

Contra Costa Consortium 2005–2009 Consolidated Plan Executive Summary



Public Review Draft (April 2005)

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Introduction

Purpose of the Plan

The Consolidated Plan directs the Consortium's investment of federal funds to meet priority needs for housing, public services, and community and economic development

The Contra Costa Consortium, a partnership of four cities (Antioch, Concord, Pittsburg, and Walnut Creek) and Contra Costa County¹, receives funds each year from the federal government for housing and community development activities.² These funds are intended to meet priority needs locally identified by Consortium members.

To receive federal funds, the Consortium must submit a strategic plan—the Consolidated Plan—every five years to the U.S. Department of Housing and Urban Development (HUD) that identifies local needs and how these needs will be addressed. The Consolidated Plan must also demonstrate how the Consortium will meet national goals set by the U.S. Congress to develop viable communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of very-low and low-income³ (lower-income).

The Consolidated Plan is guided by three overarching goals:

- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of lower-income residents throughout Contra Costa County communities, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To expand economic opportunities through more jobs paying self-sufficiency wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of lower-income persons to achieve self-sufficiency.

¹ Contra Costa County is the representative of the Urban County. The Urban County includes the unincorporated County and the cities/towns of Brentwood, Clayton, Danville, El Cerrito, Hercules, Lafayette, Martinez, Moraga, Oakley, Orinda, Pinole, Pleasant Hill, San Pablo, and San Ramon.

² Federal programs covered by the Consolidated Plan are: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA).

³ Very-low income households are defined as earning 50 percent or less of the Contra Costa-Alameda County area median income (AMI), as defined by the federal government. Low income households earn equal to or less than 80 percent AMI.

Focus of the Plan

As required by the federal government, the identification of needs and the adoption of strategies to address those needs must focus primarily on lower-income individuals and households. The Plan must also address “special” needs identified by the federal government or locally, such as the needs of the elderly, persons with disabilities, large families, single parents, homeless individuals and families, and persons with HIV/AIDS.

Priority Needs and Strategies

The Consortium’s overall priority is to increase economic opportunity and self-sufficiency for lower-income residents and individuals with special needs so that they can achieve a reasonable standard of living. This priority can be achieved through a combination of:

- Affordable housing;
- Supportive services to maintain independence;
- Education and technical skills that allow individuals to obtain jobs paying self-sufficiency wages; and
- Investment in lower-income and deteriorating neighborhoods, and in facilities that serve lower-income populations.

The housing affordability gap leads to high rates of overcrowding, overpayment, and substandard housing conditions among lower-income households

The Consortium, by focusing on these overall priorities, seeks to address community concerns such as:

- A need for additional affordable housing to address the growing gap between housing costs and local incomes, which leads to rising rates of overcrowding, overpayment, and substandard housing conditions for the County’s lowest income residents;
- Supportive services that increase the ability of seniors, persons with disabilities, and others with special needs to live independently and avoid institutions; and
- A network of shelter, housing, and support services to prevent homelessness, move the homeless to permanent housing and independence, and eliminate homelessness within ten years.
- Programs that promote economic development and increase the job skills level of potential employees, such as job training and job readiness programs.

Specific priorities and how these priorities were established are described below.

One of the main obstacles to meeting community needs is inadequate resources for programs that could address these needs. Although California voters approved dedicated funding for mental health services through a 2004 voter initiative, other State and federal funding sources for housing and

community development programs are expected to be limited for the foreseeable future.

Housing Needs

Although rents have moderated since 2000, the gap between home prices and local incomes continues to grow

High housing costs reduce economic opportunities, access to jobs and services, and the ability of lower-income households to live in the communities and neighborhoods of their choice. The affordability gap results in a concentration of lower-income households in older neighborhoods that have higher levels of substandard housing and overcrowding. Some of the indicators of housing need and the challenges facing the Consortium are described below.

