



REQUEST FOR PROPOSAL -  
COMMUNITY DEVELOPMENT BLOCK GRANT  
AND HOME INVESTMENT PARTNERSHIP  
PROGRAMS

CITY OF MERCED  
HOUSING DIVISION

AUGUST 2024





August 23, 2024

**Via Mail**

Kim Nutt, Housing Program Supervisor  
CITY OF MERCED  
678 W. 18<sup>th</sup> Street  
Merced, CA 95349

**PROPOSAL – COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME INVESTMENT PARTNERSHIP PROGRAMS**

Dear Ms. Nutt:

RSG, Inc. ("RSG") is pleased to submit our proposal to the City of Merced ("City") in response to your Request for Proposals (RFP) released on August 2, 2024. We understand the City is looking for experienced consultants to update the 2025-2029 Consolidated Plan and First-Year (2025) Annual Action Plan ("AAP"), update the Analysis of Impediments ("AI") to Fair Housing Choice, and update the Citizen Participation Plan ("CPP").

RSG specializes in providing housing, real estate, economic development and fiscal health services to over 110 clients in California over the past year. We have provided housing consultant services to communities throughout California; including Consolidated Plan preparation to the County of San Diego ("County") and six (6) cities within the County's HOME Consortium. RSG also has substantial expertise in developing and updating policies and procedures for HOME, CDBG, and ESG programs. This includes assessing community needs, drafting guidelines for fund allocation, and reporting. RSG is poised at navigating the complexities of federal requirements to equip our clients with clear and actionable policies. RSG also advises both Orange County and the City of Thousand Oaks, with CDBG, HOME, and ESG programs ensuring that program activities and expenditures comply with legal requirements and reporting in the IDIS portal. In addition, we partner with the cities of Fillmore, Tulare, and Westminster to ensure ARPA SLFRF funds are managed in full compliance with legal standards and are accurately reported in the Treasury portal.

RSG has been a key partner with the City of Merced, assisting with various housing programs and projects such as Housing Successor Agency, Property Disposition, and conducted a Pro-Housing Feasibility study. RSG discloses no conflict of interest in the outcome of this project. The Principal-in-Charge of this engagement will be Tara Matthews, who is authorized to enter into contracts with the city. Should you wish to discuss any of the information presented, please contact me at [tmatthews@rsgsolutions.com](mailto:tmatthews@rsgsolutions.com) or at 714.316.2111.

Respectfully,

Tara Matthews, Principal

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## 2. EXPERIENCE & QUALIFICATIONS OF FIRM

### About RSG

RSG (formerly Rosenow Spevacek Group, Inc.) is a California-based, Subchapter "S" Corporation. Founded in 1979, the firm is currently managed by active Principals Jim Simon and Tara Matthews. Our corporate address is 170 Eucalyptus Ave., Suite 200, Vista, CA 92084, phone number is 714.541.4585, and we have three hubs in California (San Diego, Los Angeles, and Oakland).

RSG's federal taxpayer identification number is 95-3435849 and state taxpayer identification number is 27600915. RSG is a **Small Business Enterprise** ("SBE") certified by the California Department of General Services (Certification ID 2006876) and is a California licensed real estate broker (DRE License No. 01933174).

RSG is a creatively charged consultant to California public agencies. We collaborate with the people responsible for creating vibrant places to accomplish their goals. The inspired leaders at RSG create stronger communities capable of achieving bolder futures by bringing more than four decades of native knowledge to each engagement. RSG has proudly worked with over 110 clients in the last year.

At RSG, we believe housing is a basic human right and the foundation of a stable and successful community. We are passionate about creating opportunities for residents to live in housing they can afford, helping to provide the necessary platform to nurture and protect quality of life for all residents. RSG understands how critical housing is for all income levels. Affordable housing is the key to providing residents with the income to support other needs and stimulate economic development in their communities, allowing children a safe place to return to after school and a greater chance of attaining educational success, allowing individuals a place to call home and recharge after work. Without an adequate supply of affordable housing, communities are deprived of the opportunity to thrive, and issues like homelessness, overcrowding, and economic decline can take hold.

We see our role as technicians, advisors, and extensions of staff to local governments and developers, sharing a common vision of producing and maintaining healthy and affordable housing in communities. As practitioners, we know firsthand that there is no one-size-fits-all solution to California's housing crisis and are ready to dig in and help our clients find solutions that work best for them. RSG's housing clients have included cities, counties, housing successor agencies, housing authorities, and developers. We have experience working in coastal communities, major cities, urban areas, Central Valley agricultural communities, islands, and rural areas from Southern to Northern California. We are adept at brainstorming and developing strategies and programs, implementing and overseeing affordable housing programs and developments, performing complex affordable housing underwriting,

identifying gap financing resources, and ensuring compliance with State and Federal guidelines.

We are not only consultants in the field, but leaders in the industry as well. As active policy committee members of the San Diego Housing Federation and the Non-Profit Housing Association of Northern California, we give a voice to the challenges our clients and communities face in California by influencing legislative initiatives. We collaborate with industry leaders, other consulting firms, and community stakeholders throughout the state to share local success stories, build capacity and broader successes in the state, and remove impediments to communities' ability to reach housing goals. Like you, we hope to solve the housing crisis in California and live in communities where all populations are adequately served and housed. We know there is a ton of work to do and, here at RSG, we are ready to roll up our sleeves and get to it!

### Mission Statement and Core Values

RSG creates solutions to enhance communities' physical, economic, and social future. Our core values define who we are as people and the standards by which we provide services to our clients.



### Creating and Achieving Strategic Planning Goals

Affordable housing can uplift and transform a community not only through elevating residents' quality of life, but also increasing diversity, improving neighboring property values, and attracting more businesses and jobs. Understanding community needs and the role strategic planning plays are key steps in advancing the development of affordable housing. RSG evaluates community needs by understanding State and Federal housing goals and requirements, evaluating local housing element goals and RHNA requirements, evaluating local market opportunities and constraints, assessing local community demand and demographics, and understanding local politics and staffing resources.

RSG fully understands the nuances involved in developing both short- and long-term affordable housing strategies and market studies. We help our clients identify appropriate development programming alternatives, explore policy implementation, and identify available financial and real property resources to help reach goals. Some of our areas of expertise include inclusionary housing policies, grant writing, property disposition and leveraging, accessory dwelling unit ("ADU") financing and policies, and local discretionary funding analysis. We work closely with our clients to formulate precise, accurate, and project-specific solutions and analyses.

## State and Federal Regulatory Compliance

We understand that regulatory compliance and reporting is a critical aspect of a local government's housing responsibilities. Our redevelopment agency roots have positioned our team well to address regulatory compliance and reporting needs. Understanding this work can be burdensome, time-consuming, and complex for some communities, RSG works closely with our clients to ensure that all annual reporting for housing successor agencies, housing authorities, and cities is completed each year. As the State legislature continues to tighten up on local government housing production and compliance with annual reporting and regulatory compliance, it is imperative that reports accurately reflect community progress towards meeting housing goals.

