

CONTRA COSTA COUNTY

1025 ESCOBAR STREET
MARTINEZ, CA 94553



AGENDA

Special Meeting

Tuesday, March 26, 2024

1:00 PM

HOUSING AUTHORITY

***FEDERAL D. GLOVER, CHAIR
CANDACE ANDERSEN, VICE CHAIR***

JOHN GIOIA

DIANE BURGIS

KEN CARLSON

CYNTHIA JORDAN

JOANN SEGURA

JOSEPH VILLARREAL, EXECUTIVE DIRECTOR, (925) 957-8001

The public may attend the Board meeting in person and remotely via call-in or Zoom. Board meetings are televised live on Comcast Cable 27, ATT/U-Verse Channel 99, and WAVE Channel 32, and can be seen live online at www.contracosta.ca.gov. Meetings of the Board are closed-captioned in real time.

Persons who wish to address the Board during public comment or with respect to an item on the agenda may comment in person or may call in during the meeting by dialing 888-278-0254 followed by the access code 843298#. A caller should indicate they wish to speak on an agenda item by pushing "#2" on their phone. Persons who wish to address the Board in person should complete the form provided for that purpose. Access via Zoom is also available using the following link: <https://cccounty-us.zoom.us/j/87344719204>. Those participating via Zoom should indicate they wish to speak on an agenda item by using the "raise your hand" feature in the Zoom app. To provide contact information, please contact Clerk of the Board at clerkoftheboard@cob.cccounty.us or call 925-655-2000. A Spanish language interpreter is available to assist Spanish-speaking callers. If the Zoom connection malfunctions for any reason, the meeting may be paused while a fix is attempted. If the connection is not reestablished, the Board will continue the meeting in person without remote access.

Public comments generally will be limited to two minutes per speaker. In the interest of facilitating the business of the Board, the total amount of time that a member of the public may use in addressing the Board on all agenda items is 10 minutes. Your patience is appreciated.

A lunch break or closed session may be called at the discretion of the Board Chair. Staff reports related to open session items on the agenda are also accessible online at www.contracosta.ca.gov.

1:00 P.M. Convene and call to order

1. CONSIDER CONSENT ITEMS (Item listed as C.1 on the following agenda) – Items are subject to removal from Consent Calendar by request of any Commissioner or on request for discussion by a member of the public. Items removed from the Consent Calendar will be considered with the Discussion Items.

2. DISCUSSION ITEMS

D.1 CONSIDER approving the Housing Authority's Fiscal Year 2024-2025 Annual Agency Budget and adopting PHA Board Resolution No. 5258 Approving the Annual Agency Budget on HUD Form 52574. [24-0869](#)

Attachments: [RES 5258 - 52574 Budget for FY25.PDF](#)

D.2 PUBLIC COMMENT (2 Minutes)

3. CONSENT ITEMS

C.1 RECEIVE the Housing Authority of the County of Contra Costa’s investment report for the quarter December 31, 2023. [24-0870](#)

Attachments: [Investment Reports 3-5-24.pdf](#)

4. ADJOURN

AGENDA DEADLINE: Thursday, 12 noon, 12 days before the Tuesday Board meetings.

GENERAL INFORMATION

The Board meets in all its capacities pursuant to Ordinance Code Section 24-2.402.

Any disclosable public records related to an open session item on a regular meeting agenda and distributed by the Clerk of the Board to a majority of the members of the Board of Supervisors less than 96 hours prior to that meeting are available for public inspection at 1025 Escobar Street, First Floor, Martinez, CA 94553, during normal business hours.

All matters listed under CONSENT ITEMS are considered by the Board to be routine and will be enacted by one motion. There will be no separate discussion of these items unless requested by a member of the Board before the Board votes on the motion to adopt. Each member of the public will be allowed two minutes to comment on the entire consent agenda.

Persons who wish to speak on matters set for PUBLIC HEARINGS will be heard when the Chair calls for public testimony. Each speaker during public testimony will be limited to two minutes. After public testimony, the hearing is closed and the matter is subject to discussion and action by the Board. Comments on matters listed on the agenda or otherwise within the purview of the Board of Supervisors can be submitted to the office of the Clerk of the Board via mail: Board of Supervisors, 1025 Escobar Street, First Floor, Martinez, CA 94553 or to clerkoftheboard@cob.cccounty.us.

Time limits for public speakers may be adjusted at the discretion of the Chair.