- Although rents have moderated since 2000, housing prices continue to rise faster than incomes. The median home price in Contra Costa County in December 2004 (\$435,500) was nearly 15 percent higher than in December 2003 (\$379,100).
- Few lower-income households can afford to purchase homes. Most households earning less than 50 percent of the area median income face difficulties in finding affordable rental housing, as well.
- Approximately 61,800 lower-income households in the Consortium did not have adequate housing in 2000.⁴
- There are only approximately 10,200 assisted rental units affordable to lower-income households, of which over 950 are at risk of converting to market rate housing.
- Nearly 7,000 rental housing vouchers are provided by the housing authorities of Pittsburg and Contra Costa County. The County Housing Authority reports over 4,300 applicants on its waiting list for public housing and over 3,100 on the waiting list for rental housing vouchers.
- According to the Association of Bay Area Governments (ABAG) 1999 – 2006 regional housing plan, jurisdictions within the Consortium should accommodate 9,860 new housing units affordable to lower-income households between 1999 and 2007 (1,160 per year).
- Over 7,000 beds in 473 residential care facilities are available for individuals with special needs, (such as frail elderly and persons with disabilities) who cannot live independently in conventional housing. However, this is significantly less than the population of frail elderly, disabled, and others who may need a supportive housing environment.

Households most affected by the cost of housing are those earning 30 percent of median income, large families, senior renters, and others with special needs

Due to the ongoing gap in the availability of affordable housing, the Consortium has assigned a high priority to new housing construction,

⁴ Based on calculations provided by HUD from the 2000 Census on overpayment, overcrowding, and substandard housing conditions.

homeownership assistance, and housing rehabilitation, particularly for households earning less than 50 percent of the area median income. Despite the high cost, it is essential to expand the supply of affordable housing and supportive housing, because the affordability gap cannot be addressed solely through existing housing.

Priorities H-1 to H-8 uses of CDBG, HOME, and HOPWA funds for addressing affordable housing needs follow.

Priority H-1 Rental Housing: Expand housing opportunities for lower-income households through an increase in the supply of decent, safe and affordable rental housing and rental assistance.

Strategies

- ∅ Expand the supply of affordable housing by supporting affordable housing providers in accessing State, federal, and private funds for affordable housing construction. Local redevelopment agencies and below market rate (inclusionary) housing programs may also assist in expanding the supply of affordable housing.
- ∅ Seek to incorporate new affordable housing in residential developments through below market rate (inclusionary) housing requirements.⁵

Priority H-2 Homeownership: Increase homeownership opportunities for lower-income households.

Strategies

- ∅ Assist first-time homebuyers with financial assistance for down payments and closing costs, homebuyer counseling, and referrals to State, federal, and private industry homebuyer assistance programs.

See also strategies for Priority H-1 above.

Priority H-3 Preservation: Maintain and preserve the affordable housing stock.

Strategies

- ∅ Provide low-interest loans for single-family homeowner rehabilitation, with an emphasis on seniors and homeowners earning 50 percent or less of area median income.

⁵ Not all members of the Consortium have adopted inclusionary housing programs.

- Ø Provide low-interest loans to rental property owners with lower-income tenants who agree to maintain affordable rents for those tenants during the life of the loan or a specified period of time.
- Ø Provide emergency home repair grants to lower-income homeowners to address urgent health and safety issues.
- Ø Provide lead-based paint testing and abatement, and correction of mold and other health issues, in housing occupied by lower-income households.
- Ø Support the efforts of owners of assisted rental housing properties in accessing State or federal programs that seek to preserve affordable rental units.
- Ø Assist nonprofit housing providers with an interest in acquiring at-risk rental properties in accessing State, federal, or private funding for the acquisition and/or rehabilitation of these units.

Priority H-4 Public Housing: Improve the public housing stock.

Strategy

- Ø Adopt a Consolidated Plan that is consistent with the Housing Authority's five-year plan.

Priority H-5 Continuum of Care: Adopt the Continuum of Care Plan and the "Ending Homelessness in Ten Years" Plan as the overall approaches to addressing homelessness in the Consortium.

Strategy

- Ø Adopt a Consolidated Plan that is consistent with the Contra Costa County Health Services Department McKinney-Vento funding goals.

Priority H-6 Housing for Homeless People: Assist the homeless and those at risk of becoming homeless by providing emergency, transitional, and permanent affordable housing with appropriate supportive services.

