities and completed seventy-one (71) public service, public facility, or acquisition activities that met a National Objective

of the CDBG program under the LMC category. The total amount expended for these activities was \$4,143,582 – these activities benefited more than 50,000 persons.

Of the total activities above, thirty-six (36) served persons that were “presumed” to be low-income, twenty-eight (28) were completed. The presumed benefit category includes homeless, seniors, victims of domestic violence, migrant farm workers, severely disabled adults, persons with aids, and abused children. A total of \$2,402,547 was expended for these activities, and approximately 6,597 persons were served. Three (3) senior facility improvement activities that were completed have not been occupied therefore did not have any direct benefit data to report at the end of the program year.

The other “non-presumed” LMC activities expended \$1,741,035 in CDBG funds and benefited more than 43,500 persons.

3. Slum/Blight Area (SBA) and Slum/Blight Spot (SBS) Benefit

During the 2009-2010 program year, the County had two (2) active SBA and SBS activities. A total of \$52,041 was expended for the purpose of addressing prevention or the elimination of slums or blight in a designated area or on a spot basis. Approximately 2,019 persons benefited from these activities.

4. Low/Moderate Housing Benefit (LMH)

During the 2009-2010 program year, the County had one-hundred six (106) active LMH activities and completed ninety-two (92). A total of \$1,172,327 was expended for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. Approximately 490 persons benefited from these activities.

E. Displacement and Relocation Activities

During the 2009-2010 program year, no CDBG, HOME, or ESG-funded activities resulted in the displacement or relocation of persons or businesses. Consequently, there were no Uniform Relocation Act or Section 104(d) compliance requirements.

F. Use of Program Income

CDBG Program Income is generated from previously funded CDBG activities. These funds must be used prior to expenditure of new CDBG allocations. During the 2009-2010 program year, the County received \$144,850.35 in program income.

To ensure timely expenditure of the 2009-2010 program income, the County allocated \$149,119.01, which included a carry-over balance of \$4,268.66 from 2008-09, to seven (7) new and/or existing CDBG projects throughout the program year. The activities funded with the program income included:

CDBG Administration

Public Service –Senior Center Services

Public Facilities –Handicapped Center and Street Improvements

Park Land Acquisition

G. CDBG Housing Loan Fund

The Community Development Block Grant (CDBG) Housing Loan Fund (HLF) is a revolving loan fund which provides low interest and gap financing to private entity projects that foster the County's efforts to achieve the five (5) housing goals outlined in the County of Riverside Consolidated Plan. Program Income, as derived from loan repayment, is used to fund additional unspecified Housing Loan Fund projects. There were no reported activities during the fiscal year of 2009-2010.

III. HOME Grant Requirements

A. Distribution of HOME Funds among Identified Needs

In FY 2009-2010, the County received an allocation of \$3,798,582 in HOME funds. The American Dream Down-payment Initiative (ADDI) Program was not funded this program year. As required by the HOME Program, a 15% allocation of HOME funds was reserved for Community Housing Development Organization (CHDO) Set-Aside. The total CHDO Set-Aside was \$493,188. In addition, the HOME Program allows for up to 10% of each year's HOME allocation for reasonable administrative costs, planning costs, and technical assistance. The total allocation for HOME Administration and Technical Assistance was \$328,792. The balance of the HOME funds was allocated to the First Time Home Buyer (FTHB) Program and New Construction. The total allocation for FTHB was \$500,000. The total allocation for New Construction was \$1,965,939.

For FY 2009-2010, a total of \$1,364,898 in HOME funds was expended. A total \$260,000 was expended for New Construction, \$726,178 was expended for FTHB allocation, \$44,466 was expended for TBRA, and \$334,254 was expended for HOME Administration and Technical Assistance

B. HOME Match Report

The HOME program requires that PJ's provide match in an amount equal to no less than 25% of the total HOME funds drawn down for project costs. Redevelopment Agency Housing Set-aside Funds, sweat equity, and State of California Housing Program Funds were the primary funding sources to provide match for the HOME program. According to the Integrated Disbursement and Information System (IDIS) for FY 2009-2010, the County's HOME funds requiring match was \$3,798,582. The 25% minimum HOME matching requirement was \$437,585. The County met and exceeded its match obligation with a total of \$82,071,310 in match funds. Of that amount, \$3,798,582 was contributed from the 2008-2009 program year. As a result, from the contribution amount for FY 2008-2009 alone, the County matched \$48.69 of non-federal funds for every HOME dollar spent. The excess match to be carried over to the next fiscal year is \$83,150,187. See HUD Form 40107-A attached (Appendix B).

