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## Program to help low-income residents plan careers, finances coming to Contra Costa County

By Rick Radin  
Contra Costa Times

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A program inspired by the United Way to help low-income residents achieve financial independence is coming to Contra Costa County next year.

SparkPoint centers will open in Bay Point and Richmond, joining centers in Oakland and San Mateo, Marin and Napa counties in the Bay Area.

The Bay Point center will open in February, and the Richmond center will have a midsummer rollout, according to Terrance Cheung, chief of staff for county Supervisor John Gioia, of Richmond.

The centers will build on basic social services, such as financial support and child care subsidies, by adding a financial- and career-planning component.

"The only way people can get out of poverty is if they can become financially independent, building assets, having a home," Cheung said. "A lot of families don't know how to do that."

Cheung said Richmond and Bay Point were chosen as office sites because they have some of the county's highest poverty rates.

About 17.2 percent of Bay Point residents were below the federal poverty line in 2009, according to the U.S. Census Bureau, compared with 19.2 percent of residents in Richmond.

SparkPoint's goal is to help clients improve their credit scores, increase their incomes and build their assets.

The program has specific strategies to reach these goals:

- Improving credit scores by designing a budget and reducing debt.
- Increasing incomes by enrolling in career training and connecting with money-saving programs such as free tax preparation and utility discounts.
- Boosting assets through matched savings programs, buying homes and funding a retirement plan. Counselors ask clients to make a two- or three-year commitment. SparkPoint will build on existing aid, including CalWORKS, the state welfare-to-work program, along with substance abuse, domestic violence and other programs, said Paul Buddenhagen, a county welfare department employee, who will head the program in Bay Point. "It's about helping people become economically independent to a level where they have a better chance of getting off public benefits," Buddenhagen said. "We've seen a couple of generations come through the door, not moving the needle on poverty." The Bay Point center will be at the Ambrose Community Center, 3105 Willow Pass Road. Gioia's staff is applying for grant money to renovate offices in Richmond. The Richmond center will be funded by a \$400,000 grant from Chevron, and the Bay Point program is applying for aid from a range of nonprofit and corporate sponsors, Buddenhagen said. Bank of America has

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donated \$88,000 to the Richmond and Bay Point centers, and the Y & H Soda Foundation, based in Moraga, has donated \$75,000 to the Bay Point center and \$25,000 to the Richmond center. SparkPoint started in Oakland in last April, said Maria Stokes, spokeswoman for United Way of the Bay Area. Counselors ask clients where they want to be in three years and create a plan to get there, she said. "We have clients come in with \$25,000 in debt, and we've helped them negotiate their interest down to zero over five years," Stokes said. Carlo Coleman, of Oakland, and his wife Sandra were referred to SparkPoint's free tax service by a relative and also received help in reducing their debt. Carlo Coleman said they paid off what they owed on a car and are using the money to pay other bills. "It takes discipline to save the money rather than spend it," he said. "Our SparkPoint counselor helped us realize how important it is to pay off the debts and be organized and focused." The Oakland center has 484 clients, Napa has 220 and the Marin center in San Rafael serves about 200. The program is part of a larger United Way campaign to cut poverty in the Bay Area in half by 2020, Stokes said. United Way also has plans to open SparkPoint centers in San

Francisco, Fairfield and Vallejo.

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