

**MARIN COUNTY COMMUNITY DEVELOPMENT  
BLOCK GRANT (CDBG) PROPOSAL  
2015-16**

CH-1

**1. Project Name: Fair Housing Services**

**2. Total Amount Requested:**

**\$62,850**

**3. Project Sponsor: Fair Housing of Marin**

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

**Contact Person: Caroline Peattie**

**Title: Executive Director**

**Mailing Address: 1314 Lincoln Avenue, Suite A  
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](http://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.

**1314 Lincoln Avenue, Suite A, 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 (including the Housing Authority), 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 equality 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	4/15
Van Loben Sels	Fair Housing	10,000	8/14	Yes	11/14	Immed.
U.S. Dept. of HUD	Fair Housing	125,000	9/14	Yes	11/14	2/15

\*This is a 3-year HUD Fair Housing Initiatives Program grant, approved for \$324,998 each year, 4/1/14 – 3/31/17.

**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 Executive Director, Caroline Peattie, will provide supervisory services and general grant responsibility. Bilingual Intake Coordinator Karen Crump will provide intake for all client calls. Supervising Staff Attorney Jessica Sparks will supervise attorneys Katie Musich and Casey Epp, as well as Bilingual Housing Counselor Ray Zamudio, who will provide individual client services, investigate cases, and assist clients with filing administrative complaints. Denise Bashline, testing coordinator, will conduct complaint-based testing and systemic audits. Ms. Sparks will conduct fair housing training for the housing industry with assistance from Ms. Epp or Ms. Musich. Education Director Adriana Ames will supervise education and outreach activities and literature distribution, organize housing industry trainings including the housing authority, fair housing outreach presentations for agency staff and tenants and AFFH activities, and conduct human rights programs for children. 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, 95% of FHOM's rental 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
1	\$62,050
2	70,900
3	79,750
4	88,600
5	95,700
6	102,800
7	109,900
8	117,000

**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.

In FY 2013-14, FHOM served 321 tenants in Marin County, of whom more than 150 had housing discrimination complaints. Of those complaints, 57% alleged disability discrimination; 19% alleged national origin discrimination; 11% alleged familial status discrimination; 11% alleged age discrimination; 10% alleged race discrimination; and 8% alleged sex/gender/gender identity discrimination. In the coming year FHOM will engage in a fair housing outreach campaign for LGBT clients in Marin and host a housing forum on LGBT and domestic violence issues and other issues affecting the LGBT community and women. Less than 2% of complaints FHOM received from Marin County residents alleged marital status, source of income, or sexual orientation 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. 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 several audits to measure the extent of discrimination against Latinos in Marin. In FY 2013-14, FHOM conducted a systemic testing audit designed to measure discrimination against Latino apartment seekers at the pre-application stage. The audit resulted in evidence of disadvantages in treatment for Latino apartment seekers in 55% of phone calls to housing providers. Discriminatory practices included offering fewer units, quoting higher rents, and instituting a longer approval process for Latino applicants. As a result of such an audit, FHOM re-tested properties where Latino testers were treated disadvantageously; FHOM has filed a lawsuit in the most egregious case. FHOM also conducted a survey of several apartment complexes with mostly Latino tenants (many of whom were monolingual) which uncovered discriminatory practices related to repairs and other housing-related issues.

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 three bilingual staff members fluent in Spanish. Further, FHOM has a protocol in place to provide multilingual counseling, education, and outreach services. FHOM collaborates with the Asian Advocacy Project to provide services to Vietnamese speaking clients, and utilizes the AT&T interpretation service to communicate with 175 languages.

As a result of interviews with borrowers with loans from subprime lenders, FHOM discovered that many loans had predatory features; some borrowers were unaware of the high cost of their loans. As identified in the AI, 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 FY 2013-14, FHOM assisted 60 Marin homeowners with mortgage default and delinquency counseling and referral, often to members of protected classes.

**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, Novato Human Needs and the Latino Council. Three FHOM staff members are fluent in Spanish, and FHOM's Bilingual Intake Counselor is available for on-site client counseling sessions at Canal Alliance. In 2015-16, FHOM will seek out opportunities to present fair housing information at meetings of Latino groups.

To better reach African-American clients, FHOM will work with members/former members of the Action Coalition of Equity, Grassroots Leadership Network of Marin, the Marin City Community Service District (including Manzanita Recreation Center), the Marin City Library 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, and plans to do so again next year with additional funding received.