C. Contracting Opportunities for M/WBEs

The County promotes minority and women-owned business outreach through the services of bilingual professional staff members capable of discussing housing and business programs to the public. The participation of minority-owned and women-owned businesses is strongly encouraged. If needed, assistance to small contractors in obtaining bonding capacity is available from the County.

For FY 2009-2010, there were no HOME-funded projects completed. See HUD Form 40107 attached (Appendix B).

D. Summary of Results of On-site Inspections of HOME Rental Units

During the 2009-2010 fiscal year, there were a total of 32 HOME completed rental housing projects comprised of 2,736 units. Of these, 698 units were HOME-assisted units. Site visits were conducted at all 32 projects. Full on-site monitoring visits consisting of file inspections and unit inspections took place in six (6) projects (20% of all multifamily rental housing projects) and total of 40 units, six percent (6%) or more of the total restricted units, were inspected with special attention to Section 504 units (see Housing Needs of Persons with Disabilities).

Both full and cursory inspections were conducted for all HOME funded rental projects. The nature of on-site inspections (either full or cursory) were based upon the following criteria:

- The level of the project's physical inspection (full or cursory) during the previous reporting period.
- The project's current compliance status.
- The project's risk assessment score.
- At Management's discretion, the number of full or cursory inspections is determined at the beginning of each fiscal year, or as needed in response to audit requests.

Full on-site physical inspections conducted by Program Compliance staff included a six-step process: (1) the issuance of physical inspection notification letters, (2) the conducting of an Entrance Interview, (3) the inspection of the required percentage of HOME restricted units utilizing the Housing Quality Standards checklist form, (4) File Inspection, (5) the conducting of an Exit Interview along with the completion of the Office Checklist Form, and (6) Post Monitoring Review entailing the updating of case notes in the compliance monitoring database.

Cursory on-site monitoring visits did not entail unit or file inspections, unless deemed necessary. Instead, the visits consisted of photos being taken, interviewing of on-site staff, the completion of the cursory site visit checklist, obtaining a current rent roll as well as any available marketing materials, and the review of the county's current project description - to ensure that the website information reflects current project statistics.

E. Assessment of Effectiveness of Affirmative Marketing Plans

During the reporting period, the Riverside County Economic Development Agency continued to make a concerted effort to disseminate its programs to members of minority groups living in the County of Riverside through its outreach efforts. Community outreach activities included increased marketing efforts in venues such as CDBG, Housing, and other planning meetings in addition to other community meetings that were held throughout Riverside County. The following housing materials continue to be available in English and Spanish: Home Rehabilitation, Enhanced Senior Repair, First Time Homebuyer, Affordable Public Housing Program, Farm Worker Housing Program, and the Mortgage Certificate Credit program. In addition, the Mobile Home Tenant Loan (MHTL) package and applications for the mobile home park assistance loan fund are available in Spanish, as well as English. In addition, Neighborhood Stabilization Housing Program and Mortgage Credit Certificate marketing materials were being developed and will be finalized during the 2009/2010 fiscal year.

In order to serve the County's diverse population more effectively, both the Riverside County Economic Development Agency and the Housing Authority of the County of Riverside employs 15

bilingual professional staff members capable of discussing housing and business programs with the public.

As a part of the HOME application, applicants are required to submit an approved affirmative fair marketing plan to the County of Riverside in accordance with 24 CFR§92.351 (a)(2) and this plan is reviewed annually during on-site inspections. The plan covers fair housing marketing practices and other requirements related to the solicitation of applications from persons who are not likely to apply for housing units without special outreach. Each participant is required to adhere to affirmative marketing requirement such as: the use of fair marketing logos, use of community contacts, Equal Housing opportunity logotype, the display of housing posters, and use of commercial media.

F. Use of Program Income

During the 2009/2010 program year, the total amount of program income (PI) used for HOME projects was \$162,344.50. Of this amount, \$122,900 funded the First Time Home Buyer (FTHB) program.

G. Community Housing Development Organizations

A Community Housing Development Organization (CHDO) is a private nonprofit, community-based service organization that has obtained or intends to obtain staff with the capacity to develop affordable housing for the community it serves. As a Participating Jurisdiction (PJ), the County of Riverside must set-aside at least fifteen percent (15%) of HOME allocations for housing development activities in which qualified CHDOs are the owners, developers, and/or sponsors of the housing. CHDOs must meet certain criteria requirements pertaining to their: (1) legal status; (2) organizational structure; and (3) capacity and experience. The County of Riverside has certified the following CHDOs: Coachella Valley Housing Coalition; Southern California Housing Development Corporation; Habitat for Humanity; Mary Erickson Community Housing; Rancho Housing Alliance and Riverside Housing Development Corporation. Certification is only good for one (1) year from the date of certification and for each HOME project application CHDOs are recertified. To date, the County has exceeded the 15% CHDO reservation requirement.