The County will provide reasonable accommodations for persons with disabilities planning to attend Board meetings who contact the Clerk of the Board at least 24 hours before the meeting, at (925) 655-2000.

Anyone desiring to submit an inspirational thought nomination for inclusion on the Board Agenda may contact the Office of the County Administrator or Office of the Clerk of the Board, 1025 Escobar Street, Martinez, California.

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DISCLOSURE OF CAMPAIGN CONTRIBUTIONS

Pursuant to Government Code section 84308, members of the Board of Supervisors are disqualified and not able to participate in any agenda item involving contracts (other than competitively bid, labor, or personal employment contracts), franchises, discretionary land use permits and other entitlements if the Board member received, since January 1, 2023, more than \$250 in campaign contributions from the applicant or contractor, an agent of the applicant or contractor, or any financially interested participant who actively supports or opposes the

County’s decision on the agenda item. Members of the Board of Supervisors who have received, and applicants, contractors or their agents who have made, campaign contributions totaling more than \$250 to a Board member since January 1, 2023, are required to disclose that fact for the official record of the subject proceeding. Disclosures must include the amount of the campaign contribution and identify the recipient Board member, and may be made either in writing to the Clerk of the Board of Supervisors before the subject hearing or by verbal disclosure at the time of the hearing.



CONTRA COSTA COUNTY

1025 ESCOBAR STREET
MARTINEZ, CA 94553

Staff Report

File #: 24-0869

Agenda Date: 3/26/2024

Agenda #: D.1

To: Contra Costa County Housing Authority Board of Commissioners

From: Joseph Villarreal, Executive Director

Date: March 26, 2024

Report Title: Annual Agency Budget 2024-2025

Recommendation of the County Administrator Recommendation of Board Committee

RECOMMENDATIONS:

1. CONSIDER approving the Housing Authority's Fiscal Year 2024-2025 Annual Agency Budget; and
2. CONSIDER adopting PHA Board Resolution No. 5258 Approving the Annual Agency Budget on HUD Form 52574.

BACKGROUND:

In compliance with the U. S. Department of Housing and Urban Development's (HUD) regulations, the Housing Authority of the County of Contra Costa (HACCC) has prepared its proposed budget for fiscal year (FY) 2025. At present, the federal government's FY 2024 budget is not finalized. The federal fiscal year (FFY) runs from October 1st through September 30th, meaning that HACCC's budget year is bifurcated by two FFYs. Additionally, most of HACCC's programs are funded on a calendar year basis which adds another layer of complexity to budget projections. HACCC's proposed budget is based on historical and current HUD funding advances. Staff monitors HACCC's budget to actual monthly and reports any significant changes that occur.

Three primary factors impact the funding of a housing authority's public housing and housing choice voucher (HCV) programs. These factors are the amount of funding allocated to HUD by Congress, the national utilization rate (number of families housed) and the local utilization rate. Congressional funding of HUD sets baseline funding for the Department's programs. For well over a decade HUD has not been fully funded by Congress. As a result, housing authority programs are almost always funded at less than 100% of need. Once Congressional funding is known, HUD adjusts the funding provided to housing authorities based on the national utilization rate of each program. Utilization is the number of families under contract at a given time or period. At the national level, if utilization has increased past HUD's budget projections because more families are being housed, then HUD will reduce the money available to each housing authority. If fewer families are being housed nationally, then the money available to each housing authority is increased. At the individual housing authority level proration works in reverse. Within the parameters set by Congressional funding and national utilization, funding for an individual housing authority will rise when local utilization increases and will fall when the number of families housed drops. HUD calculates program funding and utilization retroactively. Final public housing funding in a given calendar year is not usually calculated until November of

the same calendar year. Funding for the voucher program is normally adjusted quarterly, with final funding usually calculated by March of the following calendar year.

As stated above, housing authorities usually never receive full program funding. Further, there are often significant swings in program funding levels from year-to-year. Over the past ten years, public housing proration levels have been as follows:

2023	93.02%
2022	104.93%
2021	96.74%
2020	112.00% (because of COVID-19 supplemental funding)
2019	97.77%
2018	94.74%
2017	93.10%
2016	90.21%
2015	85.36%
2014	88.79%

During the same period, HCV administrative fee proration levels have been as follows:

2023	97.38% (not final)
2022	84.00%
2021	80.00%
2020	92.00% (because of COVID-19 supplemental funding)
2019	79.00%
2018	80.00%
2017	77.51%
2016	83.94%
2015	81.57%
2014	79.77%

In developing HACCC's proposed budget, staff has analyzed all categories of revenue and expense and applied the most appropriate methods of projection for each category. Large costs, such as housing assistance payments, payroll, benefits, temporary staffing, software systems, insurance, debt service, etc. have been specifically projected using detailed spreadsheets or supporting schedules. Wherever possible, projections are based on foreknowledge of the future data. For all other costs, projections are based on historical trends for time periods between three to twelve months, depending on trends and the recency of operational changes. Finally, all results have been reviewed against current and prior periods for quality control.

