

CH-1

**MARIN COUNTY COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) PROPOSAL
2014-15**

1. **Project Name:** Fair Housing Services
2. **Total Amount Requested:** \$62,853
3. **Project Sponsor:** Fair Housing of Marin (FHOM)
- Non-housing proposals **must** specify the amount requested from each planning area.

Contact Person: Caroline Peattie

Title: Executive Director

Mailing Address: 615 B Street, San Rafael, CA 94901

Telephone: (415)457-5025 **Ext.** 106

Fax: (415)457-6382

E-mail: peattie@fairhousingmarin.com

For non-housing projects only:	Funds Requested
Lower Ross Valley Planning Area	\$
Novato Planning Area	\$
Richardson Bay Planning Area	\$
San Rafael Planning Area	\$
Upper Ross Valley Planning Area	\$
West Marin Planning Area	\$

Website (optional): www.fairhousingmarin.com

All future announcements will be sent to you by e-mail, unless you indicate otherwise: Please send by mail.

The County of Marin is committed to encouraging new grant applicants. Please call us at 473-6698 for advice about our requirements and what to emphasize in your application, and consider attending one of our informational workshops. HUD requires that all CDBG projects engage in affirmative marketing. That means analyzing which demographic groups are least likely to apply and taking extra steps to market the program or project to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply. The goals of affirmative marketing are to enhance neighborhood diversity and to support the County's commitment to affirmatively furthering fair housing and equal opportunity.

The concept of fair housing encompasses both federal and state laws that prohibit housing discrimination. The federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including pregnancy and the presence of children), and disability. In addition, state law prohibits housing discrimination on the basis of age, ancestry, marital status, medical condition, source of income, sexual orientation, gender expression, gender identity, and many other categories.

4. **Project Location: (Precise street address).** For housing and capital projects, include the year the building was constructed and the Assessor's Parcel Number.

615 B St., San Rafael, CA 94901

5. **Project Description:**

Fair Housing of Marin will provide free, comprehensive fair housing services to all Marin County residents through the following activities: (1) housing counseling for individual tenants and homeowners; (2) mediations and case investigation; (3) referral of and representation in complaints to state and federal enforcement agencies; (4) intervention for people with disabilities requesting reasonable accommodations; (5) training seminars for housing providers, community organizations, and interested individuals, (6) systemic discrimination investigations, including audits and surveys; (7) monitoring Craigslist for discriminatory advertising; (8) education and outreach activities to members of protected classes on discriminatory housing; (9) foreclosure prevention counseling for people in protected classes who may be victims of predatory lending or modification scams; (10) human rights school programs that promote fair housing and diversity; (11) AFFH training and activities to promote fair housing for local jurisdictions and county programs.

6. **Total Project Cost:** (Include all costs for this particular project regardless of source.) \$320,000

7. Project Budget for CDBG Funds:

Budget must include an itemized estimate of how you would spend the CDBG amount you are requesting, as accurate and comprehensive as possible. For example, land or building acquisition costs, construction costs, remodeling costs, architectural and engineering fees, salaries, administrative expenses, etc. **For rehabilitation or construction projects, you must include a contractor's written bid or other equally reliable cost estimate, using Davis-Bacon wage rates if applicable.** If your project includes residential rehabilitation, describe your plans to comply with federal lead paint regulations.

See attached budget.

8. Other Sources of Funds for this Project: Include amount, source, use, status, and timing of funds other than CDBG funds, if applicable. Have you applied for the other funds? Are the other funds **firmly committed** for this project?

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
U.S. Dept. of HUD	Fair Housing	324,998	6/13	Yes	9/13	4/14
Van Loben Sels	Fair Housing	10,000	9/13	Yes	10/13	Immed.
U.S. Dept. of HUD	AFFH Training	124,999	6/13	Yes	9/13	2/14

9. Project Implementation:

Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation?

FHOM's new Executive Director, Caroline Peattie, will provide supervisory services and general grant responsibility. Bilingual Intake Coordinator Karen Crump will provide intake for all client calls. Staff Attorneys Jessica Tankersley Sparks and Katie Musich and Bilingual Housing Counselor Erika Reed will provide individual client services, investigate cases, conduct systemic audits, and assist clients with filing administrative complaints. Ms. Peattie, Ms. Sparks, and Ms. Musich will conduct AFFH training and training for the housing industry. Education Director Adriana Ames will supervise education and outreach activities and literature distribution, organize housing industry trainings, fair housing outreach presentations for agency staff and tenants and AFFH activities, and conduct human rights programs in local schools. Christine Lam, Foreclosure Prevention Counselor, will provide foreclosure prevention/loan modification counseling and conduct Foreclosure Prevention clinics. These activities will be implemented concurrently.

10. Need for the Project:

A. Need Group

What groups or individuals will benefit from the project? What income level will you serve? How will you document eligibility? CDBG recipients are required to provide documentation that the majority of the users have incomes at or below the CDBG income limits. The current upper income limits for CDBG beneficiaries are shown in the table below. Applicants for housing funds must describe how the project will ensure long-term affordability.

As the only HUD-certified Housing Counseling Agency in Marin County as well the only fair housing agency with a testing program in the County, FHOM provides free services to all Marin residents protected under federal and state fair housing laws. Historically, FHOM's fair housing services have been especially beneficial to Latinos, African-Americans, people with disabilities, immigrants, families with children, female-headed households, senior citizens, and LGBT individuals. FHOM's education services are also available to members of the housing, lending, and advertising industry; providing industry professionals with information about their fair housing responsibilities is another means through which FHOM contributes to decreasing incidences of discrimination and helps to protect the rights of members of protected classes.

During the previous grant period, approximately 90% of FHOM's clients were very low-income or low-income. FHOM expects to continue serving predominately low-income households. FHOM requests clients to self-certify their household income and documents this information in an electronic database.