According to the HOME deadline Compliance Status Report for the requirement years: 2009 CHDO Commitments, 2008 and 2007 CHDO Reservations, the County of Riverside has met and exceeded the requirements. As of the end of FY 2009-2010, the County's percentage CHDO committed is 100% and 25.5% is reserved.

IV. ESG Grant Requirements

- **Actions to Address Emergency Shelter and Transitional Housing Needs**

Refer to section I.B. 2

- **Assessment of Relationship of ESG Funds to Goals and Objectives**

Refer to section I.B. 2

C. Matching Resources

The Emergency Shelter Grant program regulations (24 CFR Part 576.51) require that the County match its ESG allocation dollar-for-dollar with other funding sources. Consequently, the County places this matching requirement upon the ESG sub-recipients. The table below reflects the total ESG funding expended by each sub-recipient as well as the amount and type of matching funds reported during the 2009-2010 program year. Approximately \$7,002,749 was used to leverage the County's \$458,500 2009-2010 ESG allocation. The total amount of ESG funds expended in FY 2009-2010 was \$725,640.

| Agency | ESG Funds Expended in 2009/2010 | Federal Funds | State/Local | Private | Fees | Other |
|--|---------------------------------|---------------|-------------|-----------|----------|-----------|
| 6.31-08 Path of Life Ministries | \$35,000 E/S & O/M | \$28,826 | | | | |
| 6.32-08 Valley Restart | \$11,549 O/M | \$13,883 | \$34,042 | | | \$67,295 |
| 6.33-08 Amelia's Light | \$24,773 E/S & O/M | \$154,000 | \$12,375 | \$8,250 | \$22,139 | |
| 6.34-08 Genesis House | \$28,977 E/S & O/M | | | \$1,968 | | \$1,444 |
| 6.35-08 El Descanso Agricultural Worker Shower | \$31,316 O/M | \$0 | | | | |
| 6.37-08 Martha's Village Transitional | \$11,377 O/M & E/S | \$11,374 | | \$39,000 | | |
| 6.40-08 Nightengale Family Emergency Shelter | \$17,532 O/M | \$57,768 | \$54,924 | \$2,150 | | |
| 6.41-08 Alternative to Domestic Violence | \$17,102 E/S & O/M | \$187,721 | \$423,637 | \$51,816 | \$7,543 | \$45,958 |
| 6.42-08 Shelter from the Storm | \$484 O/M | \$472,393 | \$671,127 | \$268,867 | | \$143,992 |
| 6.43-08 DPSS- Cold Weather Shelter | \$80,000 O/M | \$95,000 | | | | |
| 6.47-09 Whiteside Manor | \$77,089 E/S & O/M | | \$60,000 | | | |
| 6.48-09 Shelter from the Storm | \$20,000 O/M | \$114,713 | \$330,658 | \$522,200 | | \$314,616 |
| 6.49-09 Martha's Village and Kitchen | \$77,196 E/S & O/M | \$39,700 | | \$30,300 | | |
| 6.50-09 Alternative to Domestic Violence | \$35,000 E/S & O/M | \$312,217 | \$594,873 | \$87,534 | \$12,678 | \$68,648 |
| 6.51-09 Path of Life Ministries | \$34,783 E/S & O/M | \$92,977 | \$240,000 | | | |
| 6.52-09 Amelia's Light Transitional Living | \$26,491 E/S & O/M | \$120,750 | | \$6,000 | \$16,100 | |
| 6.53-09 DPSS-Emergency Cold Weather Shelter | \$20,000 O/M | \$20,000 | | | | |
| 6.54-09 Safehouse of the Desert | \$20,000 O/M | \$116,819 | \$148,240 | \$84,224 | | \$12,000 |

| | | | | | | |
|-------------------------------------|---------------------|--------------------|--------------------|--------------------|-----------------|------------------|
| 6.55-09 Operation Safehouse Shelter | \$30,000 O/M | \$85,000 | \$191,424 | \$84,888 | | \$140,000 |
| 6.56-09 Valley Restart Shelter | 29,111 E/S & O/M | \$28,121 | \$45,099 | \$5,000 | | \$117,072 |
| 6.57-09 Safe Haven Drop-In Center | \$50,000 O/M | | \$70,243 | | | |
| 6.58-09 Catholic Charities Outreach | \$20,000 O/M | | | \$15,163 | | |
| TOTALS | \$697,780 | \$1,949,262 | \$2,876,642 | \$1,207,360 | \$58,460 | \$911,025 |