Strategies

See strategies for Priorities H-1, H-3 and H-5 above, and for Priority H-7 below.

Priority H-7 Supportive Housing: Increase the supply of appropriate and supportive for special needs populations.

It is important to link access to supportive services with affordable and appropriate housing

Strategy

- Ø Support the efforts of affordable housing providers in accessing State, federal, and private funds for housing that includes supportive services for special needs individuals.

Priority H-8 Constraints: Remove constraints to affordable housing development.

Strategy

- Ø Implement the recommendations in the Analysis of Impediments to Fair Housing Choice.

Community Development Needs

To achieve the Consortium's goals for economic opportunity leading to self-sufficiency, a suitable living environment, and decent housing, a network of support services is needed to ensure that lower-income residents:

Many individuals with special needs require access to a coordinated network of support services to achieve economic self-sufficiency and independent living

- Are trained and educated for the labor needs of today and tomorrow;
- Have access to transportation between work, home, and other daily activities;
- Have access to health care to remain self-sufficient;
- Can live as independently as possible within their physical and developmental abilities;
- Can be secure in their homes without the threat of violence; and
- For working parents, have access to child care and/or programs for their school-age children.

Throughout the County, in various degrees, there is an ongoing gap in the availability of services across most categories of special need, including

seniors, at-risk youth, working parents, persons with disabilities, individuals with chronic illness, and persons with other conditions affecting their ability to function independently and productively.

In addition, there is a need to link access to supportive services to affordable and appropriate housing. More coordination and collaboration is needed between housing providers and service providers.

Priorities CD-1 to CD-9 uses of funds for addressing community development needs follow.

Priority CD-1 General Public Services: 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 promote prevention and early intervention related to a variety of social concerns such as substance abuse, hunger and other issues.

General public services are intended to improve the quality of life and independence of lower-income persons, and promote prevention and early intervention on a variety of social concerns

Priority needs for supportive services include:

- A coordinated network of services linked to housing and economic opportunities to move individuals and families from homelessness to permanent housing and self-sufficiency;
- Family and youth services (education, health care, counseling, mentoring, skills training, etc.);
- Emergency food provision and meals for lower-income and special needs groups;
- Supportive services that allow seniors and persons with disabilities to live independently and avoid institutional settings and group homes;
- Legal assistance and advocacy; and
- Prevention of domestic violence and support for victims of such violence.

Strategies

- Ø Provide food and meals for lower-income persons seeking emergency food assistance.
- Ø Enable lower-income families to create and maintain a stable home environment by providing first-time parents with a strong foundation of skills and support.
- Ø Increase family self-sufficiency through the provision of mental and physical health services and job training services.
- Ø Assist lower-income individuals/families by providing trauma intervention services, crisis hotline access, grief counseling, child abuse hotline, mental health hotline, suicide prevention outreach, services to victims of

rape and their families, and home care and assistance to terminally ill lower-income residents.

- Ø Assist residents in accessing health care and community services by providing Spanish language translation and literacy assistance.
- Ø Assist in bringing together seniors, youth and families in a variety of literacy, tutoring and mentoring programs.

Priority CD-2 Seniors: Enhance the quality of life of senior citizens and frail elderly, and enable them to maintain independence.

Strategies

- Ø Provide a wide variety of services, including counseling services, in-home care, on-site crisis intervention, and case management services.
- Ø Provide meals to lower-income frail, disabled and homebound seniors.
- Ø Enable frail, isolated and disabled seniors to stay in their homes and remain independent by providing free non-medical in-home assistance.
- Ø Assure that institutionalized elderly residing in nursing homes and residential care facilities have their personal rights protected by providing for investigation of complaints, advocacy, training on rights, family support groups, and training for volunteers who serve this population.
- Ø Provide day care services for lower-income frail elderly residents and sheltered day care and support services to Alzheimer's patients and their caregivers.

Priority CD-3 Youth: Increase opportunities for children/youth to be healthy, succeed in school, and prepare for productive adulthood.