We have hands-on experience in the administration of public agencies' affordable housing activities for multi-family rental projects and homebuyer assistance programs. RSG ensures that program and project operations are consistent with an applicable bond or other applicable financing provisions, including oversight of a project's financial status, tenant income recertifications, and affordability requirements, together with annual compliance monitoring and regulatory reporting. Additionally, our familiarity and experience with federal regulations positions us to successfully provide services to administer program compliance with the U.S. Treasury's American Rescue Plan Act ("ARPA"), Community Development Block Grant ("CDBG"), Home Investment Partnership Program ("HOME"), Emergency Solutions Grant ("ESG") and other State and Federal grant programs. We understand the importance of federal reporting guidelines and assist our clients with getting into and maintaining compliance.

## Community Engagement

RSG's foundation in community engagement has been forged through a wide range of experiences. We are trusted by our clients to facilitate simple and complex public discussions ranging from household needs and shopping preferences to land use, public policy, and gentrification. We are proud to have been selected by communities, cities, and non-profit organizations to assist them in achieving their goals through an insightful process that embodies the belief that the community is the expert, which are the core values we hold as an organization.

Our team has worked on project tasks ranging from small group interviews to coordinating feedback from 3,000 residents and several hundred businesses through surveys, interviews, and workshops. The team is also experienced in working with culturally diverse groups, often in multiple languages, and managing sensitive situations, such as assisting households in neighborhood relocation projects and discussing potential policies affecting property owners and residents, including rent stabilization and inclusionary housing ordinances.

RSG has been in the affordable housing arena for over 40 years and intimately understands what it takes to see a project come to fruition and maintain affordability. Aside from our in-depth experience in multiple facets of affordable housing, we see providing housing services as an opportunity to embrace, inspire, and create the changes so desperately needed and deserved in communities across the state. To put it simply, we are passionate about affordable housing!

## Firm Experience

RSG is currently assisting the Cities of Carlsbad, Encinitas, La Mesa, Santee, and Vista, as well as the County of San Diego, in the preparation of their respective Consolidated Plans (Con Plans) for Fiscal Years 2025-2029. Our work across these municipalities involves similar efforts to ensure each plan is tailored to the specific needs and priorities of the local communities while adhering to regional and federal guidelines. For all these cities, as well as the County, RSG is updating the Citizen Participation Plan, conducting community outreach and input sessions, interviewing key stakeholders, analyzing community needs through a detailed needs assessment and housing market analysis, and drafting comprehensive, actionable consolidated plans.

One distinction in our approach is the scale of community engagement; while we are conducting 12 outreach events and workshops for the County, the number of such engagements for each city is appropriately scaled to match their size and specific community needs. Throughout this process, RSG is working closely with city and county staff, community partners, and other stakeholders to ensure that each Consolidated Plan is robust, reflective of local needs, and integrated within a cohesive regional strategy.

We also have experience in preparing and updating policies and procedures for multiple federal funding sources – HOME, CDBG, and ESG. We are an advisor to both Orange County and the City of Thousand Oaks to ensure that program activities and expenditures meet legal requirements and entered accurately into the IDIS portal. We also work with Fillmore, Tulare, and Westminster to ensure the ARPA State Local Fiscal Recovery Funds (“SLFRF”) funds are spent in compliance with the law and entered accurately into the Treasury portal.

Our qualifications and responsiveness in serving our clients are demonstrated by our established long-term consulting relationships with dozens of public agency clients throughout the state. The following descriptions provide examples of successfully accomplishing related engagements as identified in the Scope of Services section and demonstrate the collective experience and expertise of the team members assembled for this proposal. We encourage you to contact our references or follow up with additional questions.

### County of San Diego – Affordable Housing Services

- Consolidated Plan – RSG is currently assisting the County prepare their Consolidated Plan for Fiscal Years 2025-2029. In this capacity, we are updating the Citizen Participation Plan, conducting 12 community outreach and input sessions, interviewing stakeholders, analyzing community needs (needs assessment and housing market), and drafting the consolidated plan.
- Accessory Dwelling Unit (ADU) Subsidy Program – RSG researched existing ADU programs to identify requirements, determine outcomes and overall success of the program, identify how the program is funded, and develop best practices. Based on the information gathered, RSG determined whether there was demand for the program and then researched and analyzed ADU construction trends to assist the County in determining the financial feasibility of ADU product types. RSG prepared a detailed

comprehensive report based on the collective research completed. The report provided RSG's recommendations on the parameters, guidelines, and supporting analysis for the design of the Program.

- Underwriting – Since 2016, RSG has conducted the underwriting and complete technical evaluations of multiple development proposals for affordable housing projects located throughout San Diego County. In this capacity, RSG has provided a variety of services, including:
  - Developer Reviews – San Diego County retained RSG to review and evaluate responses to multiple NOFAs that the County issued regarding funding available for eligible affordable housing projects. This engagement capitalizes on our experience with the HOME Investment Partnerships Program, Section 8 Rental Assistance Project-Based Vouchers (PBVs), and Project-Based Veterans Affairs Supportive Housing (VASH) Vouchers. For each project, RSG thoroughly reviewed each developer's pro forma, including construction cost estimates, proposed sources and uses of funding, income and expense assumptions, and cash flow projections.
  - Subsidy Layering Analyses – For each application, RSG performs a subsidy layering analysis to determine the project's compliance with the strictest requirements of the various proposed funding sources. For projects proposed to be funded with TCAC funding, RSG estimates the project's competitiveness for tax credit funding.
  - Memorandums – For each development proposal we review, RSG provides the County a memo providing our recommendation regarding the amount of County funding warranted for the project and a summary of the strengths and weakness of the project. Our memo also details the developer's major pro forma assumptions and whether each assumption complies with County requirements and TCAC Guidelines (if applicable).
- Ramona Market Study – RSG evaluated a site located in the Ramona community plan area to determine whether it was suitable for the development of an affordable senior group home. RSG conducted a site assessment to identify the parameters by which an affordable senior group home could be developed on the site, as well as a market assessment to determine the level of local demand for this type of development. Based on our site assessment and market assessment, RSG found the property suitable for an affordable senior group housing development. RSG estimated that the property could be developed with up to 245 living units, a 60,000-square foot senior center, and a parking lot of about 245 spaces. The County moved forward with issuing a Request for Proposals ("RFP") to select a developer for the project.
  - Ramona Senior Housing RFP Review – RSG analyzed the financial feasibility of each development proposal submitted. For each proposal, RSG's evaluation included assessing the reasonableness of the proposed total development budget; determining the accuracy of the developer's assumptions regarding income, expenses, interest rates, and tax credit pricing; and auditing the developer's 30-year cash flow projections. After reviewing all of the proposals, RSG assessed the strengths and weaknesses of each proposal and provided the County with a recommendation of the strongest proposal.
- Analysis of Rental Income Assistance – RSG assisted the County in analyzing the need for rental income assistance among individual investor landlords in the county. The



County used RSG's analysis to inform the development of a new rental assistance program to support "mom and pop" landlords experiencing significant shortfalls in rental payments because of the COVID-19 pandemic. RSG collected data from various reputable sources and estimated the number of small-scale independent landlords who lived in the county and owned five or less residential rental units in the county, the number of their tenants who were significantly delinquent in rent and ineligible for existing rental assistance programs, and the average amount by which these tenants were delinquent.

Lead Staff: Tara Matthews, Dominique Clark, Cindy Blot

Contact Person: Felipe Murillo, Housing Analyst  
3989 Ruffin Road, San Diego, CA 92123  
(858) 694-4807 / Felipe.Murillo@sdcounty.gov.ca

Date of Services: 2016 - Present

City of Carlsbad (Con Plan) - RSG is currently assisting the City of Carlsbad in preparing their Consolidated Plan for Fiscal Years 2025-2029. In this capacity, we are updating the Citizen Participation Plan, conducting two (2) community input meetings, and one (1) stakeholder meeting, drafting community and stakeholder surveys, analyzing community needs (needs assessment and housing market), and drafting the consolidated plan.