D. Beneficiaries and Performance

In FY 2009-2010 the County expended \$229,042 in assistance to emergency shelters which benefited 2,730 homeless persons. In addition \$337,357 assisted transitional housing activities benefiting 1,177 homeless persons and, \$136,316 assisted supportive activities providing services to 419 homeless persons. This year the County has experienced a tremendous increase actual numbers served. This is further evidence that the County goal of developing viable communities for low and moderate-income persons by leveraging resources and collaborating with other local agencies is working to better stretch the available resources. The County has increased its capacity and become more efficient in providing housing and community development services. Although limited resources are a barrier which may have a negative impact on fulfilling the outlined priority goals, the County continues to work toward the overall implementation of all of its outlined priorities.

E. Homeless Discharge Coordination

EDA and the ESG and CDBG recipients will continue to cooperate and collaborate with other organizations to develop and implement a comprehensive, County-wide *Uniform Discharge Coordination Policy and Practices*. The DCCP is developed for the purpose of connecting the homeless and those persons threatened with homelessness with supported housing and community-based resources. The overall objective of the Discharge Coordination Policy and Practices is to reduce the number of persons being released and discharged into homeless shelters, unsuitable accommodations, or homelessness.

V. Actions to Overcome or Eliminate Impediments to Fair Housing Choice

A. Analysis of Impediments (AI) to Fair Housing Choice

The County completed a Fair Housing Impediments Study in March 2009. The results of the Fair Housing study suggest that housing discrimination persists county-wide, in subtle and not so subtle forms, particularly in the categories of race and family status, and in the mortgage lending industry. The following issues were identified as current impediments to fair housing county-wide.

1. Lack of Affordable Housing
2. Lack of Available Housing
3. Marketing and Viewing of Available Units
4. Rental Housing Qualification Criteria
5. Predatory Lending and Steering
6. The Foreclosure Crisis

In addition, the following impediments, which were identified in the 2003 Fair Housing Impediment Study, continued to be addressed:

Impediment 1: Unequal Treatment in Sale and Rental Housing

Impediment 2: Discrimination in Housing Accessibility

Impediment 3: Discrimination in Rates of Housing Loan Approvals

Impediment 4: Potential Impediments Created Through Housing Elements and Land Use Controls

Impediment 5: Cost of Housing as an Impediment to Fair Housing

Impediment 6: Shortfalls in the Fair Housing Council's Data Collection

Impediment 7: Discrimination Based on Disabilities

Impediment 8: Reluctance to Rent to Section 8 Recipients

- Unequal Treatment in the Sale and Rental of Housing
Proactive testing conducted revealed that preferential treatment was given to Caucasian testers and, in some instances, to African American testers in the sale and rental housing audits.
- Discrimination in Housing Accessibility
During the testing period, discrimination complaints received that fell under the categories of race and family status (children) constituted 47% of the complaints. Race was the single leading category of discrimination complaints.
- Discrimination in Rates of Housing Loan Approvals
An evaluation of HMDA data revealed that Black, American Indian/Alaskan Native, and Hispanic loan applicants experienced lower loan origination rates than White applicants.
- Potential Impediments Created Through Housing Elements
A goal of the County is to eliminate housing discrimination and to provide equal housing opportunities.

B. AI Recommendations and Actions Undertaken in Program Year 2009/2010

The implementation of the following recommendations, as identified in both the 2009 and 2003 Fair Housing Impediment Studies helped ensure access to fair housing during the 2009/2010 fiscal year:

Impediment 1: Lack of Sufficient Affordable Rental Housing

Recommendation:

- Increase the number of rental housing projects.

Impediment 2: Lack of Available Housing

Recommendations:

- Increase the number of owner occupied housing projects.
- Alleviate governmental constraints which add to the cost of housing and developer costs.
- Reduce the cost of housing to the consumer, be it rental or single-family homes, through the elimination of unnecessary governmental actions, policies and regulations.

Impediment 3: Marketing and Viewing of Available Units

Recommendations:

- Increase the Marketing and Viewing of Available Units

Impediment 4: Rental Housing Qualification Criteria

Recommendation:

- Encourage rental property owners, managers, and realtors to provide written information to all applicants which include the listings of all available housing, standard information on the terms and conditions of the application process, posting Fair Housing informational signs and providing Fair Housing literature.