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 working 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 county, 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, 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.
- 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, when requested, and will disseminate fair housing literature through various methods as appropriate.
- FHOM will continue to monitor online housing advertisements 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 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 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 housing market, increasing housing stability by fair housing advocacy and education for people from protected classes, and expanding housing 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.*

**N/A**

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

Located very near downtown San Rafael, FHOM's offices are accessible and within walking distance of a major public transportation hub. FHOM has a TDD 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. In addition, staff meet with clients in their homes when necessary.

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.marincounty.org/cdbg](http://www.marincounty.org/cdbg); open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- 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](mailto:disabilityaccess@marincounty.org). This form and other County documents are available in alternative formats upon request.

**DEADLINE: APPLICATIONS MUST BE RECEIVED BY FRIDAY, DECEMBER 5, 2014, AT 5 P.M.**

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

**FAIR HOUSING OF MARIN**  
**1314 Lincoln Avenue**  
**San Rafael, CA 94901**  
**415-457-5025**

**Preparation date: November 20, 2014**

**FAIR HOUSING OF MARIN**  
**COMMUNITY DEVELOPMENT BLOCK GRANT 2015-2016**

<b>Personnel</b>	<b><u>Project Budget</u></b>
Executive Director	\$ 5,000
Intake Coordinator	16,000
Fair Housing Counselors	4,300
Staff Attorney	3,800
Education Director	5,000
Subtotal	<u>34,100</u>
Benefits and payroll taxes	0.23 7,843
<b>Total Personnel</b>	<b><u>\$ 41,943</u></b>
Indirect Costs 31.80% of Personnel Costs*	13,338
Rent Expense Allocated to Program Costs	6,689
Subcontractors	580
Supplies and local travel	300
<b>Total</b>	<b><u><u>\$ 62,850</u></u></b>

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

## Organization Profile - 2015-16 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:**

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

<b>Income of Level of Clients Your Org Serves %</b>	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	68%
Low income people	27%
People above the low income limits	5%

<b>Percentages (%)</b>	<b>Clients Your Organization Serves</b>	<b>Clients for this Project</b>	<b>Support Staff</b>	<b>Professional Staff</b>	<b>Board</b>	<b>Advisory Committee</b>
<b>Ethnic/Racial Demographics</b>						
Asian-American/Pacific Islander	3%	3%		12.5%		
African-American/Black	11%	11%			20%	
Caucasian/White	70%	70%	100%	75%	80%	
Native American	1%	1%				
Mixed Heritage	3%	3%				
Unknown/other	12%	12%		12.5%		
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Latino/Hispanic Origin</b>						
Of Latino/ Hispanic Origin	29%	29%		25%		
NOT of Latino/ Hispanic Origin	71%	71%	100%	75%	100%	
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Age</b>						
0-5 years old						
6-17 (Aggregate data for 0-17)	31%	31%				
18-24						
25-59 (Aggregate data for 18-62, incl. households w/ children counted above)	79%	79%	100%	100%	60%	
60+ (Data for clients age 62+, incl. households w/ children counted above)	21%	21%			40%	
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Gender</b>						
Female	59%	59%	100%	87.5%	80%	
Male	41%	41%		12.5%	20%	
<b>Total %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Disabled %</b>						
<b>Disabled %</b>	<b>37%</b>	<b>37%</b>	<b>100%</b>	<b>12.5%</b>	<b>0%</b>	

<b>Involvement of Clients Your Organization Serves</b>	<b>Percent of Board/Committee Members Who Are Clients</b>
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## Organization Profile - 2015-16 Data Collection Pilot

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	38,750	62,050
2	44,300	70,900
3	49,850	79,750
4	55,350	88,600
5	59,800	95,700
6	64,250	102,800

ORIGINAL



**MARIN COUNTY COMMUNITY DEVELOPMENT  
BLOCK GRANT (CDBG) PROPOSAL  
2015-16**

CH-2

1. **Project Name:** **Countywide Residential Rehabilitation Loan Program**

2. **Total Amount Requested:** **\$ 530,000**

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

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

**Contact Person:** **Carmen Hall Soruco**

**Title:** **Homeownership Programs Manager**

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

**Telephone:** **(415) 491-2532** Ext.

**Fax:** **(415) 472-2186**

**E-mail:** **[csoruco@marinhousing.org](mailto:csoruco@marinhousing.org)**

**Website (optional):** **[www.marinhousing.org](http://www.marinhousing.org)**

For non-housing projects only:	Funds Requested
Lower Ross Valley Planning Area	\$ <b>45,000</b>
Novato Planning Area	\$ <b>90,000</b>
Richardson Bay Planning Area	\$ <b>55,000</b>
San Rafael Planning Area	\$ <b>140,000</b>
Upper Ross Valley Planning Area	\$ <b>35,000</b>
West Marin Planning Area	\$ <b>15,000</b>
<b>Countywide Housing</b>	<b>\$ 150,000</b>

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.