Key revenue assumptions are:

1. Housing Voucher Program Administrative Fees will be prorated at 95.00%
2. Public Housing Program Operating Subsidy will be prorated at the prior year level of 93.02%
3. HUD will release \$1,163,741 of FFY 2022 shortfall funding to the Public Housing Program

Key expense assumptions are:

1. All costs will increase by the most recent year over year CPI inflation rate of 3.4%
2. Housing Voucher Program will expend approximately \$2,000,000 to create a field office in Antioch

HACCC's proposed overall budget is shown below in comparison to last year's approved budget, along with

the projected change in reserve levels. This overview is followed by a breakdown of HACCC’s four major program areas, HCV, Public Housing, State and Local programs and Continuum of Care programs. Each section provides a brief program overview, the projected budget, last year’s approved budget, the projected change in reserve levels and an explanation of the change from prior year. A more detailed budget is available for viewing at HACCC’s administrative office.

Agency Summary

Agency Budget	2024-2025 Budget	2023-2024 Budget	Change
Operating Revenue	\$253,804,366	\$241,147,285	\$12,657,081
Operating Expense	\$ 39,211,117	\$ 33,550,606	\$ 5,660,511
Non-Operating Costs	\$213,451,337	\$206,366,484	\$ 7,084,853
To (From) Reserves	\$ 1,141,912	\$ 1,130,195	

Agency Reserves	Unrestricted Reserves	Actuarial Reserves*	Restricted Reserves
Projected 3/31/2024	\$ 30,475,529	(\$ 12,004,473)	(\$ 2,098,259)
FY 2025 Budget Impact	\$ 916,959	\$ -0-	\$ 224,953
Projected 3/31/2025	\$ 31,392,488	(\$ 12,004,473)	(\$ 1,873,306)

*Actuarial reserves are unfunded Pension and Other Post-Employment Benefits (OPEB) liabilities.

As a reminder, almost all reserves are restricted for use within each program. The designation of restricted or unrestricted reserves merely indicates that the funds are obligated for special use within the program (restricted) or that they can be used for any purpose tied to the program (unrestricted). The only exception to this rule is that generally the unrestricted balance within the State and Local Fund may be used in any of HACCC’s programs.

Housing Choice Voucher Overview:

The HCV program provides rental assistance to families in the private market. HACCC qualifies families for the program based on income. Eligible families find a home in the private rental market and HACCC provides them with a subsidy via a HAP contract with the property owner. HAP is paid by HACCC directly to the owner. Through its HCV program, HACCC is authorized to provide affordable housing assistance to as many as 9,938 families. Due to funding and regulatory restrictions, HACCC is projected to house an average of 9,050 families per month under the proposed budget.

HCV Summary

HCV Budget2024-2025	Budget2023-2024	BudgetChange

Operating Revenue	\$217,957,486	\$210,909,542	\$ 7,047,944
Operating Expense	\$ 14,766,742	\$ 11,811,233	\$ 2,955,509
Non-Operating Costs	\$204,726,573	\$196,953,444	\$ 7,773,129
To (From) Reserves	(\$ 1,535,829)	\$ 2,144,865	

HCV Reserves	Unrestricted Reserves	Actuarial Reserves*	Restricted Reserves
Projected 3/31/2024	\$ 12,113,502	(\$ 5,569,298)	(\$ 2,490,474)
FY 2025 Budget Impact	(\$ 1,535,829)	\$ -0-	\$ -0-
Projected 3/31/2025	\$ 10,577,672	(\$ 5,569,298)	(\$ 2,490,474)

*Actuarial reserves are unfunded Pension and Other Post-Employment Benefits (OPEB) liabilities.

Explanation of Change:

The increase in revenue is based on HUD’s preliminary funding projections of program utilization and market rents. Other notable changes are increased funding for the Emergency Housing Voucher Program, expansion of the Mainstream Voucher Program, and increased funding for the Family Self Sufficiency Program. The increase in operating expense is a result of increased program size. The increase in non-operating costs is due to the anticipated creation of a field office in Antioch.