Impediment 5: Predatory Lending and Steering

Recommendation:

- Contract with the Fair Housing Council of Riverside County, Inc. to conduct audit testing.
- Continue to develop, expand and provide more education and outreach to housing providers, community organizations, and the general public requesting housing discrimination, fair housing laws, and services provided by the Fair Housing Council.
- Continue homebuyer education programs and ongoing education for participants in the first time homebuyer program that the Fair Housing Council offers.
- Provide homebuyer education, credit counseling, and fair housing counseling and awareness training to the 1st time home buyers and homeowners, particularly low income and very low income applicants.

Impediment 6: Foreclosure Crisis

Recommendations:

- Conduct audits periodically to determine the nature, extent and changes to housing discrimination throughout the audited cities.
- Increase foreclosure prevention counseling and mediation to the increasing number of homeowners who are experiencing financial hardships, mortgage delinquency and default due to adjustable rate loans that are resetting, predatory lending practices and sub-prime loans with climbing interest rates.

Impediment 6: Steering

Recommendations:

Eliminate or decrease the amount of steering conducted by real estate professionals particularly for those recipients who have applied for County funded down payment assistance.

All impediments were also addressed by implementing the following recommendations during the fiscal year:

- Promoting fair housing laws in rental housing, mortgage lending and real estate sales markets.
- Continuing to develop anti-discrimination campaign and literature.
- Partnering with the FHC to increase fair housing, first time homebuyer education, and credit and counseling services.
- Broadening the understanding of the diversity of cultures through more education, training and outreach seminars, regarding fair housing laws and cultural sensitivity issues to rental property owners, property management companies and agents, as well as apartment owner associations and renters.

During the fiscal year, The Fair Housing Council of Riverside County ("FHC"), the Riverside County EDA, and Housing Authority addressed the above referenced recommendations as detailed in the attached Analysis of Impediments Matrix.

AI Matrix
Reporting Period 2009-2010 Name of Grantee: Riverside Co. EDA

| PROPOSED GOALS - ACTIVITIES REPORTED IN ANNUAL ACTION PLAN OR CON PLAN | RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment) | BENCHMARK (In which year of your ConPlan do you plan to achieve this?) | PROPOSED INVESTMENT (Amount of money) (Funding Source) | YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?) | ACTUAL ACCOMPLISHMENTS | IF THE IMPEDIMENT WAS NOT ADDRESSSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN |
|--|---|--|--|---|---|---|
| <p>IMPEDIMENTS TO BE ADDRESSED (All items listed are of equal importance)</p> <p>Impediments identified in the 2009 Fair Housing Study. As this impediment was only identified during the 0809 fiscal year, goals are being established and accomplishment reporting shall be tracked beginning with the 0910 fiscal year.</p> | | | | | | |
| <p>Lack of Sufficient Affordable Rental Housing (Impediment No. 1)</p> | <p>EDA</p> | <p>Ongoing</p> | | | <p>7/09- 6/10: One Rental Housing Project (Habitat for Humanity) was completed and several projects are underway (Mission Village, Paseo de los Heroes (TDS, Horizons at Indio, San Jacinto Villas, Clinton Family) thereby increasing county funded rental affordable housing units by</p> | |
| | <p>HA</p> | <p>Ongoing</p> | | | <p>7/09- 6/10: The Agency continued to operate the Housing Voucher Program and assisted over 8520 participants with rental assistance</p> | |
| | <p>EDA</p> | <p>Ongoing</p> | | | <p>7/09- 6/10: Though no owner occupied housing projects were completed during the reporting period, 14 NSP 1 projects are underway which will provide 187 owner occupied units.</p> | |
| | <p>HA</p> | <p>Ongoing</p> | | | <p>7/09- 6/10 While there were no owner occupied housing projects which were completed during the fiscal year, 1 Family Self Sufficiency Participant became home owners.</p> | |
| <p>Lack of Available Housing (Impediment No. 2)</p> | <p>FHC</p> | <p>Ongoing</p> | | | <p>N/A</p> | |
| | <p>EDA</p> | <p>Ongoing</p> | | | <p>7/09- 6/10: Marketing of available units is now available through the Agency's website rchomelink.com. Over 14 Lender Training workshops and have been facilitated by Agency staff to further address this impediment.</p> | |
| | <p>HA</p> | <p>Ongoing</p> | | | <p>7/09- 6/10: On an ongoing basis, the Housing Authority provided clients with lists of affordable HUD subsidized, Bond, and Housing Authority funded housing units.</p> | |
| <p>Marketing and Viewing of Available Units (Impediment No. 3)</p> | <p>FHC</p> | <p>Ongoing</p> | | | <p>7/09-6/10: On an ongoing basis, the FHC provided clients with lists of affordable HUD subsidized, Bond, and Housing Authority funded housing units.</p> | |