Strategies

- Ø Provide a variety of prevention services for youth (e.g., substance abuse, assault, sexual abuse, rape, etc.).
- Ø Provide comprehensive youth substance abuse intervention counseling services.
- Ø Provide quality, affordable child care for lower-income residents by supporting programs that train people to become child care providers,

offering ongoing training to service providers, and funding capital improvements for child care centers.

- Ø Assist lower-income children with severe disabilities to communicate.
- Ø Provide an opportunity for lower-income youth to participate in youth recreational programs, including programs with volunteer and work experience activities.

Priority CD-4 Homeless Services: Reduce incidence of homelessness and assist in alleviating the needs of the homeless.

The priorities for ending homelessness are based on the recognition that homelessness results from more than just a lack of affordable housing, although providing housing is the ultimate objective.

An estimated 15,000 people experience homelessness in Contra Costa County at some point during the year. In addition, an estimated 17,000 households in Contra Costa County have extremely low incomes and are at risk of homelessness, paying an excessive portion of their income for rent. An unexpected job loss, illness, or eviction can force these individuals and families onto the streets because high rents and other financial problems preclude them from accumulating a savings cushion to protect themselves.

An estimated 15,000 persons in the County become homeless each year, and another 17,000 are at-risk of becoming homeless

A homeless count conducted on January 26, 2005 found over 7,000 homeless persons countywide, 1,463 living outdoors and the rest in shelters, transitional housing, soup kitchens, and other programs serving the homeless. Of the people found in programs, 1,800 were members of homeless families, 5,200 were single adults, and 162 were youths under age 21.

The Consortium has participated in countywide planning to move individuals and families from homelessness to permanent housing and independent living through a network of supportive services linked to housing. The primary strategy documents are the Continuum of Care and Ending Homelessness in Ten Years.⁶

Strategies

- Ø Move homeless people into housing as soon as possible.
- Ø Provide integrated, "wraparound" services to facilitate long-term residential stability.

⁶ In spring 2004, Consortium members, other public agencies, and private service providers adopted a countywide homeless plan to address chronic homelessness: Ending Homelessness in Ten Years: A County-Wide Plan for the Communities of Contra Costa County.

- Ø Help people to access jobs that pay wages that sustain self-sufficiency.
- Ø Conduct outreach to link chronically homeless people with housing, treatment and services.
- Ø Prevent homelessness from occurring in the first place.

Priority CD-5 Non-Homeless Special Needs: Ensure that opportunities and services are provided to improve the quality of life and independence for persons with special needs, such as disabled persons, battered spouses, abused children, persons with HIV/AIDS, illiterate adults and migrant farmworkers.

Many individuals with special needs require access to a coordinated network of support services to achieve economic self-sufficiency and independent living

Strategies

- Ø Increase employment opportunities for residents with disabilities by providing counseling, pre-employment training, and job placement assistance.
- Ø Establish and maintain safe, secure and independent living arrangements for persons with disabilities.
- Ø Provide independent living skills training for newly blind and physically/mentally disabled clients.
- Ø Ensure that homebound disabled persons and persons with HIV/AIDS have home-delivered meals and access to meals and groceries, preventing premature institutionalization.
- Ø Provide a variety of emergency services to battered women and their children, including transitional housing and supportive services.
- Ø Provide advocacy and mentoring services to abused and neglected children in the juvenile dependency court system.
- Ø Provide therapy for children of lower-income families experiencing or at risk of abuse and neglect.
- Ø Provide literacy and skill remediation services to functionally illiterate adults.
- Ø Provide services to migrant farmworkers.

Also, see strategies for Priorities CD-1 to CD-4 above.

Priority CD-6 Fair Housing: Continue to promote fair housing activities and affirmatively further fair housing.

Strategies

- Ø Priority needs for fair housing include the education of consumers and property owners in landlord/tenant laws and responsibilities.
- Ø Implement the recommendations in the Analysis of Impediments to Fair Housing Choice.

Priority CD-7 Infrastructure and Accessibility: Maintain quality public facilities and adequate infrastructure, and ensure access for the mobility-impaired by addressing physical access barriers to public facilities.