**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 who reside in their homes, and non-profit group home sponsors, to undertake and complete necessary home repairs, correct substandard housing conditions and eliminate health and safety hazards.**

**Types of repairs and improvements that may be undertaken include 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 such as window replacement, and ADA improvements for wheelchair accessibility such as ramps and roll-in showers.**



**Borrowers 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 and can be deferred payment loans, due upon sale of the property.**

**Over the past 39 years, the Residential Rehabilitation Loan Program has processed 1426 applications and funded 716 loans totaling \$12,991,693 as well as 75 further advances on existing loans totaling \$535,078.**

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

**Total CDBG funds requested are \$530,000. 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 \$380,000 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 21 new loans at an average loan amount of \$25,000. Administrative costs to run the program average \$22,000 per month.**

**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. Program staff includes the Homeownership Programs Manager, the Homeownership Programs Specialist, and the Homeownership Programs Services Coordinator, all at half-time, with support provided by General Services and Accounting staff. The program has been operating successfully for many years and is continually evolving to adapt to current situations, building codes, etc.**

**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	\$62,050
2	70,900
3	79,750
4	88,600
5	95,700
6	102,800
7	109,900
8	117,000



**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. All loan applications are then presented for approval by the Rehab Loan Committee.**

**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 such as the developmentally disabled and mentally ill, most of whom only receive SSI.**

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

**With the ever-rising cost of real estate in Marin County, one of the highest-priced areas in the country, and the diminishing amount of 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 maintain their property in a safe and livable condition so they can remain in their homes and age in place.**

**Most low-income homeowners are unable to qualify for conventional property improvement loans and cannot perform the maintenance required to preserve their homes in good condition. In addition, many lenders do not 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 install accessibility improvements and 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 overall underrepresentation as homeowners in Marin County. Low-income homeowners who are able to purchase property do so predominantly in the areas where real estate prices are the lowest, namely the Canal Area in San Rafael and Marin City. In order to reach this demographic group, a search of homeowners in these census tracts was conducted through Old Republic Title Company which yielded over 900 names. We have begun mailing out Rehab Loan information to these individual owners spread out over several months.**

**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. This means that the majority of borrowers are elderly who were able to buy their homes years ago when they were not low-income but who are now living on fixed low incomes.**



**For current low-income prospective buyers it is next to impossible 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 other necessary home repairs and upgrades.**

*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 past 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 which is handed out borrowers upon request. We recommend that they solicit three bids before signing a contract. The final choice of contractor, however, is up to the homeowner. For small non-technical projects under \$500, homeowners may use unlicensed low-income laborers.**

- 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 Rehab Loan Program for applicants with physical disabilities is ensured by meeting on-site in the clients' homes to complete the application and make a physical inspection of the property. We are also able to have our own traveling notary accompany us to notarize loan documents after a loan is approved. Our office building is also fully ADA compliant if and when clients wish to make office visits.**

**Most importantly, the Rehab Loan Program is ideal for installing accessibility improvements for clients who require them such as grab bars, ramps, electric stair lifts, handicapped showers, door widening and kitchen modifications. Even elevators have been installed when feasible and cost-effective.**

- 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.marincounty.org/cdbg](http://www.marincounty.org/cdbg); open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- 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](mailto:disabilityaccess@marincounty.org). This form and other County documents are available in alternative formats upon request.

**DEADLINE: APPLICATIONS MUST BE RECEIVED BY FRIDAY, DECEMBER 5, 2014, AT 5 P.M.**

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



## Organization Profile - 2015-16 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.

<b>Income of Level of Clients Your Org Serves %</b>	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	<b>98%</b>
Low income people	<b>2%</b>
People above the low income limits	<b>(Only in the BMR Program which is NOT included in this report)</b>