Each individual seeking our services goes through intake to determine if they are members of a protected class and whether they have a fair housing issue; their case is assessed for the best approach, based on the client's desired outcome, whether the alleged fair housing violation can be corroborated through testing, and other factors. Counselors advise clients of their options for seeking redress, which may include intervention/mediation, administrative complaints, or lawsuits. The need for support throughout this process is a priority with our staff.

Household Size	Income Limit
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1	\$59,100
2	67,550
3	76,000
4	84,400
5	91,200
6	97,950
7	104,700
8	111,450

B. Project Rationale: *Why is this project needed? Will it assist an especially needy or underserved group?*

FHOM is the only provider of fair housing counseling, enforcement, education, and testing activities in the county of Marin. FHOM proposes to continue its work in Marin County, which has traditionally lacked diversity and affordability, with Latinos and African-Americans living largely in two segregated census tracts. The County of Marin contracted with FHOM to draft the County's 2010 Analysis of Impediments to Fair Housing Choice ("AI"). The AI concluded that Latino, Asian, and particularly Black households are not moving into Marin County in appreciable numbers. Latino and Black renters experience differential treatment in the housing market. Families with children also experience discrimination. 22% of complaints from Marin County filed with HUD from 2011-2013 alleged familial status discrimination; 22% alleged race discrimination; 13% of complaints filed during that same time period alleged discrimination based on national origin; 13% alleged gender discrimination; and 56% of HUD complaints in Marin County involved disability discrimination as a component. These percentages match the complaints FHOM receives: 53% involve disability discrimination as a component; 21% national origin discrimination, 19% race discrimination, 17% familial status discrimination, and 10% gender discrimination.

Marin County's immigrant population, and in particular Latino immigrant population, continues to grow exponentially. As documented in the AI, immigrants in the rental market are particularly vulnerable to discrimination given that Marin County has no rent ordinance or just cause eviction requirements. As noted above, in FY2012-13, 21% of complaints received by FHOM alleged national origin discrimination. FHOM's bilingual housing counselor works with Spanish-speaking clients to provide information on their fair housing rights and assist tenants with exercising those rights. FHOM has conducted two audits to measure the extent of discrimination against Latinos in Marin. FHOM's most recent site test audit found that Latinos experienced discrimination in 31% of their contacts with housing providers. Discriminatory practices included offering fewer units, quoting higher rents, and instituting a longer approval process for Latino applicants. In 2005, FHOM conducted the first major regional voice-identification audit under a FHIP grant. Based on voice recognition, housing providers treated Latino applicants less favorably in 55% of calls. As a result of receiving a complaint from a Latina woman who was turned away from an apartment complex in San Rafael and the audit testing at the same complex yielding similar results, FHOM filed a lawsuit that resulted in a successful settlement. FHOM is currently finishing a similar audit in Marin County during this fiscal year.

As identified in the AI, LEP persons must have access to information in their native language in order to understand and exercise their fair housing rights. To better serve the needs of LEP persons, FHOM employs four bilingual staff members fluent in Spanish. Further, FHOM has a protocol in place to provide multilingual counseling, education, and outreach services. FHOM collaborates with community-based organizations to provide in-person translation services, and utilizes the AT&T interpretation service to communicate with 175 languages not spoken by staff.

As a result of interviews with borrowers with loans from subprime lenders, FHOM discovered that many loans had predatory features and some borrowers were unaware of the high cost of their loans. Black and Latino home loan borrowers are subjected to higher denial rates, and Blacks and Latinos receive a disproportionately small share of prime loans as compared to their share of Marin County's households. In FY2012-13, FHOM served over 300 clients with foreclosure prevention services for a variety of results including 28 clients who received loan modifications.

C. Equal Opportunity: *For all projects, which demographic groups are least likely to apply, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)*

FHOM has identified the following demographic groups as less likely to apply for help, and more in need of affirmative marketing: 1) Latinos, especially monolingual Spanish-speakers and immigrants who may not realize the extent of fair housing protection against national origin discrimination; 2) African-Americans; 3) Asians, especially non-native English speakers; and 4) people with disabilities, including senior citizens, who are unaware of the reasonable accommodation/modification requirements of fair housing laws.

FHOM's affirmative marketing plan is rooted in ongoing publicity and building strong community partnerships. Because FHOM has worked to further fair housing in Marin County for the last 30 years, many social service providers and community advocates are familiar with the services FHOM provides.

To supplement existing outreach and marketing efforts to Latinos, FHOM will maintain its close relationship with Canal Alliance and the Latino Council. Four FHOM staff members are fluent in Spanish, and FHOM's Bilingual Intake Counselor conducts weekly on-site client counseling sessions at Canal Alliance. In 2014-15, FHOM will seek out the opportunity to present fair housing information at meetings of Latino groups.

To better reach African-American clients, FHOM will work with the Action Coalition of Equity's Fair Housing Committee, Grassroots Leadership Network of Marin, the Marin City Community Service District (including Manzanita Recreation Center), and Women Helping All People, for literature distribution and presentations of educational programs.

To affirmatively market fair housing services to Asian clients, FHOM will continue to work with the Asian Advocacy Project to provide information about legal protections for members of protected classes.

To build on existing marketing of services to people with disabilities, FHOM plans to continue to enrich its close working relationship with the Marin Center for Independent Living. For the last four years, FHOM has provided MCIL with funding to help clients make accessibility modifications.

As a general strategy, FHOM will update its 40-page Landlord-Tenant/Fair Housing booklet in three languages (English, Spanish, and Vietnamese) and distribute copies to agencies that work with members of protected classes. FHOM will also regularly distribute other multilingual brochures, including those focused on reasonable accommodations and foreclosure prevention. FHOM will continue to train staff at agencies who work with individuals in protected classes so that staff can make appropriate referrals to FHOM when discrimination arises.

If this project involves housing, how will it affirmatively further fair housing?