Lower-income residents and those with special needs face the greatest barriers to economic opportunity and self-sufficiency

Lower-income residents and those with special needs face the greatest barriers to economic opportunity, self-sufficiency, and community access. Many of these residents live in neighborhoods with blighted conditions (as defined in California redevelopment law). Targeted investments in infrastructure and public facilities improvements can significantly reduce these barriers and reduce blight. Lower-income residents are concentrated along the border of Contra Costa County in and near Pittsburg and Antioch; along the I-80 corridor in San Pablo, North Richmond, and El Cerrito; and along the I-680/SR-242 corridors in Concord (Monument Boulevard), Walnut Creek, and Pleasant Hill.

Targeted infrastructure and public facility investments can improve opportunities and living conditions for lower-income residents by reducing visual blight and attracting private investment, and by increasing business activity, jobs, and the availability of commercial goods and services in lower-income areas. They can also improve neighborhood health and safety, and reduce crime and increase the perception of personal safety in lower-income neighborhoods. Finally, public facility investments can increase access to support services and lead to better coordination among service providers (such as investments in multi-service centers).

Public facility and improvement needs include:

- Access improvements in public areas to increase mobility for persons with disabilities;
- Multi-service community centers in lower-income neighborhoods to serve special needs; and
- Public works improvements that increase health and safety, reduce blight, and create a positive environment for businesses and job growth in lower-income neighborhoods.

Strategies

- Ø Increase community access through targeted public improvements such as handicapped curb cuts, the removal of physical barriers in public rights-of-way, and the removal of architectural barriers that impede access to and within public buildings.
- Ø Provide street and sidewalk repairs on a priority basis to increase safety and access in lower-income neighborhoods.
- Ø Construct, improve, or replace infrastructure such as curbs, gutters, sidewalks, water and sewer lines, storm drains, and utilities in lower-income areas to improve community health and safety.
- Ø Provide or expand public facilities and community centers, such as senior centers, child care facilities, and youth centers, that serve special needs. Seek to develop multi-agency, multi-service centers to deliver services more efficiently and effectively.

Priority CD-8 Economic Development: Reduce the number of persons with incomes below the poverty level, expand economic opportunities for very low- and low-income residents, and increase the viability of neighborhood commercial areas.

A 2003 report by the California Budget Project showed that, to support a modest standard of living, the yearly income for a Bay Area family of four needed to be at least \$70,204. Yet, the U.S. Department of Housing and Urban Development estimated in 2005 that a family of four in Contra Costa County with an income at 80 percent of the area median earned just \$66,250. This is less than the income required for a “modest living standard” in 2003.

Nearly 30 percent of Contra Costa households have incomes equal to, or less than, 80 percent of area median income. Special needs individuals are even more likely than the population at large to have lower incomes. A major concern is the ability of lower-income households to afford a reasonable standard of living, which requires access to well-paying jobs, with the skills and education necessary for those jobs. Self-sufficiency also depends on affordable housing within reasonable distance to jobs, reliable and affordable public transportation for those who cannot afford their own vehicles, and child care and after-school programs for working parents.

Between 2000 and January 2005, the unemployment rate in the County rose from 2.7 percent to 5.3 percent. Although the number of employed persons has increased, so has the number of individuals seeking jobs. However, many of the jobs being created pay lower wages.

The unemployment rate in Contra Costa County has doubled since 2000, while many of the new jobs pay lower wages

Job and life skills training combined with other support services could allow many lower-income individuals to better prepare for the current and future job markets. Financial assistance to businesses that create jobs for lower-income persons will also increase opportunities for economic self-sufficiency.

Priority needs to foster economic self-sufficiency include:

- Job and vocational training;
- Life skills training, including English language instruction;
- Support services (child care, health care, transportation, etc.);
- Financial and management training for individuals seeking to start their own businesses; and
- Assistance to small businesses to create jobs and provide economic opportunities for lower-income individuals.