Lead Staff: Tara Matthews, Dominique Clark, Cindy Blot, Dawna Morse

Contact Person: Nicole Piano-Jones  
1200 Carlsbad Village Dr., Carlsbad, CA 92008  
(442) 339-2191 / Nicole.pianojones@carlsbadca.gov

Date of Services: 2024 - Present

City of Encinitas (Con Plan) - RSG is currently assisting the City of Encinitas in preparing their Consolidated Plan for Fiscal Years 2025-2029. In this capacity, we are updating the Citizen Participation Plan, conducting two (2) community input meetings, and one (1) stakeholder input meeting, drafting community and stakeholder surveys, analyzing community needs (needs assessment and housing market), and drafting the consolidated plan.

Lead Staff: Tara Matthews, Dominique Clark, Cindy Blot, Dawna Morse

Contact Person: Cindy Schubert, Housing Management Analyst  
505 S. Vulcan Avenue, Encinitas, CA 92024  
(760) 633-2726 / Cschubert@encinitasca.gov

Date of Services: 2024 - Present

City of La Mesa (Con Plan) - RSG is currently assisting the City of La Mesa in preparing their Consolidated Plan for Fiscal Years 2025-2029. In this capacity, we are updating the Citizen Participation Plan, conducting two (2) community input meetings, drafting community and stakeholder surveys, analyzing community needs (needs assessment and housing market), and drafting the consolidated plan.

Lead Staff: Tara Matthews, Dominique Clark, Cindy Blot

Contact Person: Myra Pina, Sr. Management Analyst  
8130 Allison Avenue, La Mesa, CA 91942  
(619) 667-1159 / Mpina@cityoflamesa.us

Date of Services: 2024 - Present

City of Santee (Con Plan) - RSG is currently assisting the City of Santee in preparing their Consolidated Plan for Fiscal Years 2025-2029. In this capacity, we are updating the Citizen Participation Plan, conducting two (2) community input meetings, drafting community and stakeholder surveys, analyzing community needs (needs assessment and housing market), and drafting the consolidated plan.

Lead Staff: Tara Matthews, Dominique Clark, Cindy Blot

Contact Person: Bill Crane, Senior Management Analyst/Grants Coordinator  
10601 Magnolia Avenue, Santee, CA 92071  
(619) 258-4100 x288 / Bcrane@cityofsanteeca.gov

Date of Services: 2024 - Present

City of Vista (Con Plan) - RSG is currently assisting the City of Vista in preparing their Consolidated Plan for Fiscal Years 2025-2029. In this capacity, we are updating the Citizen Participation Plan, conducting two (2) community input meetings, drafting community and stakeholder surveys, analyzing community needs (needs assessment and housing market), and drafting the consolidated plan.

Lead Staff: Tara Matthews, Dominique Clark, Cindy Blot, Dawna Morse

Contact Person: Johannah Knieff, Staff Assistant  
200 Civic Center Drive, Vista, CA 92084  
(760) 643-5256 / Jknieff@ci.vista.ca.us

Date of Services: 2024 - Present

Orange County Community Resources – Affordable Housing Services (Procedures, Housing Successor Annual Reporting, and Project Implementation)

Since 2015, RSG has provided on-call housing consulting services to Orange County Community Resources for a wide variety of housing programs and projects. Our services have included:

- Policies and Procedures Manuals – RSG prepared policy and procedure manuals for the County's CDBG, HOME CoC, and ESG programs, as well as for the use of IDIS and their affordable housing compliance monitoring at properties assisted by the County. The manuals were written broadly enough to ensure compliance with federal requirements while giving staff flexibility to change internal procedures without a need to constantly revise their policies and procedures. RSG continues to work with the City to routinely update the manuals in order to ensure compliance.
- SB 341 Reporting – RSG prepares the annual housing successor agency expenditure report for the County (as well as several other RSG clients). As part of this work, RSG is proactive in engaging our clients in the identification of issues and opportunities for investment to maximize the use of these resources. In this capacity, we have helped the County identify additional funding that was included in their most recent Permanent Supportive Housing NOFA. We also identify and track the use of the County's HOME funds to ensure they are leveraging funds and meeting legal requirements.
- HOME Compliance – RSG routinely identifies and tracks the use of the County's HOME funds to ensure they are leveraging funds and meeting legal requirements. Activities include conducting a Subsidy Layering Review that includes:
  - Reviewing the developer's development pro forma to determine the reasonableness of estimated development costs, revenue assumptions and proposed financing structure, including, but not limited to, the potential for receiving HOME funds; and
  - Preparing a memorandum detailing our findings and recommendations regarding the economic feasibility of the proposed development, as well as whether the total requested amount of program funding and other governmental assistance exceeds the amount necessary to make the project feasible due to the unreasonableness of the costs and/or projected rate of return.

RSG also conducts a Neighborhoods Standard Review that includes determining whether the Project site is of adequate size, exposure, and contour to the proposed development, has adequate utilities, and is not in an area of minority concentration.

- Agreement Preparation – The County also requested that RSG serve as a project coordinator on multiple projects wherein we were responsible for the preparation and oversight of controlling documents. We were responsible for working with legal counsel and coordinating with the entire development team to prepare project closing documents.
- Legislative Monitoring – RSG provides the County with frequent legislative updates regarding matters that may affect them. It is common that we are asked to research or provide input on how legislative matters may impact the work the County does. We most recently advised them on Opportunity Zones.
- Emergency Rental Assistance Program Evaluation – RSG drafted a memo detailing the evaluation of funding sources for emergency rental assistance payment programs

derived by the federal Coronavirus Aid, Relief and Economic Security Act ("CARES Act") and from the federal Consolidated Appropriations Act of 2021 ("CAA"). Both funding sources aim to provide financial assistance to tenants who, as a result of the financial hardships caused by COVID-19, were struggling to meet their monthly rental obligations. The memo detailed a comparative analysis of the requirements and intent of both emergency rental assistance payment programs. RSG evaluated the allocated funding amounts, targeted population, eligibility requirements, and application process and weighed in on the advantages and disadvantages for each program.

- Compliance Monitoring – RSG partnered with the County to structure, streamline, and implement procedures for their affordable housing compliance monitoring portfolio. Services included the following:
  - Reviewing and summarizing each project's controlling agreement;
  - Detailing affordability restrictions, funding source amounts, and documentation requirements;
  - Creating a manageable database that details project information and tracks compliance data, including inspection dates, annual and quarterly compliance reporting, project contact information, and affordability requirements; and
  - Training staff on policies and procedures as it relates to compliance monitoring.