Public Housing & Capital Fund Overview:

HACCC owns and manages 963 public housing units at 13 different sites throughout the County. Revenue to manage these properties is derived from tenant rents and an operating subsidy received from HUD. Because tenant rents are limited by income, and are significantly less than the operating costs of the properties, HUD provides a subsidy to supplement the shortfall in actual operating costs versus tenant rents. HUD also provides annual Capital Fund grants via formula to approximately 3,300 housing authorities. Capital Fund grants may be used for the development, financing, and modernization of public housing developments as well as for management improvements.

Public Housing Summary - All Units

Public Housing Budget2024-2025 Budget2023-2024 BudgetChange			
Operating Revenue	\$ 17,049,286	\$ 15,313,595	\$ 1,735,691
Operating Expense	\$ 15,252,892	\$ 13,999,029	\$ 1,253,863
Non-Operating Costs	\$ 1,736,589	\$ 1,498,954	\$ 237,635
To (From) Reserves	\$ 59,806	(\$ 184,388)	

Public Housing by Asset Management Property (Amp)	Area	2023-2024 Revenue	2023-2024 Expense	2023-2024 Residual (Loss)
AMP-1, Ca001, Ca011,	Martinez	\$ 1,332,553	\$ 1,206,084	\$ 126,469

AMP-2, Ca045a, Ca045b	San Pablo	\$ 2,111,346	\$ 1,637,972	\$ 473,374
AMP-3, Ca004, Ca008, Ca012	Brentwood, Oakley	\$ 1,443,088	\$ 1,370,900	\$ 72,188
AMP-4, Ca010	Rodeo	\$ 4,151,364	\$ 4,105,532	\$ 45,832
AMP-5, Ca005	Pittsburg	\$ 2,438,710	\$ 2,664,789	(\$ 226,079)
AMP-6, Ca009a, Ca009b	North Richmond	\$ -0-	\$ 302,427	(\$ 302,427)
AMP-7, Ca006	North Richmond	\$ -0-	\$ 38,793	(\$ 38,793)
AMP-8, Ca002, Ca013	Bay Point	\$ 595,193	\$ 682,530	(\$ 87,337)
AMP-9, Ca003, Ca015	Antioch	\$ 1,482,290	\$ 1,485,712	(\$ 3,422)
Capital Funding	All AMPS	\$ 3,494,742	\$ 3,494,742	\$ -0-
Program Totals		\$17,049,286	\$16,989,480	\$ 59,806

Public Housing Reserves	Unrestricted Reserves	Actuarial Reserves*	Restricted Reserves
Projected 3/31/2024	\$ 2,084,142	(\$ 3,954,965)	\$ -0-
FY 2025 Budget Impact	\$ 59,806	\$ -0-	\$ -0-
Projected 3/31/2025	\$ 2,143,948	(\$ 3,954,965)	\$ -0-

*Actuarial reserves are unfunded Pension and Other Post-Employment Benefits (OPEB) liabilities.

Explanation of Change:

The changes in revenue are based on HUD’s preliminary funding projections and the assumption that HUD will release the \$1,163,741 of FFY 2022 shortfall funding the Public Housing Program is qualified to receive. Aside from the shortfall funding, Public Housing revenue has decreased due to the loss of funding for the North Richmond developments. The increase in expense is driven by generally rising costs for maintenance and repair.

Continuum of Care Program:

The Continuum of Care Program provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services. HACCC operates the housing and financial portions of the program and Hope Solutions operates the supportive services and casework portions. The County Health and Human service division provides a matching funding requirement. Approximately 277 clients are assisted under this program.

Continuum of Care Program Budget2024-2025 Budget2023-2024 BudgetChange			
Operating Revenue	\$ 7,526,199	\$ 6,865,517	\$ 660,682
Operating Expense	\$ 700,769	\$ 703,612	(\$ 2,843)
Non-Operating Costs	\$ 6,825,430	\$ 6,161,905	\$ 663,525
To (From) Reserves	\$ -0-	\$ -0-	

Continuum of Care Program Reserves	Unrestricted Reserves	Actuarial Reserves*	Restricted Reserves
Projected 3/31/2024	\$ -0-	\$ -0-	\$ -0-
FY 2025 Budget Impact	\$ -0-	\$ -0-	\$ -0-
Projected 3/31/2025	\$ -0-	\$ -0-	\$ -0-

*Actuarial reserves are unfunded Pension and Other Post-Employment Benefits (OPEB) liabilities.