FHOM is committed to affirmatively furthering fair housing and implementing an AFFH plan that works to address and overcome the impediments to fair housing choice that exist in Marin County. Through its proposed project, FHOM will address its obligation to affirmatively further fair housing by operating a full-service fair housing center experienced in fair housing counseling, investigation and enforcement activities, loan modification and mortgage rescue intervention, and fair housing and fair lending education and outreach. FHOM conducted the 2010 Analysis of Impediments to Fair Housing Choice for Marin County. With this project, FHOM plans to address impediments to housing choice, particularly those based on disability, race, national origin, and familial status, by engaging in the following activities:

- FHOM will maintain an office where residents can come to obtain fair housing and equal opportunity materials and participate in fair housing educational activities, as well as report and file complaints of suspected or perceived housing discrimination.
- FHOM will maintain its website and ensure that it details the advocacy, programs, counseling and complaint intake services offered to residents by FHOM.
- FHOM will utilize its Spanish language materials in the provision of all fair housing education/outreach services within the three counties to be served, and offer interpretative services to non-English speaking individuals who contact FHOM seeking assistance.
- FHOM will advertise, promote and solicit responses from participants regarding the need for ASL and foreign language interpretation services in the provision of all fair housing education/outreach, and enforcement services within the region, and make ASL and foreign language interpretation services available at all events where prospective participants indicate a need for the interpretation services at least five days in advance of the event.
- FHOM will continue to implement its fair housing education and outreach program within the region.
- FHOM will serve as an advocate and educational resource to local elected officials and municipal staff at all levels about the obligations of recipients of federal funds to affirmatively further fair housing.
- FHOM will make its staff available for guest speaker appearances on radio/television talk and feature programs, at conferences and workshops throughout the region, when requested, and will disseminate fair housing literature throughout the region through various methods as appropriate.
- FHOM will continue to monitor online housing advertisements in the region and provide education and advocacy that discourages discriminatory advertising and statements practices in all forms.

- FHOM will counsel complainants who have encountered illegal discrimination of options available and provide assistance to complainants in filing administrative complaints as well as lawsuits, as appropriate.
- FHOM will maintain its testing program in the County, doing testing upon complaint and in random audits for national origin and familial status discrimination. FHOM will be an organizational complainant and initiate administrative complaints and/or lawsuits as appropriate, based upon testing evidence obtained.
- FHOM will be a proactive advocate for the effective enforcement and utilization of the federal Fair Housing Amendments Act, the California Fair Employment and Housing Act, and HUD Guidelines and Recommendations that exist to discourage and eliminate housing discrimination within the region based on any protected class.
- FHOM will counsel homeowners and loan applicants who may have experienced lending discrimination in violation of the Fair Housing Amendments Act, and provide foreclosure prevention intervention services to residents at risk of foreclosure or who are facing the loss of their primary residence due to imminent foreclosure when appropriate, as resources allow.

The above activities will help to overcome impediments to fair housing choice by protecting people in protected classes from discrimination in the rental market, increasing housing stability by fair housing advocacy and education for people from protected classes, and expanding rental options available to families by helping to ensure open, diverse, and equitable communities through continued outreach and enforcement.

If this project involves construction, discuss (1) your plans for recruiting women- and minority-owned firms to bid on the design and development of this project, and (2) your plans to provide employment opportunities to low-income people and businesses owned by low-income people.

D. Accessibility: *What steps are you taking to make this project (and your overall program) accessible to people with physical and other disabilities?*

Located in downtown San Rafael, FHOM's offices are fully accessible and within walking distance of a major public transportation hub. FHOM has a TTC relay phone number for clients with hearing impairments. FHOM will continue to review its internal policies to ensure that its offices and services are fully accessible to all clients, regardless of physical or mental disabilities.

E. Green Building: *For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

- For further information, please call Roy Bateman (473-6698). It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903-4157.
- **Applications sent by fax or e-mail will not be accepted.**
- This form can be expanded to accommodate additional text, but we encourage you to be brief. You may attach supplementary material. If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit www.marincdbg.com or www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm.
- Don't forget to fill out the Organization Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at disabilityaccess@marincounty.org. This form and other County documents are available in alternative formats upon request.

DEADLINE: APPLICATIONS MUST BE RECEIVED BY FRIDAY, DECEMBER 13, 2013, AT 5 P.M.

Remember that we don't accept e-mailed or faxed applications.

FAIR HOUSING OF MARIN

**615 B Street
San Rafael, CA 94901
415-457-5025**

Preparation date: December 3, 2013

**FAIR HOUSING OF MARIN
COMMUNITY DEVELOPMENT BLOCK GRANT 2014-2015**

<u>Personnel</u>		<u>Project Budget</u>
Executive Director		\$ 5,000
Intake Coordinator		18,000
Fair Housing Counselor		1,800
Staff Attorney		3,000
Education Director		5,000
	Subtotal	<u>32,800</u>
Benefits and payroll taxes	0.23	7,544
	Total Personnel	\$ <u>40,344</u>
Indirect Costs 31.80% of Personnel Costs*		12,829
Rent Expense Allocated to Program Costs		8,500
Subcontractors		1,000
Supplies and local travel		180
	Total	\$ <u><u>62,853</u></u>

* This provisional rate is currently being negotiated with HUD/Heath & Human Services

FAIR HOUSING OF MARIN

ANNUAL REPORT: FISCAL YEAR 2012-13

By The Numbers

Between July 1, 2012 and June 30, 2013, Fair Housing of Marin fielded a total of 1,208 inquiries from tenants, homeowners, social service providers, and advocates across Marin and Sonoma Counties. Nearly three out of every four inquiries were lodged with regard to rental properties, 27% related to homeownership or lending. Of these inquiries, 243 were housing discrimination complaints.

By far, the majority of housing discrimination complaints (128 out of 243, or 53%) received by FHOM during the last fiscal year alleged differential treatment on the basis of disability. FHOM took 52 complaints of national origin discrimination (21% of inquiries), 46 complaints of race discrimination (19% of inquiries), and 41 complaints of familial status discrimination (17% of inquiries).¹ FHOM also received 25 complaints of gender discrimination, three complaints regarding age discrimination, two complaints alleging source of income discrimination, and one complaint alleging discrimination on the basis of ancestry. Through our Housing Counseling Program, we intervened in 24 rental housing matters on behalf of tenants, requested 27 reasonable accommodations (of which more than ¾ were granted), and referred 12 housing discrimination complaints to the federal Department of Housing and Urban Development or the California Department of Fair Employment and Housing.