In addition to setting up the compliance structure, RSG assisted with compliance monitoring coordination activities. Services included the following:

- Scheduling on-site monitoring visits;
  - Conducting file audit reviews;
  - Analyzing income-restricted reporting data;
  - Reviewing certificates of compliance to confirm correct set-asides for all income level limits; and
  - Collecting management plans.
- Residual Receipt Analysis – RSG provided financial audit services to ensure compliance pursuant to related affordable housing agreements and loan documentation. The audits focused primarily on the review of financial statements and the creation of a cash flow analysis to determine residual receipt revenue for each project. Any variances between the property owner's calculation and RSG's were discussed among all relevant parties.
  - Relocation Oversight – RSG provided oversight on the draft Relocation Plan prepared by Overland, Pacific, and Cutler, LLC for Jamboree Housing Corporation's plans to rehabilitate the 60-room Tahiti Motel in Stanton, California. RSG reviewed and analyzed Notices to Vacate, Notices of Eviction, and a Notice of Ineligibility to ensure the documents met the requirements of California Relocation Law (Government Code Section 7260 et. seq.), Relocation Guidelines (Title 25, California Code of Regulations Section 6000, et. seq), and the Federal Uniform Relocation Assistance and Real Property Acquisition Policies Act ("URA"). RSG also verified Rental Assistance Payment calculations and identified areas in the plan that required follow up.

Finally, RSG was tasked with training staff to take on all monitoring activities and ensure they were properly qualified in the field of compliance review and residual receipts, all while

formulating knowledge of policy and procedures with a monitoring manual, previously authored by RSG.

Lead Staff: Tara Matthews, Cindy Blot

Contact: Julia Bidwell, Director of Housing & Community Development  
1770 N. Broadway, Santa Ana, CA 92706  
(714) 480-2991 / Julia.Bidwell@occr.ocgov.com

Date of Services: 2015 – Current

City of Westminster – Housing Consulting Services

- Compliance Monitoring – RSG currently provides compliance monitoring services for both rental and home ownership units. For rental units, we certify that the income eligibility and rent verification comply with funding source legal requirements. For home ownership units, we verify occupancy and primary residency. We also assist with any property resale eligibility restrictions and title clearance issues.
- LEAP & PLHA Grant Assistance – The City obtained RSG's services to assist in the application process for the LEAP and PLHA Grants, both aimed at providing funding to cities to assist with promoting the development of affordable housing. RSG reviewed various funding activities and assisted the City in selecting those which would make best use of the funding while fitting the City's affordable housing needs. Additionally, RSG assisted the City with filling out the application, coordinating the receipt of required support documentation and submitting the application.
- ARPA Fund Compliance and Reporting – The City hired RSG in 2022 to assist with compliance and reporting related to the expenditure of America Rescue Plan Act, Coronavirus State & Local Fiscal Recovery Funds. RSG provides ongoing assistance with preparing quarterly Project and Expenditure Reports via the Treasury's COVID-19 Relief Hub through the end of the award period in December 2026.

Lead Staff: Tara Matthews, Cindy Blot

Contact: Erin Backs, Finance Director  
8200 Westminster Blvd., Westminster CA 92683  
(714) 548-3185 / ebacks@westminster-ca.gov

Date of Services: 2014 – Current

### 3. EXPERIENCE AND QUALIFICATIONS OF PERSONNEL

RSG dedicates a Principal to each project assignment and creates a core group of project managers and staff who work on the individual assignments on a consistent basis throughout all stages of the contract engagement. Our staff is focused, committed, and passionate about the work we do. We conduct our engagements around our Core Values and are proud of it. We pride ourselves on our ability to appropriately allocate our time and resources to ensure that a project is completed on time and within budget.

RSG has assembled a team of highly qualified consultants with extensive expertise in federal funding, as well as local, state, and federal government processes. Our team is proficient in all aspects of Consolidated Plan preparation, including working closely with municipalities, conducting in-depth analysis, engaging in public outreach, delivering presentations to both the public and officials, and reviewing and updating policies and procedures.

This engagement will be led by Tara Matthews, Principal-in-Charge. Additional RSG staff assisting with the engagement include Suzy Kim, Director and Project Manager; Dominique Clark, Director; Cindy Blot, Senior Associate; and Dawna Morse, Associate. Additional staff may be assigned as needed. Please see brief bios below and resumes following. RSG confirms the availability of the Project Manager and identified team members to assist with this project.

**Tara Matthews, Principal** – Tara will serve as the Principal-in-Charge of this engagement. Tara is a respected housing expert with over 20 years of experience focused primarily on all aspects of affordable housing. Tara prepared strategies to spend affordable housing funds and leverage properties based on community needs and legal requirements, such as how existing resources could help make progress towards RHNA requirements and Housing Element goals. She also implemented strategies by issuing Requests for Proposals and Notices of Funding Availability, as well as direct property marketing. Additionally, she has assisted the cities of Pinole, Murrieta, Norco, and Merced develop property disposition strategies and helped secure affordable housing units. Tara oversees RSG's compliance monitoring services and annual reporting requirements at the firm. She also oversees federal funding compliance work for Orange County, San Diego County, Fillmore, Tulare, and Westminster. She worked directly on preparing policy and procedure manuals for the County of Orange. She is a San Diego Housing Federation Policy Committee member and is sought out as a speaker at their annual conference and other housing conferences.

**Suzy Kim, Director and Project Manager** – Suzy has been with RSG since 2006 and has provided housing consulting services to the City of Merced since 2018. Suzy brings expertise in affordable housing and its intersection with real estate and public finance. She is knowledgeable about federal, state, and local Merced policies and requirements. Suzy prepared the 2010-2015 Consolidated Plan and component Action Plan for the City of Corona. She also drafted Policy and Procedure manuals for Orange County's CDBG, HOME, CoC, and ESG programs in 2016. As an active member of the Non-Profit Housing Association of Northern California's Legislative Issues Committee, she is well informed of ongoing legislative changes that impact our clients.

**Dominique Clark, Director** – Dominique has been with RSG since 2013 and shares her knowledge and proficiency in affordable housing, real estate, and municipal finance to advance client and community objectives. Dominique most recently provided relocation

assistance to residents of a 225-space mobilehome park in the city of Carson, where work included counseling residents one-on-one, verifying household incomes, and drafting correspondence to residents regarding relocation benefit options. She has extensive property management experience and is very familiar with maintaining tenant relationships. Dominique's housing experience also spans advising San Diego County in their establishment of an accessory dwelling unit (ADU) subsidy program and conducting site assessments and market studies for potential affordable housing projects. She is also overseeing the completion of San Diego County's Consolidated Plan. She is a licensed California Real Estate Agent (#01989248).

**Cindy Blot, Senior Associate** – Cindy specializes in federal funding compliance. Since joining RSG in 2021, she has been pivotal in ensuring ARPA expenditure compliance for municipalities like Fillmore, Tulare, and Westminster, while also managing IDIS data input. Notably, Cindy played a key role in updating the CDBG Policy and Procedures manual for the County of Orange and creating an extensive IDIS manual. Currently, Cindy assists several municipalities in developing Five-Year Consolidated Plans, updating Citizen Participation Plans, and conducting community outreach for compliance. Before her time at RSG, Cindy held significant roles as the Director of Community & Economic Development for Fayetteville, NC, and New Bern, NC. Her responsibilities included administering vital programs such as CDBG, HOME, and ESG. She was instrumental in revitalizing severely distressed affordable housing using HUD's Choice Neighborhood grant funds. Cindy's oversight also extended to critical programs like CDBG-DR and HMGP housing relocation initiatives. Additionally, she led grant oversight for major reuse projects like a Workforce Development Training Center, ensuring compliance with EPA grant funds.