AI Matrix
Reporting Period 2009-2010 Name of Grantee: Riverside Co. EDA

| IMPEDIMENTS) TO BE ADDRESSED (All items listed are of equal importance) | GOALS (What do you hope to achieve?) | ACTIVITIES OR STRATEGIES TO MEET THE GOALS (How will you achieve your goals?) | RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment) | BENCHMARK (In which year of your Con/Plan do you plan to achieve this?) | PROPOSED INVESTMENT (Amount of money) (Funding Source) | YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?) | IF THE IMPEDIMENT WAS NOT ADDRESSED PROVIDE AN EXPLANATION AS TO WHY AND WHEN |
|---|--|---|---|---|--|---|---|
| | | New Project Criteria | EDA | Ongoing | | | 7/09- 6/10: Over 26 HOME, RDA, and MSP funding requests were submitted throughout the reporting period. All funding applications contain a component which addresses the Affirmative Fair Marketing of units. In addition, all completed housing projects were required to submit Affirmative Fair Marketing Plans with supporting documentation. |
| Rental Housing Qualification Criteria (Impediment No. 4) | Encourage rental property owners, managers, and realtors to provide written information to all applicants which include the listings of all available housing, standard information on the terms and conditions of the application process, posting Fair Housing informational signs and providing Fair Housing literature | Rental Housing Owner and Housing Voucher Qualification Recipient Criteria | HA | Ongoing | | | 7/09- 6/10: Qualification criteria and housing policies are reviewed on an annual basis for funding recipients. On an ongoing basis, particularly during monthly rental fairs, the HA implements the recommendation. In addition, the HA provided clients with lists of affordable units, along with Fair Housing information. |
| | Partner with the FHC to increase fair housing, first time homebuyer education, and credit and counseling. | Educate consumer and property owners and property management personnel regarding appropriate housing qualification criteria | FHC | Ongoing | | | FHC continued its partnership with the Riverside Housing Development Corporation during the 2009-2010 fiscal year to establish policies and housing criteria in connection with its new developments so that new procedures are in compliance with fair housing requirements, with non profit organizations |
| | Partner with the FHC to increase fair housing, first time homebuyer education, and credit and counseling. | Contract with the Fair Housing Council of Riverside County, Inc to conduct audit testing | EDA | Ongoing | | | 7/09- 6/10: All recipients of Agency funded down payment assistance (37 for the reporting period) are required to complete an 8 hour First Time Homebuyer Education Course. Workshop curriculum include information regarding predatory lending practices. |
| Predatory Lending Practices (Impediment No. 5) | | Partner with the FHC to increase fair housing, first time homebuyer education, and credit and counseling services. | HA | Ongoing | | | 7/09- 6/10 Monthly rental housing meetings provided a forum for the FHC to address predatory lending practices for FSS participants transitioning into homeownership. 7/09- 6/10: Over fourteen (14) FTHB lender training workshops were conducted which contained a predatory lending education component. |