At A Glance

- 1,208 clients served
- 243 housing discrimination complaints
- 21 reasonable accommodations granted
- 12 reasonable modification requests funded
- 148 housing providers trained
- 12 administrative complaints filed
- 3 complaints settled for a total of \$33,000
- 28 loan modifications negotiated
- \$12,000 recovered for homeowners through the Independent Foreclosure Review


Forty-three percent of FHOM's clients were non-Hispanic White; 37% were Latino. An additional 12% of clients were Black/African-American.


Through our Foreclosure Prevention Program, we served 271 homeowners facing foreclosure, counseled 135 homeowners through the Keep Your Home California program, and successfully procured loan modifications on behalf of 28 homeowners. FHOM also assisted two homeowners with recovering \$12,000 total through the Independent Foreclosure Review Program.


Our fair housing literature reached more than 6,460 English, Spanish, and Vietnamese-speaking households. FHOM conducted 10 fair housing law and practice training sessions, providing comprehensive fair housing education for 148 housing providers. In addition, FHOM made fair housing presentations to 130 tenants and staff at social service and/or advocacy organizations. FHOM reached 700 schoolchildren through our Storytelling Program, and successfully lobbied for passage of fair housing proclamations by 12 Marin municipalities


¹ As some complaints alleged discrimination on more than one basis, aggregate percentages exceed 100.

Who We Help

 A client called FHOM after he had contacted a landlord in response to an ad for an affordable one-bedroom apartment in a great neighborhood, close to his job and social network. During the initial phone call, the landlord seemed interested in having the client view and apply for the unit. However, when the client mentioned his young daughter spent some weekends in his home, the landlord immediately stated the apartment would no longer work for him. Testing by FHOM confirmed the landlord employed a discriminatory occupancy policy that effectively denied housing to families with children. FHOM represented the client in an administrative complaint, which was ultimately resolved through a mediated settlement that included monetary damages, fair housing training, and a policy change.

 FHOM settled two administrative complaints alleging race discrimination on the basis of an innovative Race/Voice Identification Audit conducted in Solano County and the City of Richmond. FHOM's investigation uncovered evidence that multiple housing providers consistently offered White testers lower security deposits, lower or non-existent minimum income requirements, increased availability, more flexible lease terms, and more information about amenities and encouragement to apply than similarly-situated African-American testers. For example, at one property, a leasing agent told an African-American tester that the security deposit was nearly \$1,000, and that there was a 3x monthly rent minimum income requirement. In stark contrast, the White tester was told that the security deposit could be as low as \$500, and that there was *no* minimum income requirement. At another property, leasing agents provided African-American and White testers with different applications: only the African-American tester was asked whether he had any criminal convictions. Based on evidence of pervasive and systemic race discrimination across two counties, FHOM filed agency administrative complaints. FHOM ultimately settled these complaints for a total sum of \$29,000, which was used by the agency to continue to affirmatively further our fair housing efforts.

 FHOM intervened on behalf of a disabled, African-American senior citizen in subsidized housing facing eviction over the holidays. FHOM successfully negotiated an agreement with the property management company to save the client's home and connect her with social service providers who could help her remain stable and housed in the future.

 FHOM successfully acquired a loan modification for a homeowner, which allowed the homeowner and his elderly father to stay in their San Rafael home. A native of Haiti who struggled with language barriers, the homeowner came to FHOM when faced with pressing deadlines from his lender to submit paperwork following a default notice. His default resulted from economic hardship following the theft of his car and his identity being mistaken and leading to an unlawful arrest; the ensuing legal defense and the purchase of a new car drained his resources. FHOM assisted the homeowner with understanding his paperwork and submitting his loan modification documents on time. FHOM also collaborated with the homeowner's lender to ensure proper facilitation of the loan modification documents. The lender granted the homeowner a principal reduction of \$600.00/month and a lowered interest rate.

Organization Profile – 2014-15 Data Collection Pilot

The County of Marin is interested in more deeply understanding the population demographics of those who staff, govern and/or utilize the services of Community Development Block Grant (CDBG) and HOME Program grantee and applicant organizations. More deeply understanding these demographics will address some of the topics highlighted in the 2011 Analysis of Impediments to Fair Housing in Marin.

The data gathered on this form will NOT determine an organization's likelihood to receive CDBG or HOME funding. If you do not collect or do not wish to share the demographic information requested, please check the appropriate box below. We hope you will be able to participate in this pilot project. If you have completed a similar organization profile form when applying for foundation grants in Marin, feel free to use the information collected for those forms if submitted within the last 12 months.

Name of Organization: Fair Housing of Marin

My organization does not gather demographic data. My organization does not wish to share demographic data.

Income of Level of Clients Your Org Serves %	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	79.5%
Low income people	9.5%
People above the low income limits	11%

Percentages (%)	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
Ethnic/Racial Demographics						
Asian-American/Pacific Islander	2%	2%		11%		
African-American/Black	7%	7%			14%	
Caucasian/White	53%	53%	100%	78%	86%	
Native American	.7%	.7%				
Mixed Heritage	.4%	.4%				
Unknown/other	36%	36%		11%		
TOTAL %	100%	100%	100%	100%	100%	100%
Latino/Hispanic Origin						
Of Latino/ Hispanic Origin	32%	32%		33%		
NOT of Latino/ Hispanic Origin	68%	68%	100%	67%	100%	
TOTAL %	100%	100%	100%	100%	100%	100%
Age						
0-5 years old (We do not specify)						
6-17 age of childrent, so # is aggregated)	28%	28%				
18-24 (no specific age info. for non-senior adults)	61.5%	61.5%				
25-59			100%	100%	71%	
60 +	10.5%	10.5%			29%	
TOTAL %	100%	100%	100%	100%	100%	100%
Gender						
Female	63%	63%	100%	89%	71%	
Male	37%	37%		11%	29%	
Total %	100%	100%	100%	100%	100%	100%
Disabled %						
	48%	48%	100%	22%	14%	

Organization Profile – 2014-15 Data Collection Pilot

Involvement of Clients Your Organization Serves	Percent of Board/Committee Members Who Are Clients
On Governing Board	0%
On Advisory Committee	N/A

Income Limits

Household Size	Very Low Income Limit (≈50% of Median Income)	Low Income Limit (≈80% of Median Income)
1	36,950	59,100
2	42,200	67,550
3	47,500	76,000
4	52,750	84,400
5	57,000	91,200
6	61,200	97,950

**MARIN COUNTY COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) PROPOSAL
2014-15**

1. Project Name: Countywide Residential Rehabilitation Loan Program

2. Total Amount Requested: \$ 500,000

Non-housing proposals must specify the amount requested from each planning area.