Explanation of Change:

The primary changes in the Continuum of Care Program related to revenues and non-operating costs are a result of increases in HAP funding.

State and Local Overview:

HACCC administers several programs and activities that are either not HUD-funded, or that involve non-restricted HUD funds. Under HUD's asset management regulations, the State and Local fund receives management fees for administering the public housing and HCV programs. HACCC also manages two tax credit projects, DeAnza Gardens and Casa Del Rio.

State & Local Budget2024-2025 Budget2023-2024 BudgetChange			
Operating Revenue	\$ 11,271,395	\$ 7,958,631	\$ 3,312,764
Operating Expense	\$ 8,490,715	\$ 7,036,732	\$ 1,453,983
Non-Operating Costs	\$ 162,745	\$ 1,752,181	(\$ 1,589,436)
To (From) Reserves	\$ 2,617,935	(\$ 830,282)	

State & Local Reserves	Unrestricted Reserves	Actuarial Reserves*	Restricted Reserves
Projected 3/31/2024	\$ 16,277,885	(\$ 2,480,210)	\$ 392,215
FY 2025 Budget Impact	\$ 2,392,982	\$ -0-	\$ 224,953
Projected 3/31/2025	\$ 18,670,868	(\$ 2,480,210)	\$ 617,168

*Actuarial reserves are unfunded Pension and Other Post-Employment Benefits (OPEB) liabilities.

Explanation of Change:

The projected changes in revenue and expense are primarily a result of DeAnza Gardens tax credit property participating in the Project Based Voucher program. In addition, rising program administrative funding directly correlates to an increase in management fees earned by the Central Office Cost Center, which is a major component of the State & Local program.

FISCAL IMPACT:**CONSEQUENCE OF NEGATIVE ACTION:**

Should the Board of Commissioners choose not to adopt Resolution No. 5258 Approving HACCC's budget for the fiscal year 2024-2025, HACCC will not be in compliance with HUD regulations. Further, HACCC will not be in compliance in fulfilling its financial and programmatic obligations to program participants and property owners, as well as HACCC employees, contractors, and vendors.

PHA Board Resolution
Approving Operating Budget

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing -
Real Estate Assessment Center (PIH-REAC)

OMB No. 2577-0026
(exp. 07/31/2019)

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is required by Section 6(c)(4) of the U.S. Housing Act of 1937. The information is the operating budget for the low-income public housing program and provides a summary of the proposed/budgeted receipts and expenditures, approval of budgeted receipts and expenditures, and justification of certain specified amounts. HUD reviews the information to determine if the operating plan adopted by the public housing agency (PHA) and the amounts are reasonable, and that the PHA is in compliance with procedures prescribed by HUD. Responses are required to obtain benefits. This information does not lend itself to confidentiality.

PHA Name: HA of the County of Contra Costa

PHA Code: CA011

PHA Fiscal Year Beginning: 04/01/2024

Board Resolution Number: 5258

Acting on behalf of the Board of Commissioners of the above-named PHA as its Chairperson, I make the following certifications and agreement to the Department of Housing and Urban Development (HUD) regarding the Board's approval of (check one or more as applicable):

DATE

- Operating Budget approved by Board resolution on: 03/26/2023
- Operating Budget submitted to HUD, if applicable, on:
- Operating Budget revision approved by Board resolution on:
- Operating Budget revision submitted to HUD, if applicable, on:

I certify on behalf of the above-named PHA that:

1. All statutory and regulatory requirements have been met;
2. The PHA has sufficient operating reserves to meet the working capital needs of its developments;
3. Proposed budget expenditure are necessary in the efficient and economical operation of the housing for the purpose of serving low-income residents;
4. The budget indicates a source of funds adequate to cover all proposed expenditures;
5. The PHA will comply with the wage rate requirement under 24 CFR 968.110(c) and (f); and
6. The PHA will comply with the requirements for access to records and audits under 24 CFR 968.110(i).

