

# 2022-24 COMMUNITY DEVELOPMENT BLOCK GRANT APPLICATIONS

## Housing Project Applications

### Countywide Projects

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\* Includes HOME funding request.

# Housing and Federal Grants Division 2021/2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

Indicate type of project. If your project allows, you may apply under multiple categories.

HOME Housing New Construction

## Organization (Fiscal Sponsor) General Information

### Organization/Agency Name

Bolinas Community Land Trust (BCLT)

### Mailing Address

PO Box 805  
Bolinas, California, 94924

### Website

[www.bolinaslandtrust.org](http://www.bolinaslandtrust.org)

### Organization DUNS#

117416096

### Executive Director/CEO

Arianne Dar

### Email Address

adar@bolinaslandtrust.org

### Phone Number

(415) 868-9468

## Project General Information

### Program/Project Name

31 Wharf Rd

### Program/Project Site Address

31 Wharf Rd  
Bolinas, California, 94924

### HOME Year 1 Funding Amount Requested

800000

### HOME Year 2 Funding Amount Requested

0

**Application Contact Person**

Annie O'Connor

**Title of Contact Person**

Program Manager

**Email Address**

aoconnor@bolinaslandtrust.org

**Phone Number**

(415) 858-5401

**Is this project located in a Special Flood Hazard Area as indicated by FEMA?**

No

**Planning Areas Served: Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located.**

	% of Services Provided
Novato	24
San Rafael	39
County Other	37

**Total Percentage**

100

**Is your organization receiving other County of Marin funding for this project?**

Yes

**Funding Source**

Housing Trust Fund

**Funding Amount**

400000

**Date Funding Received**

Tuesday, December 1, 2020

**Is your organization receiving any other County of Marin funding for this project?**

No

**Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Please limit to 3000 characters.)**

The Bolinas Community Land Trust (BCLT) is a non-profit organization working relentlessly to bring security and balance to our West Marin communities in the form of reliable, affordable housing for our current and future low-income residents. BCLT currently offers rental housing to people of all walks of life who earn between 20-60% AMI in Marin County, and is in the process of developing

homeownership opportunities for people who earn less than 50% AMI. 100% of BCLT tenants qualify as low-income residents (earning <80% AMI) of West Marin. Our tenants are diverse and represent people of many races and ethnicities (Black, Biracial, Hispanic/Latino, and Middle-eastern), all ages, people who are able-bodied and people with disabilities, section 8 voucher holders, and include workers, the unemployed or retired. Many of our tenants are members of the essential workforce that serves the larger community. BCLT's housing portfolio currently serves approximately 38 individuals in 23 households. BCLT's current housing waitlist of approximately 200 people includes 50 "low-income" family households, 50% of whom include at least one person who identifies as Latino and/or a person of color.

In addition to housing, BCLT also manages the Bolinas Gas Station and a new, USDA-funded, septic system upgrade program for low-income homeowners and others wishing to add ADUs to create additional affordable housing. BCLT is not yet "certified" as a Community Housing Development Organization (CHDO) but may qualify for certification as it meets the requirements, including but not limited to having a governing board consisting of not less than one-third low-income persons and not more than one-third public officials.

**Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Please limit to 3000 characters.)**

Acquired in November 2019 with private donor funding, 31 Wharf Rd will be a new construction, mixed-use project providing nine (9) two- and three-bedroom apartments affordable to households earning less than 50% AMI, and one small commercial space. All apartments will include some ADA elements, three units will be ADA adaptable, and one ground floor apartment will be fully wheelchair accessible. The project will have 16 parking spaces, one of which will be restricted and ADA accessible.

In October 2021, the project received full entitlements from the Coastal Commission Permit and Design Review, which included the completion of the following reports and surveys: Tribal Review, Design Review, Historical Review, Biological Survey, Geotechnical Report, and a Traffic Study. The Coastal Commission determined the project was exempt from the California Environmental Quality Act (CEQA) review requirements based on the environmental and historical studies provided. BCLT is preparing to submit the building permit application in March 2022, which may be approved by end of May 2022.