3. Project Sponsor: Housing Authority of the County of Marin

Contact Person: Kimberly Carroll

Title: Deputy Director

Mailing Address: 4020 Civic Center Drive
San Rafael, CA 94903-4173

Telephone: (415) 491-2348 Ext.

Fax: (415) 472-2186

E-mail: kcarroll@marinhousing.org

For non-housing projects only:	Funds Requested
Lower Ross Valley Planning Area	\$ 35,000
Novato Planning Area	\$ 80,000
Richardson Bay Planning Area	\$ 45,000
San Rafael Planning Area	\$ 140,000
Upper Ross Valley Planning Area	\$ 35,000
West Marin Planning Area	\$ 15,000
Countywide Housing	\$ 150,000

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The concept of fair housing encompasses both federal and state laws that prohibit housing discrimination. The federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including pregnancy and the presence of children), and disability. In addition, state law prohibits housing discrimination on the basis of age, ancestry, marital status, medical condition, source of income, sexual orientation, gender expression, gender identity, and many other categories.

4. Project Location: (Precise street address). For housing and capital projects, include the year the building was constructed and the Assessor's Parcel Number.

The Residential Rehabilitation Loan Program provides home repair and property improvement loans throughout Marin County to low-income owner occupants of single family homes, floating homes docked in approved berths, mobile homes located within mobile home parks and non-profit-sponsored group homes serving special populations.

5. Project Description:

The Rehabilitation Loan Program underwrites and funds low-interest home repair loans of up to \$35,000 to very low income homeowners, and non-profit group home sponsors, to undertake and complete necessary home repairs, correct substandard housing conditions and eliminate health and safety hazards. Borrowers must be the owner-occupants of the home and fall below the very-low income limits per current HUD Area Median Income Schedule.

Eligible work includes the repair or upgrading of existing plumbing, heating and electrical systems, roof repair or replacement, correction of foundation, drainage, dry rot and termite-related problems, emergency and/or storm-related repairs, energy and water conservation measures, ADA improvements for wheelchair accessibility such as ramps and showers. Homeowners and nonprofit group home sponsors receive technical assistance from staff in determining the scope of needed repairs, consultation with local building departments, development of cost estimates, obtaining of bids and contracting for the repairs, monitoring and inspecting the work under construction and issuing progress payments for labor and materials. The specific repayment terms of each loan are tailored to fit the homeowner's individual financial circumstances.

Over the past 38 years, the Residential Rehabilitation Loan Program has received 1,394 applications and has made 725 loans totaling \$12,686,693 as well as 69 further advances on existing loans totaling \$494,037.

6. Total Project Cost: (Include all costs for this particular project regardless of source.)

Total CDBG funds requested are \$500,000. Of this amount \$150,000 is requested from the Countywide Housing allocation for loans to be made available throughout the County, and a combined total of \$350,000 is requested from individual Planning Areas for additional loans to be made within each Planning Area

7. Project Budget for CDBG Funds:

Budget **must** include an itemized estimate of how you would spend the CDBG amount you are requesting, as accurate and comprehensive as possible. For example, land or building acquisition costs, construction costs, remodeling costs, architectural and engineering fees, salaries, administrative expenses, etc. **For rehabilitation or construction projects, you must include a contractor's written bid or other equally reliable cost estimate, using Davis-Bacon wage rates if applicable.** If your project includes residential rehabilitation, describe your plans to comply with federal lead paint regulations.

Individual rehabilitation loans range from \$5,000 to a maximum of \$35,000. The funds requested will provide loan funds for approximately 20 new loans at an average loan amount of \$25,000.

Administrative costs to run the program totaled \$220,000 for the last 12-month period. These costs support three staff members, central office costs, departmental supplies and marketing expenses.

8. Other Sources of Funds for this Project: Include amount, source, use, status, and timing of funds other than CDBG funds, if applicable. Have you applied for the other funds? Are the other funds **firmly committed** for this project?

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Marin Comm. Fdn.	Gates Coop	\$1,303K	1996	Yes	1996	1996

9. Project Implementation:

Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation?

Marin Housing Authority administers the Residential Rehabilitation Loan Program and is responsible for its implementation throughout the county. The staff includes two half-time Homeownership Programs Specialists, a half-time Programs Services Coordinator, with support provided by General Services and Accounting staff. The program has been in existence many years and is continually evolving to reflect current construction codes, rehabilitation guidelines and practices in accordance with HUD requirements and industry standards.

10. Need for the Project:

A. Need Group

What groups or individuals will benefit from the project? What income level will you serve? How will you document eligibility? CDBG recipients are required to provide documentation that the majority of the users have incomes at or below the CDBG income limits. The current upper income limits for CDBG beneficiaries are shown in the table below. Applicants for housing funds must describe how the project will ensure long-term affordability.

Household Size	Income Limit
1	\$59,100
2	67,550
3	76,000
4	84,400
5	91,200
6	97,950
7	104,700
8	111,450

Since 2001, the program has specifically benefited very low-income homeowners and non-profit-sponsored group homes serving very low income special populations. Every household assisted through the program has income well below 80% of median with the majority (90%) below 50% of median. The average household income is 35% of median. Eligibility is documented in a personal interview conducted with each applicant in which original tax returns, pay stubs, assistance payments and all other sources of income are reviewed and copied to the file.