I hereby certify that all the information stated within, as well as any information provided in the accompaniment herewith, if applicable, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012.31, U.S.C. 3729 and 3802)

Print Board Chairperson's Name: Federal Glover	Signature:	Date: 03/26/2023
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CONTRA COSTA COUNTY

1025 ESCOBAR STREET
MARTINEZ, CA 94553

Staff Report

File #: 24-0870

Agenda Date: 3/26/2024

Agenda #: C.1

To: Contra Costa County Housing Authority Board of Commissioners

From: Joseph Villarreal, Executive Director

Date: March 26, 2024

Report Title: Investment Report Quarter Ending 12/31/2023

Recommendation of the County Administrator Recommendation of Board Committee

RECOMMENDATIONS:

RECEIVE the Housing Authority of the County of Contra Costa's investment report for the quarter December 31, 2023.

BACKGROUND:

California Government Code (CGC) Section 53646 requires the Housing Authority of the County of Contra Costa (HACCC) to present the Board of Commissioners with a quarterly investment report that provides a complete description of HACCC's portfolio. The report is required to show the issuers, type of investments, maturity dates, par values (equal to market value here) and the current market values of each component of the portfolio, including funds managed by third party contractors. It must also include the source of the portfolio valuation (in HACCC's case it is the issuer). Finally, the report must provide certification that (1) all investment actions executed since the last report have been made in full compliance with the Investment Policy and; (2) HACCC will meet its expenditure obligations for the next six months. (CGC 53646(b)).

The state-mandated report has been amended to indicate the amount of interest earned and how the interest was allocated. The amended report is attached.

In summary, HACCC had \$23,598.45 in interest earnings for the quarter ending December 31st, 2023. That interest was earned within discrete programs and most of the interest earned is available only for use within the program which earned the interest. Further, interest earnings may be restricted to specific purposes within a given program.

The Housing Choice Voucher Program reserve as of 12/31/2013 held in cash and investments was transitioned to HUD held program reserve account.

Non-restricted interest earnings within both the voucher and public housing programs must be used solely within those programs, but such interest earnings can be used for a wider range of purposes within the individual programs. The interest earned in the State and Local Fund can be used for any purpose within HACCC's scope of operations.

The interest earned for the quarter ending December 31st, 2023 is shown below. A more detailed report is

attached.

Public Housing	Housing Choice Voucher Fund		Central Office	State & Local
Unrestricted Interest Earned	Restricted Interest Earned	Unrestricted Interest Earned	Unrestricted Interest Earned	Unrestricted Interest Earned
\$17,134.99			\$1,556.86	\$4,906.60

FISCAL IMPACT:

None. Informational purposes only.

CONSEQUENCE OF NEGATIVE ACTION:

Should the Board of Commissioners elect not to accept the investment report, it would result in an audit finding of non-compliance and could ultimately affect future funding from the U.S. Department of Housing and Urban Development.

HOUSING AUTHORITY OF CONTRA COSTA COUNTY INVESTMENT REPORT : PORTFOLIO HOLDINGS BY TYPE

For Period Ending: 12/31/2023

Issuer	Investment Type	Amount Invested	Yield	Investment Date	Maturity Date	Estimated Value@ Maturity Date
Cantella & Company						
Fidelity Market Reserves	Money Market	55,483.83	4.470%	ongoing	ongoing	55,483.83
Morgan Stanley Private Bank	Certificate of Deposit	160,000.00	2.200%	7/25/19	7/25/24	177,619.29
State Bank of India	Certificate of Deposit	140,000.00	1.100%	5/28/20	5/28/25	147,704.22
Texas Exchange Bank	Certificate of Deposit	105,000.00	1.000%	6/19/20	6/19/25	110,252.88
State Bank of India	Certificate of Deposit	105,000.00	1.000%	4/27/21	4/27/26	110,252.88
Sally Mae Bank	Certificate of Deposit	75,000.00	1.050%	9/23/21	9/22/26	78,937.50
Synchrony Bank	Certificate of Deposit	100,000.00	0.950%	9/24/21	9/24/26	104,752.60
Federal Home Loan bank	Govt Agency	115,000.00	1.350%	1/27/22	1/27/26	121,214.25
Federal Home Loan bank	Govt Agency	110,000.00	1.750%	2/04/22	1/27/27	119,588.08
American Express national Bank	Certificate of Deposit	247,000.00	2.000%	3/09/22	3/09/27	271,713.53
Capital One Bank, USA	Certificate of Deposit	230,000.00	2.250%	3/23/22	3/23/27	255,889.18
Ally Bank	Certificate of Deposit	220,000.00	3.100%	5/19/22	5/09/25	240,291.84
BMO Harris Bank	Certificate of Deposit	150,000.00	3.300%	6/15/22	6/15/27	174,763.56
Morgan Stanley Bank	Certificate of Deposit	150,000.00	3.750%	6/30/22	6/30/27	178,140.41
Discover Bank	Certificate of Deposit	140,000.00	3.300%	7/20/22	7/20/26	158,492.66
Sallie Mae Bank	Certificate of Deposit	173,000.00	3.300%	7/20/22	7/21/25	190,158.28
Federal Home Loan bank	Govt Agency	150,000.00	4.000%	9/02/22	8/25/27	179,884.93
Capital One NA	Certificate of Deposit	245,000.00	4.300%	9/30/22	9/30/27	297,703.86
CIBC Bank USA	Certificate of Deposit	150,000.00	4.350%	5/16/23	5/15/28	182,642.88
Texas Trust Credit Union	Certificate of Deposit	150,000.00	5.000%	8/09/23	8/09/27	180,020.55
Greenstate Credit Union	Certificate of Deposit	130,000.00	5.000%	8/29/23	8/29/28	162,535.62
Wells Fargo Bank	Certificate of Deposit	150,000.00	4.450%	12/12/23	12/12/28	183,411.58
GRAND TOTALS		3,250,483.83				3,681,454.40