**Dawna Morse, Associate** – Dawna has over 15 years of experience in housing and economic development collaborating with municipalities and developers of all sizes. Since joining RSG in 2023, Dawna has contributed to assisting jurisdictions with implementing rental stabilization and control ordinances, including the City of Santa Ana Rent Stabilization ordinance and Palmdale's Mobile Home Space Rent Control ordinance. Also, she has helped draft affordable housing policies and guidelines for the City of Los Angeles. Currently, Dawna is assisting the County of San Diego and Cities of Encinitas, La Mesa, Santee, and Carlsbad in drafting their Consolidated Plan, updating the Citizen Participation Plans, reviewing and drafting of community and stakeholder surveys, and hosting community and stakeholder meeting. Prior to joining RSG, Dawna oversaw programs tied to federal funding sources like HOME, CDBG, ESG, and Section 8, working with the El Camino Real Housing Authority, County of San Diego, Kulshan Community Land Trust, and numerous developers. Dawna also provided critical analysis for the County of San Diego's Consolidated Plan and is an active member of the Washington Low Income Housing Alliance.



# TARA MATTHEWS

Principal & Vice President

714.316.2111  
tmatthews@rsgsolutions.com

## PROFILE

"I enjoy problem solving and working with people who make things happen to improve their community. Seeing a project that I worked on come to fruition is very exciting. I can say, 'I helped make that happen!'"

## OUT & ABOUT

San Diego Housing Federation/Policy Committee and Conference Speaker

The Kennedy Commission

California Property Tax Managers Association, Annual Conference Speaker

California State Municipal Finance Officers, Speaker

California Association for Local Economic Development (CALED)

Housing California

Non-Profit Housing Association of Northern California (NPH)

Southern California Association of Non-Profit Housing (SCANPH)

California Association of Local Housing Finance Agencies (Cal-ALHFA)

San Diego Housing Federation (SDHF)

California Association of Local Agency Formation Commissions (CALAFCO)

## ABOUT TARA

Driven by the passion to improve the lives of all sectors of a community, Tara expertly navigates projects with a comprehensive knowledge of community development, affordable housing, and economic development. The complexity of her projects includes property acquisition and relocation services, development impact fee analyses, and the creation and monitoring of affordable housing projects. Tara is skilled at client collaboration, strategic planning, research and analysis, financial projections, report writing, and outreach.

## EDUCATION

Tara joined RSG in 2004. She received a BS in Earth Sciences at the University of California, Santa Cruz, and a Certificate in Urban Planning and Development from the University of California, San Diego. Tara is an active member of the San Diego Housing Federation and serves on its Policy Committee. She shares her knowledge and proficiency in municipal finance, economic development policy analysis, and real estate to advance client and community objectives.

## RECENT ENGAGEMENTS

Overseeing the completion of San Diego County's FY 2025-29 Consolidated Plan, including updating the Citizen Participation Plan, conducting community outreach and workshops, interviewing stakeholders, analyzing community needs (needs assessment and housing market), and drafting the plan and tables.

Conducted affordable housing underwriting and technical reviews for the County of San Diego for multiple projects including a variety of funding sources such as NPLH, VASH, PBV, HOME, and LIHTC.

Provided multiple affordable housing services to the County of Orange, including underwriting and subsidy layering analyses, annual reporting and compliance, and updates to policies and procedures for the HOME, ESG, CoC and CDBG programs.

Prepare strategies to spend affordable housing funds and leverage properties based on community needs and legal requirements. Including how existing resources could help make progress towards RHNA requirements and Housing Element goals. Implement strategies by issuing Requests for Proposals, Notices of Funding Availability or direct property marketing, most recently in the cities of Lake Forest, Merced, Murrieta, Norco, Pinole and Tulare. Ensure proposals meet legal requirements tied to funding sources and properties, such as Senate Bill 341 and LIHTC. Activities also included presenting findings to decision makers.







# SUZY KIM

**Director**

714.316.2116  
skim@rsgsolutions.com

## PROFILE

“I value the close relationships I develop with clients driven by a genuine interest in creating solutions to improve our communities.”

## OUT & ABOUT

California Association for Local Economic Development (CALED)

Economic Development, Real Estate, and Finance (EDFRE) Committee Member

California Community Economic Development Association

Association of California Cities Orange County (ACCOC)

Orange County Business Council

California Association of Local Agency Formation Commissions (CALAFCO)

Housing California

Non-Profit Housing Association of Northern California (NPH)

Southern California Association of Non-Profit Housing (SCANPH)

California Association of Local Housing Finance Agencies (Cal-ALHFA)

San Diego Housing Federation (SDHF)

## ABOUT SUZY

Suzy has collaborated with over 80 jurisdictions throughout California during her time at RSG, from rural unincorporated areas to large coastal cities. She has a broad range of expertise; her work ranges from creating economic development strategies, drafting affordable housing policies, implementing loan programs to assist low-income homeowners, underwriting affordable housing financing requests, marketing City properties to meet placemaking goals, and monitoring the fiscal health of public funds.

## EDUCATION

Suzy joined RSG in 2006. She received a dual BA in Sociology and Asian American Studies from Scripps College and a Master of Urban and Regional Planning from the University of California, Irvine.

Suzy anchors RSG’s Oakland office and has worked from the Bay Area since 2009.

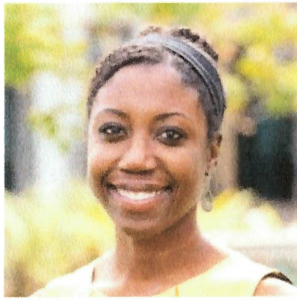
## RECENT ENGAGEMENTS

Serve as an extension of staff for the City of Merced on managing over ten affordable housing projects at a time. Assist on all steps from developing policies, following the Surplus Lands Act, issuing RFPs and NOFAs, underwriting developer proposals, drafting commitment letters and agreements, and taking proposals to City Council for consideration. In 2022, Suzy began an in-lieu fee study and prohousing policy to help the City obtain a prohousing designation and funding from HCD.

Prepare HOME Subsidy Layering Analysis and Neighborhood Standards Reviews required for affordable housing projects that receive HOME funding, most recently in El Monte and Merced. Utilize HUD’s multifamily underwriting template and cost allocation tool to determine whether a project has reasonable development costs, is financially sound, and not over-subsidized.

Underwrite affordable multifamily rental and self-help ownership housing projects to help clients determine if they should provide financial assistance, most recently in El Monte, Merced, Pinole, Pleasant Hill, Tulare, Thousand Oaks, and the County of San Diego. Evaluate the reasonableness of each request based on the project’s overall financial feasibility, the likelihood of being repaid, and financial assistance granted for comparable projects by other public agencies.





# DOMINIQUE CLARK

Director

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## PROFILE

“My love for numbers, data, and spreadsheets benefits entire communities, not just one person or one company. I’m grateful that my analytical and project management skills contribute to work that matters to me.”

## OUT & ABOUT

Licensed California Real Estate Agent (#01989248)

Neighborhood Housing Services of the Inland Empire (NHSIE) Board of Directors

California Association for Local Economic Development (CALED)

Housing California

Non-Profit Housing Association of Northern California (NPH)

Southern California Association of Non-Profit Housing (SCANPH)

California Association of Local Housing Finance Agencies (Cal-ALHFA)

San Diego Housing Federation (SDHF)

California Association of Local Agency Formation Commissions (CALAFCO)

## ABOUT DOMINIQUE

Dominique shares her knowledge and proficiency in real estate, municipal finance, and affordable housing to advance client and community objectives. Her work includes real estate disposition, pro forma analyses, affordable housing work, fiscal impact analyses, and fiscal consultant and continuing disclosure reports.