The program ensures long term affordability in two ways: 1) by providing low-cost financing that enables a low-income homeowner to repair and maintain his/her home in order to continue to reside in it; and 2) by providing the option of deferred principal and interest repayment, thereby allowing the borrower to avoid unaffordable loan payments. Staff works closely with other social service agencies in identifying and assisting clients who include:

Elderly and Disabled: The program assists elderly and disabled homeowners on fixed (often minimal) incomes to repair unsafe conditions in their home, catch up on critical deferred maintenance, and install accessibility improvements, so that they may "age in place". In many cases the ability to install building accommodations makes the critical difference in enabling a homeowner to remain in his/her own home.

Female Head of Household: Families with only one head of household often face an insurmountable financial obstacle when faced with urgently needed home repairs. In some cases having to sell and relocate out of the County may be the only alternative.

Special Populations: The program is available to non-profit-sponsored group homes serving special populations, including the developmentally disabled, mentally ill and troubled youth, most of whom only receive SSI.

B. Project Rationale: *Why is this project needed? Will it assist an especially needy or underserved group?*

With continually escalating real estate prices and the resulting decrease in affordable housing, the Rehab Loan Program is the only way for low-income homeowners, often elderly citizens on fixed incomes who purchased their homes many years ago, to retain ownership of their affordable home and maintain their property in a safe and livable condition while allowing them to age in place.

Most low-income homeowners are unable to qualify for conventional property improvement loans and therefore cannot perform the maintenance required to preserve their homes in good condition. In addition, lenders are unwilling to lend on mobile homes and floating homes. The Rehab Loan Program is the only recourse for all of these owners when faced with home repair emergencies. It can also be used to implement energy efficiency measures to lower energy costs which can be prohibitive for low-income homeowners.

C. Equal Opportunity: *For all projects, which demographic groups are least likely to apply, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)*

Racial and ethnic minorities are underrepresented in the Rehab Loan Program which reflects their low homeownership statistics. Program applications and brochures are available in Spanish and Vietnamese as well as English and are disseminated through senior centers, community centers, Hispanic agencies, social service agencies, lawyers for the elderly, senior resource directories, mobile home and floating home site management offices, public libraries and workshops. Interpreters are also available on MHA staff.

If this project involves housing, how will it affirmatively further fair housing?

By serving low-income households who are underrepresented as homeowners in this high-priced real estate market of Marin County, the Program furthers fair housing by providing the means for them to remain in their homes. However, this means that the majority of borrowers are elderly who were able to buy their homes years ago but are now very low-income. It is next to impossible for current low-income prospective homebuyers to buy into this market unless it is by purchasing a Below-Market-Rate housing unit and tapping into the mortgage assistance programs available through MHA. In order to reach this demographic of younger low-income households, the income guidelines for the Rehab Loan Program were expanded from very-low (50% AMI) to low (80% AMI) for BMR owners and a fully amortized repayment plan required. Several such Rehab Loans have been made to BMR owners to cover the cost of special assessments for exterior repairs as well as accessibility and energy improvements and other necessary upgrades, thereby allowing them to remain in their homes.

If this project involves construction, discuss (1) your plans for recruiting women- and minority-owned firms to bid on the design and development of this project, and (2) your plans to provide employment opportunities to low-income people and businesses owned by low-income people.

A list of contractors who have worked successfully on rehab loan projects is maintained by staff and continually updated. RFPs have been sent out in the past to attract women and minority construction companies to add to the list. The list is handed out only to borrowers who request recommendations and we suggest that they solicit three bids before signing a contract. The choice of contractor, however, is ultimately up to the homeowner. For small non-technical projects under \$500, homeowners may use unlicensed low-income laborers or handy people.

- D. **Accessibility:** *What steps are you taking to make this project (and your overall program) accessible to people with physical and other disabilities?*

Accessibility to the Rehabilitation Loan Program for applicants with physical disabilities is ensured by the fact that all of the contact between staff and client takes place in the client's home or over the telephone but office visits to our fully accessible office are also possible. Most importantly, the Rehab Loan Program is ideal for installing accessibility improvements such as grab bars, ramps, electric stair lifts, handicapped showers, door widening and kitchen modifications. Even elevators have been installed when needed.

- E. **Green Building:** *For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

Whenever and wherever feasible, "green building" principles will be applied and implemented to assure the highest possible energy efficiency of the dwelling and the use of methods and materials least disruptive to the environment. Typical improvements include installation of high-efficiency windows and appliances, insulation in walls, ceilings and floors, low-flow toilets and shower heads, and weather-stripping.

- For further information, please call Roy Bateman (473-6698). It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903-4157.
- **Applications sent by fax or e-mail will not be accepted.**
- This form can be expanded to accommodate additional text, but we encourage you to be brief. You may attach supplementary material. If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit www.marincdbg.com or www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm.
- Don't forget to fill out the Organization Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at disabilityaccess@marincounty.org. This form and other County documents are available in alternative formats upon request.

DEADLINE: APPLICATIONS MUST BE RECEIVED BY FRIDAY, DECEMBER 13, 2013, AT 5 P.M.

Remember that we don't accept e-mailed or faxed applications.

Organization Profile – 2014-15 Data Collection Pilot

The County of Marin is interested in more deeply understanding the population demographics of those who staff, govern and/or utilize the services of Community Development Block Grant (CDBG) and HOME Program grantee and applicant organizations. More deeply understanding these demographics will address some of the topics highlighted in the 2011 Analysis of Impediments to Fair Housing in Marin.

The data gathered on this form will NOT determine an organization's likelihood to receive CDBG or HOME funding. If you do not collect or do not wish to share the demographic information requested, please check the appropriate box below. We hope you will be able to participate in this pilot project. If you have completed a similar organization profile form when applying for foundation grants in Marin, feel free to use the information collected for those forms if submitted within the last 12 months.