L.A.I.F. (Acct # 25-07-003)	Liquid Account	112,587.65	4.47%	ongoing	ongoing	112,587.65
GRAND TOTALS		3,363,071.48				3,794,042.05

HOUSING AUTHORITY OF CONTRA COSTA COUNTY

INVESTMENT REPORT BY FUND

For Period Ending 12/31/2023

Issuer	Amount Invested	Amount Invested by Fund:				
		Public Housing	Management	Central Office	Housing Choice Voucher	Rental Rehabilitation
Cantella & Company						
Fidelity Market Reserves	55,483.83	30,187.24	11,935.56	13,361.03		
Morgan Stanley Private Bank	160,000.00		-	160,000.00		
Slate Bank of India	140,000.00		140,000.00			
Texas Exchange Bank	105,000.00		105,000.00			
Slate Bank of India	105,000.00	105,000.00				
Sally Mae Bank	75,000.00	-		75,000.00		
Synchrony Bank	100,000.00	100,000.00				
Federal Home Loan bank	115,000.00	115,000.00				
Federal Home Loan bank	110,000.00	110,000.00				
American Express national Bank	247,000.00	247,000.00				
Capital One Bank, USA	230,000.00	230,000.00				
Ally Bank	220,000.00	220,000.00				
BMO Harris Bank	150,000.00	150,000.00				
Morgan Stanley Bank	150,000.00	150,000.00				
Discover Bank	140,000.00	140,000.00				
Sallie Mae Bank	173,000.00		173,000.00			
Federal Home Loan bank	150,000.00	150,000.00				
Capital One NA	245,000.00	245,000.00				
CIBC Bank USA	150,000.00		150,000.00			
Texas Trust Credit Union	150,000.00	150,000.00				
Greenstate Credit Union	130,000.00	130,000.00				
Wells Fargo Bank	150,000.00			150,000.00		
GRAND TOTALS	3,250,483.83	2,272,187.24	579,935.56	398,361.03	-	-
L.A.I.F. (Acct # 25-07-003)	112,587.65	-	-	-		112,587.65
GRAND TOTALS	3,363,071.48	2,272,187.24	579,935.56	398,361.03	-	112,587.65