Percentages (%)	Clients Your Organization Serves (4800)	Clients for this Project (316) Rehab	Support Staff	Professional Staff	Board	Advisory Committee
<b>Ethnic/Racial Demographics</b>						
Asian-American/Pacific Islander	<b>12%</b>		<b>7%</b>	<b>20%</b>		
African-American/Black	<b>23%</b>	<b>7%</b>	<b>18%</b>	<b>13%</b>	<b>14%</b>	<b>61%</b>
Caucasian/White	<b>59%</b>	<b>93%</b>	<b>75%</b>	<b>67%</b>	<b>86%</b>	<b>39%</b>
Native American	<b>1%</b>					
Mixed Heritage	<b>1%</b>					
Unknown/other	<b>4%</b>					
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Latino/Hispanic Origin</b>						
Of Latino/ Hispanic Origin	<b>20%</b>	<b>6%</b>	<b>1%</b>	<b>13%</b>		<b>5%</b>
NOT of Latino/ Hispanic Origin	<b>80%</b>	<b>94%</b>	<b>99%</b>	<b>87%</b>	<b>100%</b>	<b>95%</b>
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Age</b>						
0-5 years old	<b>5%</b>					
6-17	<b>19%</b>					
18-24	<b>11%</b>					
25-59	<b>40%</b>	<b>36%</b>	<b>89%</b>	<b>80%</b>	<b>71%</b>	<b>39%</b>
60 +	<b>25%</b>	<b>64%</b>	<b>11%</b>	<b>20%</b>	<b>29%</b>	<b>61%</b>
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Gender</b>						
Female	<b>64%</b>	<b>72%</b>	<b>79%</b>	<b>73%</b>	<b>57%</b>	<b>61%</b>
Male	<b>36%</b>	<b>28%</b>	<b>21%</b>	<b>27%</b>	<b>43%</b>	<b>39%</b>
<b>Total %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Disabled %</b>	<b>30%</b>	<b>28%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>10%</b>

Involvement of Clients Your Organization Serves	Percent of Board/Committee Members Who Are Clients
On Governing Board	<b>30%</b>
On Advisory Committee	<b>85%</b>

## Organization Profile – 2015-16 Data Collection Pilot

### Income Limits

<b>Household Size</b>	<b>Very Low Income Limit (≈50% of Median Income)</b>	<b>Low Income Limit (≈80% of Median Income)</b>
1	38,750	62,050
2	44,300	70,900
3	49,850	79,750
4	55,350	88,600
5	59,800	95,700
6	64,250	102,800

**MARIN COUNTY COMMUNITY DEVELOPMENT  
BLOCK GRANT (CDBG) PROPOSAL  
2015-16**

CH-3

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

**3. Project Sponsor:** *Marin Center for Independent Living*

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		\$ 2,000	\$ 2,000
Access Counselor		\$ 10,000	\$ 10,000
Benefits		\$ 3,000	\$ 3,000
Total Personnel:		\$15,000	\$ 15,000
<u>Operating</u>			
Occupancy, Postage, etc.		\$ 6,000	\$ 6,000
Modification, Labor, Permits, Fees	\$30,000	\$20,000	\$ 50,000
Total Operating:	\$30,000	\$26,000	\$ 56,000
Total Project:	\$30,000	\$41,000	\$ 71,000



**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.

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	Grab bars	Up to	N/A	Yes	Program began	Available
Client Asst Fund	Small repairs	500.00			7/1/2008	now
Spanos Fund	Small access modification projects	Up to 1,500.00	N/A	Yes	4/1/2014	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	\$62,050
2	70,900
3	79,750
4	88,600
5	95,700
6	102,800
7	109,900
8	117,000

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 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.marincounty.org/cdbg](http://www.marincounty.org/cdbg); open the Newest Information Panel and scroll to the heading Application Information and Workshops.
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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.

<b>Income of Level of Clients Your Org Serves %</b>	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	70%
Low income people	17%
People above the low income limits	13%

<b>Percentages (%)</b>	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
<b>Ethnic/Racial Demographics</b>						
Asian-American/Pacific Islander	4%	3%	0			
African-American/Black	7%	6%	10%			
Caucasian/White	79%	75%	90%	100%	100%	
Native American	2%	5%				
Mixed Heritage	2%	5%				
Unknown/other	6%	6%				
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Latino/Hispanic Origin</b>						
Of Latino/ Hispanic Origin	9%		10%			
NOT of Latino/ Hispanic Origin	91%		90%	100%	100%	
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Age</b>						
0-5 years old	0	0				
6-17	2%	0				
18-24	2%	0				
25-59	32%	30%				
60 +	64%	70%				
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Gender</b>						
Female	58%	45%				
Male	42%	55%				
<b>Total %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Disabled %</b>	<b>100%</b>	<b>100%</b>				

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