Name of Organization: HOUSING AUTHORITY OF THE COUNTY OF MARIN

My organization does not gather demographic data. My organization does not wish to share demographic data.

Income of Level of Clients Your Org Serves %	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	95%
Low income people	3%
People above the low income limits	2% BMR Program only

Percentages (%)	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
Ethnic/Racial Demographics						
Asian-American/Pacific Islander	8%		8%	28%		
African-American/Black	22%	6%	19%	29%	14%	26%
Caucasian/White	51%	94%	73%	43%	86%	74%
Native American						
Mixed Heritage	1%					
Unknown/other	19%					
TOTAL %	100%	100%	100%	100%	100%	100%
Latino/Hispanic Origin						
Of Latino/ Hispanic Origin	18%	6%	10%			
NOT of Latino/ Hispanic Origin	82%	94%	90%	100%	100%	100%
TOTAL %	100%	100%	100%	100%	100%	100%
Age						
0-5 years old	5%					
6-17	17%					
18-24	13%					
25-59	39%	39%				
60 +	26%	61%				
TOTAL %	100%	100%	100%	100%	100%	100%
Gender						
Female	62%	70%	73%	42%	58%	85%
Male	38%	30%	27%	58%	42%	15%
Total %	100%	100%	100%	100%	100%	100%
Disabled %	28%	30%	0	0	23%	unk

Involvement of Clients Your Organization Serves	Percent of Board/Committee Members Who Are Clients
On Governing Board	30%
On Advisory Committee	90%

Organization Profile – 2014-15 Data Collection Pilot

Income Limits

Household Size	Very Low Income Limit (≈50% of Median Income)	Low Income Limit (≈80% of Median Income)
1	36,950	59,100
2	42,200	67,550
3	47,500	76,000
4	52,750	84,400
5	57,000	91,200
6	61,200	97,950

CH-3

**MARIN COUNTY COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) PROPOSAL
2014-15**

1. **Project Name:** Residential Accessibility Modification Program 2. **Total Amount Requested:** **\$30,000.00**

3. **Project Sponsor:**

Non-housing proposals must specify the amount requested from each planning area.

Contact Person:

Eli Gelardin

Title:

Executive Director

Mailing Address:

710 Fourth Street
San Rafael, CA 94901

Telephone: 415-459-6245

Ext. 14

Fax: 415-459-7047

E-mail: mcileli@gmail.com

For non-housing projects only:	Funds Requested
Lower Ross Valley Planning Area	\$
Novato Planning Area	\$
Richardson Bay Planning Area	\$
San Rafael Planning Area	\$
Upper Ross Valley Planning Area	\$
West Marin Planning Area	\$

Website (optional):

All future announcements will be sent to you by e-mail, unless you indicate otherwise: Please send by mail.

The County of Marin is committed to encouraging new grant applicants. Please call us at 473-6698 for advice about our requirements and what to emphasize in your application, and consider attending one of our informational workshops. HUD requires that all CDBG projects engage in affirmative marketing. That means analyzing which demographic groups are least likely to apply and taking extra steps to market the program or project to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply. The goals of affirmative marketing are to enhance neighborhood diversity and to support the County's commitment to affirmatively furthering fair housing and equal opportunity.

The concept of fair housing encompasses both federal and state laws that prohibit housing discrimination. The federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including pregnancy and the presence of children), and disability. In addition, state law prohibits housing discrimination on the basis of age, ancestry, marital status, medical condition, source of income, sexual orientation, gender expression, gender identity, and many other categories.

4. **Project Location: (Precise street address).** For housing and capital projects, include the year the building was constructed and the Assessor's Parcel Number.

Marin Center for Independent Living is permanently housed at 710 Fourth Street, San Rafael, CA. Services are provided throughout Marin County at client's houses and apartments.

5. **Project Description:**

The Residential Accessibility Modifications Program of Marin-CIL serves Marin residents with disabilities by increasing housing accessibility. The majority of clients have orthopedic, visual or hearing impairments, environmental illness, HIV+ or AIDS or are frail, elderly people. This program has been in operation for thirty years. Services are provided to individuals who are at risk of losing their independence and being confined in nursing homes without the modifications. Marin CIL is the only agency in Marin that directly assists people in this manner.

6. **Total Project Cost:** (Include all costs for this particular project regardless of source.)

<u>Personnel</u>	<u>CDBG</u>	<u>Other Sources</u>	<u>Total</u>
Supervision			
Access Counselor		\$ 9,000	\$ 9,000
Benefits		<u>\$ 3,000</u>	<u>\$ 3,000</u>
Total Personnel:		<u>\$12,000</u>	<u>\$ 12,000</u>
<u>Operating</u>			
Occupancy, Postage, etc.		\$ 6,000	\$ 6,000
Modification, Labor, Permits, Fees	<u>\$30,000</u>	<u>\$20,000</u>	<u>\$ 50,000</u>
Total Operating:	\$30,000	\$26,000	\$ 56,000
Total Project:	<u>\$30,000</u>	<u>\$38,000</u>	<u>\$ 68,000</u>

7. Project Budget for CDBG Funds:

Budget **must** include an itemized estimate of how you would spend the CDBG amount you are requesting, as accurate and comprehensive as possible. For example, land or building acquisition costs, construction costs, remodeling costs, architectural and engineering fees, salaries, administrative expenses, etc. **For rehabilitation or construction projects, you must include a contractor's written bid or other equally reliable cost estimate, using Davis-Bacon wage rates if applicable.** If your project includes residential rehabilitation, describe your plans to comply with federal lead paint regulations.

All CDBG funds are spent on permanent residential home modifications for seniors and people living with disabilities. Examples of the type of projects include, but are not limited to:

- Ramp installation -- approximate cost \$5,500
- Roll in shower system -- approximate cost \$6,000
- Exterior railing and stair repair -- approximate cost \$6,500
- Exterior wheel chair lift -- approximate cost \$6,000
- Interior barrier removal -- approximate cost \$2,500
- Safety rails -- approximate cost \$2,500

8. Other Sources of Funds for this Project: *Include amount, source, use, status, and timing of funds other than CDBG funds, if applicable. Have you applied for the other funds? Are the other funds **firmly committed** for this project?*

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Bob Roberts Client Asst Fund	Grab bars Small repairs	Up to 500.00	N/A	Yes	Program began 7/1/2008	Available now

9. Project Implementation:

Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation?