HOUSING AUTHORITY OF CONTRA COSTA COUNTY

Report per CGC 53646 CURRENT MARKET VALUE

For Period Ending 12/31/2023

Issuer	Investment Type	Maturity Date	Amount Invested	Current Market Value (at 12/31/23)	Yield
Cantella & Company					
Fidelity Market Reserves	Money Market	ongoing	55,483.83	55,483.83	4.47%
Morgan Stanley Private Bank	Certificate of Deposit	7/25/2024	160,000.00	157,392.00	2.20%
Slate Bank of India	Certificate of Deposit	5/28/2025	140,000.00	132,610.80	1.10%
Texas Exchange Bank	Certificate of Deposit	6/19/2025	105,000.00	99,080.10	1.00%
Slate Bank of India	Certificate of Deposit	4/27/2026	105,000.00	96,254.00	1.00%
Sally Mae Bank	Certificate of Deposit	9/22/2026	75,000.00	67,752.75	1.05%
Synchrony Bank	Certificate of Deposit	9/24/2026	100,000.00	90,064.00	0.95%
Federal Home Loan bank	Govt Agency	1/27/2026	115,000.00	108,230.30	1.35%
Federal Home Loan bank	Govt Agency	1/27/2027	110,000.00	102,223.00	1.75%
American Express national Bank	Certificate of Deposit	3/09/2027	247,000.00	226,271.76	2.00%
Capital One Bank, USA	Certificate of Deposit	3/23/2027	230,000.00	212,230.20	2.25%
Ally Bank	Certificate of Deposit	5/09/2025	220,000.00	214,385.60	3.10%
BMO Harris Bank	Certificate of Deposit	6/15/2027	150,000.00	142,785.00	3.30%
Morgan Stanley Bank	Certificate of Deposit	6/30/2027	150,000.00	144,394.50	3.75%
Discover Bank	Certificate of Deposit	7/20/2026	140,000.00	134,801.80	3.30%
Sallie Mae Bank	Certificate of Deposit	7/21/2025	173,000.00	168,737.28	3.30%
Federal Home Loan bank	Govt Agency	8/25/2027	150,000.00	146,895.00	4.00%
Capital One NA	Certificate of Deposit	9/30/2027	245,000.00	241,185.35	4.30%
CIBC Bank USA	Certificate of Deposit	5/15/2028	150,000.00	148,684.50	4.35%
Texas Trust Credit Union	Certificate of Deposit	8/09/2027	150,000.00	151,090.50	5.00%
Greenstate Credit Union	Certificate of Deposit	8/29/2028	130,000.00	132,919.80	5.00%
Wells Fargo Bank	Certificate of Deposit	12/12/2028	150,000.00	150,552.00	4.45%
			3,250,483.83	3,124,024.07	
L.A.I.F. (Acct # 25-07-003)	Liquid Account	ongoing	112,587.65	112,587.65	4.47%
GRAND TOTALS			3,363,071.48	3,236,611.72	

HOUSING AUTHORITY OF CONTRA COSTA COUNTY

Investment Interest Earnings Report

For Period Ending 12/31/2023

150189	Amount Invested	Interest Earned this Qtr	Interest Earned this Quarter by Fund				
			Public Housing	Management	Central	Rental Rehab	Housing Voucher
			Unrestricted	Unrestricted	Unrestricted	Unrestricted	Unrestricted
Cantella & Company							
Fidelity Market Reserves	55,483.83	611.54	332.72	131.55	147.26	-	-
Morgan Stanley Private Bank	160,000.00	867.95	-	-	867.95	-	-
State Bank of India	140,000.00	379.73	-	379.73	-	-	-
Texas Exchange Bank	105,000.00	258.90	-	258.90	-	-	-
State Bank of India	105,000.00	258.90	258.90	-	-	-	-
Sally Mae Bank	75,000.00	194.18	-	-	194.18	-	-
Synchrony Bank	100,000.00	234.25	234.25	-	-	-	-
Federal Home Loan bank	115,000.00	382.81	382.81	-	-	-	-
Federal Home Loan bank	110,000.00	474.66	474.66	-	-	-	-
American Express national Bank	247,000.00	1,218.08	1,218.08	-	-	-	-
Capital One Bank, USA	230,000.00	1,276.03	1,276.03	-	-	-	-
Ally Bank	220,000.00	1,681.64	1,681.64	-	-	-	-
BMO Harris Bank	150,000.00	1,220.55	1,220.55	-	-	-	-
Morgan Stanley Bank	150,000.00	1,386.99	1,386.99	-	-	-	-
Discover Bank	140,000.00	1,139.18	1,139.18	-	-	-	-
Sallie Mae Bank	173,000.00	1,407.70	-	1,407.70	-	-	-
Federal Home Loan bank	150,000.00	1,479.45	1,479.45	-	-	-	-
Capital One NA	245,000.00	2,597.67	2,597.67	-	-	-	-
CIBC Bank USA	150,000.00	1,608.90	-	1,608.90	-	-	-
Texas Trust Credit Union	150,000.00	1,849.32	1,849.32	-	-	-	-
Greenstate Credit Union	130,000.00	1,602.74	1,602.74	-	-	-	-
Wells Fargo Bank	150,000.00	347.47	-	-	347.47	-	-
-	3,250,483.83	22,478.64	17,134.99	3,786.78	1,556.86	-	-
L.A.I.F. (Acct # 25-07-003)	112,587.65					1,119.82	
GRAND TOTALS	3,363,071.48	23,598.45	17,134.99	3,786.78	1,556.86	1,119.82	-