AI Matrix
Reporting Period 2009-2010 Name of Grantee: Riverside Co. EDA

| IMPEDIMENTS TO BE ADDRESSED (All items listed are of equal importance) | GOALS (What do you hope to achieve?) | ACTIVITIES OR STRATEGIES TO MEET THE GOALS (How will you achieve your goals?) | RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment) | BENCHMARK (In which year of your Completion do you plan to achieve this?) | PROPOSED INVESTMENT (Amount of money) (Funding source?) | YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?) | IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN |
|--|---|--|---|---|---|---|--|
| Foreclosure Crisis (Impediment No. 6) | <p>Increase foreclosure prevention counseling and mediation to homeowners who are experiencing financial hardships.</p> | <p>On March 17, 2009, the Riverside County Economic Development Agency (EDA) invited applications for NSP funds for the following NSP activities:</p> <ul style="list-style-type: none"> <input type="checkbox"/> (NSP-1) Acquisition, Rehabilitation and Resale to First-time Homebuyers. Eligible applicants include public and private non-profit organizations. Allocation: \$20,000,000. <input type="checkbox"/> (NSP-2) Acquisition, Rehabilitation and Rental of Affordable Units. Eligible applicants include public and private non-profit organizations. Allocation: \$1,895,000. <input type="checkbox"/> (NSP-3) Neighborhood Stabilization Homeownership Program (NSHP). Down-payment assistance and home repair to qualified first-time homebuyer families for the purchase of foreclosed homes throughout Riverside County in designated Target Areas. Allocation: \$9,700,000. <input type="checkbox"/> (NSP-4) Acquisition, and Rehabilitation of Foreclosed and Vacant Multi-Family Properties, or the Construction of New Multi-Family Rental Projects. Eligible applicants include public, private non-profit and for-profit organizations. Allocation: \$12,157,000. Action Plan Goals: | EDA | | | | <p>During the reporting period, the acquisition, and rehabilitation of Foreclosed and Vacant Multi-Family Properties, or the Construction of New Multi-Family Rental Projects is underway for over 60 (NSP-4) properties. In response to the drastic increase in foreclosures and the impact of the subprime lending environment on housing, Congress authorized the 709 - 610: Neighborhood Stabilization Program (NSP) under Title III of the Housing and Economic Recovery Act of 2008. The new entitlement program is provided to currently funded grantees and states of the U.S. Department of Housing and Urban Development (HUD) that receive Community Development Block Grant (CDBG) funds. As a direct recipient of other HUD community development entitlement programs the County of Riverside was awarded \$48,567,786 in federal NSP funds.</p> |
| | <p>Increase foreclosure prevention counseling and mediation to homeowners who are experiencing financial hardships.</p> | <p>Partner with other agencies to help families purchase homes in Riverside County through the Neighborhood Stabilization Program (NSP). These homes were foreclosed homes that were purchased at a required minimum discount, rehabilitated to meet Housing Quality Standards, and are now available for sale to qualified first-time homebuyers.</p> | HA | | | | <p>7/09 - 6/10: During the reporting period, over xxx, homes were made financed/marketed through the Housing Authority.</p> |
| | | <p>Audits should be conducted periodically to determine the nature, extent and changes to housing discrimination throughout the audited cities. These audits should later be expanded to include other characteristics which audit for the discrimination against other Sex, Sexual Orientation, Religion, and any other protected classes which are defined by law are suggested. Additionally, auditors' profiles should be adjusted to correspond to various rental requirements</p> | FHC | Ongoing | | | <p>7/09- 6/10. The FHC facilitated over XX Foreclosure prevention workshops over the fiscal year. Six staff members specifically provide foreclosure prevention counseling. Discrimination throughout the audited cities was also tracked and addressed in the agency's quarterly reports.</p> |

AI Matrix
Reporting Period 2009-2010 Name of Grantee: Riverside Co. EDA

| IMPEDIMENTS TO BE ADDRESSED (All items listed are of equal importance) | GOALS (What do you hope to achieve?) | ACTIVITIES OR STRATEGIES TO MEET THE GOALS (How will you achieve your goals?) | RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment) | BENCHMARK (In which year of your ConPlan do you plan to achieve this?) | PROPOSED INVESTMENT (Amount of money) (Funding Source) | YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?) | IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN |
|--|--|---|---|--|--|---|--|
| Foreclosure Crisis (Impediment No. 6) | Purchase and rehabilitation of foreclosed properties | | EDA HA FHC | | | | 7/09 - 6/10: (NSP-1) Acquisition, Rehabilitation and Resale to First-time Homebuyers. Eligible applicants include public and private non-profit organizations. Allocation: \$20,000,000. (NSP-2) Acquisition, Rehabilitation and Resale to Affordable Units - Eligible applicants include public and private non-profit organizations. Allocation: \$1,855,000. (NSP-3) Neighborhood Stabilization Homeownership Program (NSHP). Down-payment assistance and home repair to qualified first-time homebuyer families for the purchase of foreclosed homes throughout Riverside County in designated Target Areas. Allocation: \$9,700,000. (NSP-4) Acquisition, and Rehabilitation of Foreclosed and Vacant Multi-Family Properties, or the Construction of New Multi-Family Rental Projects. Eligible applicants include public, private non-profit and for-profit organizations. Allocation: \$12,157,000. Over nineteen projects were awarded funding to develop foreclosed properties, improving over 280 units 7/09 - 6/10: Funding was received for the development of one project which will provide 12 affordable housing units. |
| | | | | | | | N/A |