Roland Rouda, Assistive Technology Advocate, with the supervision of the Executive Director is responsible for the implementation of this ongoing project. Household eligibility requirements (income verification, contractor bidding estimates, and lead toxicity analysis) are documented and maintained on file at Marin CIL. The project is ongoing, and access modification services are provided to eligible households on a first-come, first-serve basis. A waiting list is also maintained.

10. Need for the Project:

A. Need Group

What groups or individuals will benefit from the project? What income level will you serve? How will you document eligibility? CDBG recipients are required to provide documentation that the majority of the users have incomes at or below the CDBG income limits. The current upper income limits for CDBG beneficiaries are shown in the table below. Applicants for housing funds must describe how the project will ensure long-term affordability.

Household Size	Income Limit
1	\$59,100
2	67,550
3	76,000
4	84,400
5	91,200
6	97,950
7	104,700
8	111,450

Project beneficiaries are Marin residents who are living with all types of disabilities. Seventy-five percent of qualifying households have annual incomes of under \$23,000. Households not meeting the CDBG guidelines for assistance receive counseling, advocacy and information and referral. Eligibility is documented through verification of household income. This project ensures that local housing becomes accessible. Annually, an average of five households are assisted with permanent installations, while an additional 5 households are wait-listed for services as funding permits.

B. Project Rationale: *Why is this project needed? Will it assist an especially needy or underserved group?*

The need for residential access is far-reaching and not limited to the minority who use wheelchairs and crutches in their youth and middle age. Most housing has not been designed for the entire human life span. Homeowners need modifications as they age. Without access, they often lose their ability to function independently and safely. Too many seniors and people who live with disabilities are in board and care facilities simply because they use wheelchairs, require assistance in the bathroom or have injured themselves when they did not have access to the simple modifications which are provided by this project. A common factor shared by all disabled renters and many seniors is the absolute need for access in combination with the scarcity of available accessible rentals. The most profound effect of this program is the

steady increase of accessible housing that is created with each job the program completes, meeting the needs of the current and future residents

- C. Equal Opportunity: *For all projects, which demographic groups are least likely to apply, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)*

All consumers of MCIL are people with disabilities, a protected class, as defined by HUD. In addition MCIL engages in outreach to underserved communities in Novato, the Canal Area of San Rafael and Marin City. MCIL is currently partnering with Community Action Marin and Marin Grassroots Leadership Network to promote the "We Are Marin" campaign. The campaign centers on storytelling of individuals who have faced housing discrimination in several areas including racial profiling, disability access and reasonable accommodations. These stories are being collected on the County of Marin's website. In addition our 3 organizations organized the first county wide festival "We Are Marin". The Festival will bring diverse community members together to celebrate Art, Food and Culture. The 2013 Festival had to be cancelled the day of the event due to rain. Planning for the 2014 Festival is underway. As part of the festival MCIL will be promoting our services and advocacy. The agency has staff who are culturally and linguistically fluent in Spanish. We also have access to a Vietnamese volunteer. MCIL works very closely with Canal Community Alliance, Community Action Marin, Asian Advocacy Project and Marin City Community Development Corporation.

If this project involves housing, how will it affirmatively further fair housing?

If this project involves construction, discuss (1) your plans for recruiting women- and minority-owned firms to bid on the design and development of this project, and (2) your plans to provide employment opportunities to low-income people and businesses owned by low-income people.

- D. Accessibility: *What steps are you taking to make this project (and your overall program) accessible to people with physical and other disabilities?*

Marin-CIL is committed to increasing access for people with all types of disabling conditions. In this role, the agency advocates for individuals whose disabilities necessitate ongoing physical and programmatic understanding, support and access from the community.

- E. Green Building: *For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

Typical residential property rehabilitation services provided to low income, underserved households by program are quite limited in scope (e.g., ramp and wheelchair lift installations; widening doorways; enhancing bathroom access, etc.), "green building" principles will be encouraged and applied whenever possible

- For further information, please call Roy Bateman (473-6698). It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903-4157.
- **Applications sent by fax or e-mail will not be accepted.**
- This form can be expanded to accommodate additional text, but we encourage you to be brief. You may attach supplementary material. If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit www.marincdbg.com or www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm.
- Don't forget to fill out the Organization Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at disabilityaccess@marincounty.org. This form and other County documents are available in alternative formats upon request.

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Name of Organization: Marin Center for Independent Living

My organization does not gather demographic data. My organization does not wish to share demographic data.

Income of Level of Clients Your Org Serves %	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	75%
Low income people	15%
People above the low income limits	10%

Percentages (%)	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
Ethnic/Racial Demographics						
Asian-American/Pacific Islander	3%					
African-American/Black	7%	6%	10%			
Caucasian/White	76%	69%	90%	100%	100%	
Native American	4%	6%				
Mixed Heritage	7%					
Unknown/other	3%	19%				
TOTAL %	100%	100%	100%	100%	100%	100%
Latino/Hispanic Origin						
Of Latino/ Hispanic Origin	10%	19%	10%			
NOT of Latino/ Hispanic Origin	90%	81%	90%			
TOTAL %	100%	100%	100%	100%	100%	100%
Age						
0-5 years old	0					
6-17	2%					
18-24	1%					
25-59	35%	25%	33%	100%		
60 +	62%	75%	67%			
TOTAL %	100%	100%	100%	100%	100%	100%
Gender						
Female	63%	31%				
Male	37%	69%				
Total %	100%	100%	100%	100%	100%	100%
Disabled %	100%	100%		100%	55%	

Involvement of Clients Your Organization Serves	Percent of Board/Committee Members Who Are Clients
On Governing Board	
On Advisory Committee	n/a