## EDUCATION

Dominique joined RSG in 2013. She earned a BA in Sociology from Wheaton College and a Master of Public Policy (MPP) from the University of Southern California.

## RECENT ENGAGEMENTS

Overseeing the completion of San Diego County’s FY 2025-29 Consolidated Plan, including updating the Citizen Participation Plan, conducting community outreach and workshops, interviewing stakeholders, analyzing community needs (needs assessment and housing market), and drafting the plan and tables.

Evaluated multifamily residential development proposals submitted in response to County of San Diego and City of Murrieta Notices of Funding Availability (NOFAs) and provided recommendations regarding whether to provide the funding requested by the applicants. Conducted a comprehensive analysis of each project, including the development budget, proposed funding sources, and cash flow projections.

Provided relocation assistance to residents of a 225-space mobilehome park in the city of Carson. Work includes counseling residents one-on-one, verifying household incomes, and drafting correspondence to residents regarding relocation benefit options.

Performed housing market analysis legally required to support an update to the City of Agoura Hills’ residential impact fee schedule.

Conducted an analysis and provided recommendations to support an update to the City of Montclair’s inclusionary housing requirements and in-lieu fees.

Assisted the County of San Diego with establishing an accessory dwelling unit (ADU) subsidy program. Analysis included researching ADU subsidy programs in comparable jurisdictions and assessing demand in the County for ADU development.





# CINDY BLOT

Senior Associate

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cblot@rsgsolutions.com

## PROFILE

“I am a creative problem solver who enjoys getting deeply connected with my projects.”

## OUT & ABOUT

Housing California

Non-Profit Housing Association of Northern California (NPH)

Southern California Association of Non-Profit Housing (SCANPH)

California Association of Local Housing Finance Agencies (Cal-ALHFA)

San Diego Housing Federation (SDHF)

California Association of Local Agency Formation Commissions (CALAFCO)

*(The list below is related to North Carolina.)*

Chamber of Commerce

Rotary Club, Director

Habitat for Humanity

The Entrepreneur Center-Grant Writer/Organizer

SCORE, Counselor

Downtown Business Development Council

## ABOUT CINDY

Cindy’s background includes community and economic development, asset management, and finance for affordable housing, mixed-income multifamily, and commercial real estate developments. Having worked in commercial banking, Cindy developed strong skills financing complex residential and commercial projects utilizing a variety of funding sources and tax credits. Her community development experience resulted in municipalities being awarded millions of dollars in federal grant funds.

## EDUCATION

Cindy joined RSG in October 2021 as a Senior Associate. She received a BS in Business Management and a master's degree in Public Administration, with an emphasis on Economic Development, from Eastern Carolina University. Cindy has worked with multiple municipalities throughout the country, focusing on affordable housing and economic development. Her affordable housing experience includes both 9% and 4% LIHTC transactions, HUD HOME and CDBG projects, and mixed income/mixed use public/private partnership developments. Her economic development experience includes new market and historic tax credit projects and public/private partnership development.

## RECENT ENGAGEMENTS

Completing San Diego County’s FY 2025-29 Consolidated Plan, including updating the Citizen Participation Plan, conducting community outreach and workshops, interviewing stakeholders, analyzing community needs (needs assessment and housing market), and drafting the plan and tables.

Completed HOME, CDBG, and ESG program compliance and reporting in IDIS and HMIS for the City of Stockton.

Developed policies and procedures for federal compliance for the County of Orange.

Assisted with the development and implementation of rent stabilization ordinances for the Cities of Santa Ana and Pomona.

Loan documentation and program compliance for affordable housing programs for the City of Cypress.





# DAWNA MORSE

**Associate**

714.516.8171  
dmorse@rsgsolutions.com

## PROFILE

"I am dedicated to empowering communities to build the foundations of strong and resilient societies, where every individual has an equal opportunity to thrive."

## OUT & ABOUT

Housing California

Non-Profit Housing Association of Northern California (NPH)

Southern California Association of Non-Profit Housing (SCANPH)

California Association of Local Housing Finance Agencies (Cal-ALHFA)

San Diego Housing Federation (SDHF)

California Association of Local Agency Formation Commissions (CALAFCO)

Housing Advisory Committee of Whatcom County

Washington Low Income Housing Alliance (WLIHA)

## ABOUT DAWNA

Dawna's dedication to tackling disparities in education, housing, and employment is evident through her 15-year track record of supporting communities throughout the United States. Her expertise lies in housing policy and program development, creation of employment and training programs, establishing employer-based mortgage and down payment assistance programs, conducting feasibility analysis and studies, and creating innovative housing solutions for municipalities and Community Land Trusts.

## EDUCATION

Dawna possesses an MBA in Management and Strategy, a BA in Educational Studies with a focus on Adult Learning Theory and holds a Housing Development Finance Professional certification.

## RECENT ENGAGEMENTS

Completing San Diego County's FY 2025-29 Consolidated Plan, including updating the Citizen Participation Plan, conducting community outreach and workshops, interviewing stakeholders, analyzing community needs (needs assessment and housing market), and drafting the plan and tables.

Assisted in the review of the annual Development Impact Fee Reports for the City of Atwater to aid in achieving compliance.

Assisting the City of Santa Ana with the implementation of their Rental Stabilization Ordinance.

Assisting in the creation of affordable housing policies to guide the implementation of affordable housing incentives for the City of Los Angeles.

Review annual registration documents submitted by owners of mobilehome parks in the City of Palmdale and communicate back-and-forth with the owners until registration is completed pursuant to City requirements.

Assisted in drafting an Affordable Housing Incentive Guide for the City of Los Angeles.

Assisted in calculating maximum affordable purchase price for the Carson Housing Authority.

Assisted in the compliance monitoring of affordable LIHTC projects, including resident file review, for the City of Fontana.



## 4. WORKPLAN AND SCHEDULE

### Project Understanding and Scope of Services

RSG understands that HUD grantees are required to submit various plans to ensure compliance with grant requirements. The City must use the Information Disbursement and Information System ("IDIS") to complete the following plans:

1. Consolidated Plan
2. Annual Action Plans ("AAP")
3. Consolidated Annual Performance Evaluation Report ("CAPER")

HUD requires recipients of CDBG, HOME, ESG, and HOPWA funds to develop a 5-Year Consolidated Plan every five years and an Annual Action Plan each year. The 5-Year Consolidated Plan is intended to assist states and local jurisdictions in evaluating their affordable housing and community development needs, as well as market conditions, to support data-driven, place-based investment decisions. The year 1 Annual Action Plan is included in the 5-Year Consolidated Plan. The Annual Action Plans outline the expected funding resources for the upcoming year, how the City's intends to allocate these funds, and anticipated outcomes. These plans also serve as the annual grant application to HUD. All HUD grantees must submit their 5-Year Consolidated Plan and Annual Action Plans using the Consolidated Plan template in the Integrated Disbursement and Information System (IDIS). RSG has extensive experience with IDIS and has successfully submitted the required information on behalf of numerous clients.

RSG recognizes that the Consolidated Plan provides a foundation for community-wide discussions to identify housing and community development priorities that align with and direct funding from HUD's Community Planning and Development formula block grant programs.