Strategies

- Ø Support programs that provide job and skills training, including training for youth in construction trades; jobs in information technology, health care, and biotechnology; and vocational training for persons with disabilities.
- Ø Assist business and job creation by providing technical assistance, training, forgivable loans to start and/or expand micro-enterprises and businesses, and technical assistance to sustain and/or increase existing businesses.
- Ø Develop and deliver workplace English instruction and basic computer skills training to low-level English speaking residents to improve job capacity and retention and to increase employment opportunities.

Priority CD-9 Administration/Planning: Support development of viable urban communities through extending and strengthening partnerships among all levels of government and the private sector, and administer federal grant programs in a fiscally prudent manner.

Strategies

- Ø The Consortium members will continue to collaborate in administering their respective programs, including developing standardized forms, reports and monitoring protocols in order to streamline and minimize paperwork.
- Ø Continue to support the Housing Authority of Contra Costa County and Pittsburg Housing Authority five-year plans, and support the Continuum of Care Board.

How Priorities Were Established

Priorities for the Consolidated Plan derive from the primary goals described at the beginning of this Executive Summary:

- To provide a suitable living environment;
- To expand economic opportunities; and
- To provide decent housing.

Priorities are also based on the Consortium's belief that, by increasing economic opportunity and self-sufficiency, many of the housing, social service, educational, and other needs can be addressed more readily.

Members of the Consortium are committed to allocating funds that serve the needs of the lowest-income and most disadvantaged residents. Households with incomes less than 50 percent of the area median income, particularly those with extremely low incomes (less than 30 percent of area median income), are particular priorities. The Consortium has also identified special needs individuals as among those who face the greatest challenges and who should receive high priority in the expenditure of federal funds, including at-risk children and youth, lower-income families, the homeless and persons threatened with homelessness, the elderly (especially frail elderly), and persons with disabilities.

As described below, the Consortium undertook an extensive outreach process to public and private organizations and individuals to identify priority needs and methods establishing those priorities.

The Planning Process

The preparation of the Consolidated Plan began with "in-reach" among public agencies in the County and staff members of each of the participating jurisdictions. The Consortium sought first to identify potential needs, service gaps, and key issues on which to focus the community outreach process.

Following the initial consultation with public agency staff, the Consortium conducted eight focus group meetings during the month of January 2005. Individuals and representatives of community organizations and service providers from throughout Contra Costa County were invited to these meetings. These focus group meetings covered the following topics:

- Persons with disabilities and special needs;
- Single parents (particularly female heads of households);
- Neighborhood revitalization (conducted in the Monument Corridor in Concord);
- Homeless;
- Youth and families;
- Child care providers
- Seniors; and

- Economic development.

The Consortium also solicited input through the distribution of service provider questionnaires and resident surveys in each of the entitlement jurisdictions.

After the eight focus group meetings, the Consortium invited representatives of the 14 non-entitlement cities to a follow-up meeting in February 2005 to obtain additional input on priority needs and ensure that the Consolidated Plan reflects those needs.

To obtain further public input on the identification of priority needs and proposed strategies to address those needs, the County and the four entitlement cities conducted public hearings on the draft Consolidated Plan and their individual fiscal 2005 - 2006 action plans in March and April of 2005.

Funding to Implement the Plan

Consortium members have identified several potential funding sources to implement the strategies contained in the 2005 – 2009 Consolidated Plan. These sources include, but are not limited to:

- Federal funds covered under the Consolidated Plan: CDBG, HOME, ESG, and HOPWA (provided through an agreement with the City of Oakland as a recipient of HOPWA funds);
- Funds provided under other HUD programs, the Department of Commerce, the Federal Emergency Management Agency, and other federal agencies;
- State funds provided under various programs of the California Department of Housing and Community Development and the California Housing Finance Agency;
- State and federal tax credits and mortgage credit certificates;
- Tax-exempt bond proceeds;
- Redevelopment tax increment funds and the low/moderate income set-aside from those funds (for those jurisdictions with active redevelopment project areas);
- Affordable housing in-lieu and impact fees (for those jurisdictions with inclusionary housing programs or commercial linkage fees);
- Jurisdictional general funds;
- Child Care Developer Fees; and
- Private industry sources such as the Federal Home Loan Bank Board's Affordable Housing Program.