AI Matrix
Reporting Period 2009-2010 Name of Grantee: Riverside Co. EDA

| IMPEDIMENTS TO BE ADDRESSED (All items listed are of equal importance) | GOALS (What do you hope to achieve?) | ACTIVITIES OR STRATEGIES TO MEET THE GOALS (How will you achieve your goals?) | RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment) | BENCHMARK (In which year of your Plan do you plan to achieve this?) | PROPOSED INVESTMENT (Amount of money) (Funding Source) | YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?) | IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN |
|--|---|---|---|---|--|---|---|
| Steering | Eliminate or decrease the amount of steering conducted by real estate professionals particularly for those recipients who have applied for County funded down payment assistance. | Facilitation of Realtor Training Workshops | EDA | Ongoing | | | 7/09- 6/10: Efforts were made during the 2009/2010 fiscal year to market rehabilitated NSP 1 funded homes via the County's website, thereby decreasing the impact of steering or potential homebuyers. Four NSP 1 projects were approved during the fiscal year providing 49 affordable housing units. Mandatory attendance of FTHB workshops will continue to be required to further address the impediment. |
| | | | HA | Ongoing | | | Efforts were made during the 2009/2010 fiscal year to market rehabilitated NSP 1 funded homes developed by the Housing Authority via the its website, thereby decreasing the impact of steering of potential homebuyers. One NSP 1 project was approved during the fiscal year providing 12 affordable housing units. Mandatory attendance of FTHB workshops will continue to be required to further address the impediment. |
| | | | FHC | Ongoing | | | 7/09- 6/10: Facilitation of FTHB workshops which address steering as well as ongoing fair housing counseling occurred on an ongoing basis throughout the fiscal year. |
| Impediments identified in the 2003 Fair Housing Study. | | | | | | | |
| | Track complaints to determine the nature, extent and changes in housing discrimination throughout the audited cities | Track reported complaints | FHC | Ongoing | Riverside County EDA grant to the FHC of \$177,561.00 for administration and Public Service costs. | 2014 | 7/09- 6/10 Daily activities as detailed in column 3 |
| | Enhance anti-discrimination campaign | Ongoing participation in outreach activities, community events, radio broadcasting, travel to various cities, distribution of literature, and the provision of other group and one-on one counseling. FH trains municipalities, law enforcement personnel and is a participant in the crime free owner training. FHC reps also serve on task forces | FHC | Ongoing | Riverside County EDA grant to the FHC of \$190,000 | Ongoing | 7/09- 6/10 Training of community and law enforcement personnel took place during the fiscal year through attendance of and participation in various training activities such as Crime Free Multi family housing training, presentations at "Cops and Clergy" meetings, and dissemination of fair housing brochures at the Apartment Association of the Greater Inland Empire tradeshow. Presentations were also made before the Inland Valley Board of Realtors, and Coachella Valley Association of Governments (CVAG). A Technical Assistance Workshop for real estate newspaper ad takers was also conducted. Daily dissemination of literature and monthly outreach activities also occurred. |

AI Matrix
Reporting Period 2009-2010 Name of Grantee: Riverside Co. EDA

| IMPEDIMENTS TO BE ADDRESSED (All items listed are of equal importance) | GOALS (What do you hope to achieve?) | ACTIVITIES OR STRATEGIES TO MEET THE GOALS (How will you achieve your goals?) | RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment) | BENCHMARK (In which year of your Cont/Plan do you plan to achieve this?) | PROPOSED INVESTMENT (Amount of money) (Funding Source) | YEAR TO BE COMPLETED (If it contained in your Consolidated Plan Action Plan, Goals?) | IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN |
|--|---|--|---|--|--|--|---|
| Unequal Treatment in Sale and Rental of Housing (Impediment No. 7) | Enhance anti-discrimination campaign | Agency's anti-discrimination campaign efforts are reflected in the monitoring activities of HOME, RDA, CDBG & BOND funded projects. Activities include ensuring that properties have anti discrimination literature available or posted for tenant review. First Time Homebuyer, Enhanced Home Repair and other Redevelopment projects routinely emphasize an anti-discrimination campaign. Marketing literature has been developed for HOME and RDA funded projects and marketing efforts have been renewed revitalizing the County's anti discrimination campaign. | EDA | Ongoing | | | 7/09- 6/10 The First Time Home Buyer anti-discrimination campaign ensured that all marketing materials promoted anti-discrimination. Marketing material includes a web based component which addresses anti-discrimination. Monthly monitoring of HOME, RDA, CDBG and BOND funded projects also entailed verifying that properties have anti-discrimination literature available or posted for tenant review. |
| | Promote fair housing laws in rental housing, mortgage lending and real estate sales markets within the audited cities | Agency provides Fair Housing information to each participant Provide education and outreach activities including seminars, workshops and counseling. Distribute Fair Housing Literature | Housing Authority FHC | Ongoing Ongoing | | | 7/09- 6/10 Daily dissemination of Fair Housing information to program participants. 7/09- 6/10 Daily activities as detailed in column 3 |
| | Monitor compliance with Fair Housing and ADA regulations | | EDA | Ongoing | | | 7/09- 6/10: On an ongoing basis, verification of compliance with Fair Housing and ADA regulations is conducted before the closeout all completed multifamily housing projects. The monitoring of HOME, RDA, CDBG and BOND recipient projects also included verification of fair housing and ADA compliance. |