### Consolidated Plan, Annual Action, and Updates to Citizen Participation Plan

Consolidated Plan – RSG will draft all relevant sections of the Consolidated Plan specific to the City of Merced for input into IDIS, acknowledging that some auto-generated sections may not be applicable. RSG will support the City with inputting required data into IDIS. RSG will gather the necessary information, perform required analyses, and summarize data to draft the following sections:

- o Executive Summary (ES-05) – This section provides a concise overview of the plan's key findings, strategic priorities, community input, funding allocations, and expected outcomes. It serves as a quick guide for stakeholders to understand the plan's main objectives and how it will address community needs over the next five years. RSG will draft a comprehensive Executive Summary for both the Consolidated Plan and the Annual Action Plan.
- o The Process (PR 05 through PR 15) – The section details the process undertaken to complete the Consolidated Plan, including the lead and responsible agency and the community outreach and citizen participation process employed to gather feedback for the Consolidated Plan. RSG will summarize this process and draft for inclusion.

- o Needs Assessment (NA 05 through NA 50) – RSG will conduct detailed demographic, socio-economic, and public facility and CIP analysis to determine both housing and non-housing needs in the City as required by HUD.
- o Housing Market Analysis (MA 05 through MA 65) – RSG will conduct a housing market analysis, looking at indicators, such as housing product types, rent and sales prices, and affordability. RSG will also evaluate non-housing community development assets that are important in assessing household income potential available to support housing costs, such as business activity, employment and labor statistics, and educational attainment.
- o Strategic Plan (SP 05 through SP 80) – RSG will recommend to City staff strategies and policies addressing the opportunities and needs identified from the community outreach and citizen participation process, the needs assessment, and the market analysis.
- o Annual Action Plan – RSG will outline specific activities and funding allocations for the upcoming year, based on the strategic priorities identified in the Consolidated Plan. We will detail how resources will be used to address the community's housing and development needs, set annual goal, and specify the expected outcomes of the funded activities.

RSG will collaborate with City staff to review existing projects, activities, and funding allocations in the current Consolidated Plan to determine what should be carried over, removed, or added. A Draft version will be submitted to City staff for feedback and revision, with close cooperation expected throughout engagement.

We will develop a timeline for completion of the initial draft version of the Consolidated Plan for staff review and comment before a draft of the plan is published for public comment, as well as a timeline for the updating of the draft based on input received at the stakeholder and community meetings, two public hearings, public comments, and comments from staff. City staff will review the updated draft prior to finalization. RSG understands that we would be responsible for submitting one bound and one unbound and reproducible master hard copy of each document, including maps and graphics, along with one copy of the online submission in PDF format. We would also provide electronic copies of all documents and presentation materials, which will become property of the City.

Annual Action Plan – Using the strategies and policies identified in the preparation of the Consolidated Plan, RSG will draft the FY 2025-26 Annual Action Plan. This plan will identify the anticipated funding resources for the upcoming year, allocation strategies, and expected outcomes. RSG will work closely with City staff to ensure that priorities align with the Consolidated Plan and available staffing resources. It is understood that the City will conduct an RFP process to review and select projects for inclusion in the Annual Action Plan.

City Council Meetings – RSG will attend and present at two (2) City Council Public Hearings. While City staff will draft the staff reports, RSG will provide all supporting documents, including the draft Consolidated Plan, preliminary data results, and surveys and noticing. RSG understands additional meetings may be requested during the planning process and will work with the City to accommodate the requests. Budget adjustments may be required based on the number and duration of additional meetings. RSG will draft public noticing of hearings, complying with HUD noticing requirements. Noticing will be made available in English, Spanish, and Hmong.

Community Outreach, Citizen Participation – RSG will support the City in fulfilling all public participation requirements for the development of the Consolidated Plan. Recognizing that the Citizen Participation Plan is a separate document from the FY 2025-26 Annual Action Plan, RSG will begin by reviewing the City's existing Citizen Participation Plan and recommending any necessary updates. RSG will then implement the updated Citizen Participation Plan to engage the public and stakeholders in the creation of the Consolidated Plan. Our outreach efforts will include:

- RSG will collaborate with the City to conduct a comprehensive review of the current list of potential groups and stakeholders to identify any gaps or outdated contacts, ensuring the list is inclusive and up-to-date, and aligns with HUD minimum stakeholder outreach requirements. This process will involve engaging community leaders, representatives, and advocates from a diverse cross-section of the community. RSG will leverage demographic data to provide data-driven recommendations to include stakeholders representing underserved or emerging populations.
- Once all stakeholders are identified, RSG will efficiently gather essential information by hosting two (2) virtual stakeholder meetings and distributing one (1) stakeholder survey. RSG will create the survey link and serve as a liaison between the City and the stakeholders. The survey will replace 1:1 interviews, capturing the same data, and will be provided via email and offered during the stakeholder meeting. The survey will be designed so it may be posted on social media, the City's website, and shared via email. RSG will summarize the responses from the stakeholders.
- RSG will collaborate with the City to select locations for three (3) community meetings that facilitate diverse participation, particularly from households with low-to-moderate incomes, seniors, people with disabilities, and historically underserved populations. These meetings will give participants the opportunity to share their perspectives, ask questions, and contribute to the planning process. RSG will work closely with the City to determine the most effective meeting format, offering both hybrid and in-person options. Meetings will be scheduled Monday through Friday and offered in the evenings to accommodate various schedules.
- RSG will prepare meeting notices. For hybrid meetings, RSG will utilize the ZOOM platform, creating and sharing the meeting link for distribution. Additionally, RSG will design an invitation for distribution via social media, the City's website, and for posting at key locations throughout the community. The City will be responsible for printing and distributing the invitations.
- RSG will create a PowerPoint presentation for the stakeholder, community, and public meetings. RSG will work with the City to provide picture and context of past federally funded projects.
- RSG will prepare and distribute one (1) multi-lingual community needs assessment survey through SurveyMonkey or similar software; featuring a QR code for easy distribution via social media and in hard copy format. RSG will collect and summarize the responses in collaboration with City staff. The survey will be available in English, Spanish, and Hmong. If additional languages are required, the budget will be adjusted accordingly. The survey format will also be transferrable to hard copies for distribution

to households without internet access. The City will be responsible for identifying recipients of the hard copy surveys and managing their distribution by mail.

- RSG will collaborate with the City to develop a timeline for proposed community and stakeholder meetings, including key deadlines for posting of legal notices and advertisements. RSG will take the lead in drafting notices, creating meeting links, and managing the distribution of virtual invites.

Additionally, RSG will compile one (1) resource binder containing a list of data sources, copies of collected data, a history of meetings and surveys, and all relevant documents used to develop the Consolidated Plan, Annual Action Plan, Citizen Participation Plan, and proposed policies and procedures. The binder will be provided in English in a printable PDF format.

We anticipate that mentors and champions will emerge during this process. Guided by our demographic analysis and insights gained throughout the planning process, RSG will target traditionally underrepresented sectors in the community. Our outreach to previously unrepresented communities and individuals will be thorough and detailed. RSG will dedicate significant resources to ensure equity and inclusion in this process.

RSG will analyze the qualitative data from surveys, interviews, and community workshops to develop a comprehensive assessment of the Consolidated Plan's strengths, weaknesses, opportunities, and threats. We will also organize the ideas, needs, and feedback gathered during this process. This community input will play a crucial role in shaping the Strategic Plan portion of the Consolidated Plan. We understand that successful community engagement is essential to the process.

Additionally, RSG will organize additional meetings; one with the Merced County Public Housing Authority and the other with the Merced County Collaborative Applicant.

### **Analysis of Impediments to Fair Housing (AI/ AFH)**

RSG will apply the same analytical and data-driven research methods used in updating the Consolidated Plan to the AI/AFH. This includes analyzing qualitative data from surveys, interviews, studies, and research-backed best practices, along with other available resources. Additionally, RSG will collaborate closely with Project Sentinel to ensure that relevant data is effectively incorporated into the plan. In compliance with HUD's interim final rule Affirmatively Furthering Fair Housing ("AFFH"), RSG will complete the AFH assessment tool to assist with identifying fair housing issues pertaining to patterns of integration and segregation, racially and ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs.

To ensure robust community engagement and stakeholder consultation, AI/AFH discussions will be seamlessly integrated into both the stakeholder surveys and meetings. Although HUD does not require separate outreach meetings specifically for AI/AFH components, RSG will make targeted efforts to address fair housing during these sessions. This approach ensures comprehensive participation, particularly from representatives of protected classes under the Fair Housing Act, will minimize duplication of efforts among stakeholders.



To identify impediments, RSG will begin by conducting a comprehensive analysis of local and regional housing patterns, reviewing discriminatory practices, and evaluating zoning and land use policies that may disproportionately impact protected classes. Additionally, RSG will assess disparities in access to public services that could hinder fair housing opportunities. To inform this analysis, RSG will engage with the community through a stakeholder survey and stakeholder meeting, which will include the attendance of members of protected classes, housing advocates, and legal experts. Identified impediments will be ranked based on severity, impact, and feasibility of resolution.

For each impediment, RSG will propose corrective actions, such as zoning reforms, inclusionary housing policies, or strengthened fair housing enforcement through better training and increased penalties. Public awareness campaigns and training for stakeholders will also be recommended to address discriminatory behaviors and improve compliance.

RSG will then develop an action plan with clear timelines and milestones. Short-term goals may include revising zoning codes or launching awareness campaigns, while long-term strategies might focus on developing affordable housing projects or establishing a new fair housing office.

RSG will integrate the AI/AFH into the two (2) Consolidated Plan required public hearings, ensuring it is a key component of the overall review and approval of the Consolidated Plan. During these hearings, RSG will present the updated AI/AFH, supported by graphics, maps, photographs, and detailed information, to facilitate informed feedback from both the public and the governing entity. This comprehensive presentation will ensure the AI/AFH is fully incorporated into the Consolidated Plan's approval process.

RSG will also prepare an executive summary that encapsulates the key recommendations from the AI/AFH, enhanced with relevant graphs, tables, and visual aids. Leveraging the data collected, RSG will identify impediments to fair housing and provide actionable recommendations to address these challenges. In collaboration with the City, RSG will document all efforts undertaken to address AI/AFH issues.

A draft of the AI/FH will be provided to the City for review. Upon approval, the final document will be delivered on a CD in Word format. Additionally, RSG will produce two (2) bound hard copies. A resource binder will also be prepared, containing a comprehensive list of data sources, collected data, history of meetings and surveys, and all relevant documents used in the AI/AFH update, including proposed policies and procedures. All materials will be presented in English.

### **Updates to the Housing Division Policies and Procedures**

RSG recognizes the last update to the City's HUD Policies and Procedures took place in 2013 and understands the need for a thorough review to ensure alignment with HUD's current standards. To assist the City, RSG would begin by conducting a comprehensive analysis of the existing policies and procedures, identifying areas that require updates to meet current HUD guidelines. Using the City's current document as a foundation, RSG would review and update the policies and procedures, ensuring they reflect the latest HUD requirements and best practices. Policies to be reviewed include but are not limited to:

- National Environmental Policy Act (NEPA)
- Lead Paint Rules and Abatement Procedures
- HUD Section 3
- Davis-Bacon Labor Laws
- Public Services Subrecipient and CDBG/HOME Monitoring (desk and on-site)
- Fair Housing/Affirmatively Furthering Fair Housing (AFFH)
- Affirmative Fair Housing Marketing Plan (AFHM)
- Financial Management
- HOME closeout procedures
- Additional procedures as recommended or necessary

This process may involve incorporating specific HUD policies, procedures, and guidelines, with accessible online references to ensure the information is and remains current. RSG employs a team of subject matter experts who are familiar with and keep abreast of changing regulations and laws; these team members would review and make recommendations to current processes and procedures; as well as make recommendations on including additional procedures/policies, as applicable.

Furthermore, RSG would collaborate closely with City staff to create a comprehensive and accurate document tailored to the City and community needs.

To update and finalize the City’s HUD policies and procedures, RSG anticipates a total of four (4) coordination meetings with City staff.

### Schedule

Consolidated Plan: RSG will commence the Consolidated Plan update, including the AI/AHF work, no later than September 16, 2024, with an anticipated completion date of approximately May 15, 2025. RSG will work in collaboration with the City to provide draft documents in a timely fashion to allow for ample City review. Furthermore, we understand the lead time required for public hearings and will work with the City to meet the lead times to minimize any sense of urgency while adhering to HUD’s required public comment and noticing requirements.

<b>PROPOSED SCHEDULE FOR CON PLAN/AAP/AI/ CPP</b>	
<b>Date</b>	<b>Activity</b>
Sept 2024	Execute agreement, kick-off meeting, scheduling, technical consultation.
Sept 2024-Dec 2024	Data research, consultation strategy, review of past CPP, needs assessment, community and stakeholder meetings, identify priorities.
Jan 2025	Preliminary draft of Con Plan and summary findings to City for review and comment
Feb 2025	1 <sup>st</sup> public hearing at City Council
March 2025	Additional required meetings for input
April to May 2025	30-day public comment period
May 2025	2 <sup>nd</sup> public hearing at City Council to adopt Plans
May 2025	City to submit Con Plan to HUD

Policies and Procedures: RSG will prioritize the Consolidated Plan update to ensure it meets HUD's required deadline. Our work on the City's HUD Policies and Procedures will be carefully coordinated with the City's capacity to manage their responsibilities in both the Consolidated Plan and the policies and procedures updates. While RSG will manage most of the work, we are aware of the City's need to finalize all materials. To accommodate this, we propose beginning the HUD Policies and Procedures update in February of 2025, with a targeted completion date of September 2025.

<b>PROPOSED SCHEDULE FOR POLICIES AND PROCEDURE UPDATES</b>	
<b>Date</b>	<b>Activity</b>
Feb 2025	Kick-off meeting, planning, schedule, document request
Feb 2025-March 2025	Review of City Policies/Procedures
March 2025-July 2025	Update policies and procedures
July 2025	1 <sup>st</sup> draft of updated and recommended policies to the City
July 2025	City review of policies- feedback to RSG
Aug 2025- Sept 2025	Final policies/procedures to City

## **5. Exceptions**

RSG does not have any exceptions to the requirements of the RFP.

## **6. Other Information**

RSG does not have any other information to include that has not already been included in our response.

## **7. Required Forms**

Not applicable.

## **9. Detailed Cost of Services**

As required in the RFP, our Proposed Fee Structure and Schedule are provided in a separate enclosure as part of our proposal submittal.