The project is designed specifically to provide affordable, family-size apartments, which are in high demand in the Bolinas community, especially for essential workers who support the school district, emergency safety services and local health care. Federal tax return data show that 75% of full-time residents in Bolinas earn less than 80% AMI. In addition to its waitlist of 200 households, BCLT will also engage in affirmative marketing across Marin County to ensure this opportunity is made available to the broader, more diverse community.

**Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and clients/consumers/tenants. (Limit to 3000 characters.)**

The COVID-19 health and economic crises highlighted the importance of safe, dignified, stable housing as a critical part of community and individual health and well-being. To this end, during the pandemic, BCLT pivoted to deliver rental assistance to both our residents and our commercial shop owners. BCLT raised over \$300,000 from community members for direct distribution to tenants and landlords. Through these efforts, we reached 30 new families who identify as Hispanic/Latino and added many of them to our housing waitlist. Our ongoing work to create and preserve permanently affordable housing for Stinson and Bolinas communities has also continued unabated. Our organization has grown during the pandemic, but without using the office and with even more demand in the local community for stabilized rental housing for lower income households. Due to the number of people sheltering in place or working from home, housing instability has become more critical. As owners sell their homes, more tenants find themselves displaced and facing extremely higher rent prices than ever before. The 31 Wharf Rd project will provide nine large family-size apartments that will not only be



affordable but also spacious for families who need to work or provide child care at home. The project's downtown location, near a park and the beach, also offer a higher quality of life when households need to shelter in place.

### **HUD National Objective to be served (check at least one)**

Activities benefiting low and moderate-income persons. (LMI)

Activities benefiting low and moderate area. (LMA)

### **How will this project Affirmatively Further Fair Housing? (Please limit to 3000 characters.)**

BCLT is committed to diversity, equity, and affirmative action for fair housing. To implement BCLT's Fair Housing Marketing Plan, which has been approved by Marin County, staff have actively been working on affirmative marketing and outreach to populations under-represented both locally and across Marin County. We identified the Latino population in our community as particularly underserved and have proactively built stronger partnerships to foster inclusion, equity, and diversity through the creation of a Latino Advisory Committee and including Spanish translation in our written communications and at public events. We have also conducted outreach events with a focus on our Latino population and access to our services.

BCLT has served over 30 families who identify as Hispanic/Latino with our local rental assistance program and approximately 30% of our current waitlist identify as Latino. This project, 31 Wharf Rd, will create nine family-size apartments, including one fully accessible ADA unit (ground floor) and eight units will incorporate other ADA components, such as smoke/fire detectors for the hearing impaired. Census data show that the current demographic of the 1,074 residents of Bolinas consists of approximately 86% "White non-Hispanic", 4% "White Hispanic", 8.5% "Biracial", 1.30% Asian and 0% African-American. BCLT's current housing waitlist of 200 people has about 50 "low-income" family households, 50% of whom include at least one person who identifies as Latino and/or a person of color. This project, with nine family-size apartments, will serve approximately 30 individuals in nine (9) households. We anticipate that approximately 30% of individuals served (9 persons) will identify as a "person of color", 40% (12-13 persons) will identify as Hispanic/Latino, and at least 5% will identify as having a physical disability (2-3 persons). Through BCLT's Affirmative Marketing across the broader county to organizations committed to serving Black & Indigenous People of Color (BIPOC), this project and future projects will provide an opportunity to increase ethnic and racial diversity in Bolinas.

For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

### **Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)**

BCLT's Fair Housing Marketing Plan has been approved by Marin County. Staff have actively been working on affirmative marketing and outreach to populations under-represented, not just in West Marin but across Marin County and the greater Bay Area. In addition to posting posters (in English & Spanish) at community centers, post offices and libraries, BCLT staff will also directly reach out to specific community organizations that are committed to serving under-represented populations to ensure that these networks can spread the word of this new affordable housing opportunity in Bolinas. BCLT will directly reach out to organizations including: the Marin BIPOC Coalition, North Marin Community Services, the Marin Center for Independent Living, and the Federated Indians of Graton Rancheria (formerly the Coast Miwok Tribe). In addition to posters, BCLT will also share this housing opportunity information through our community partner's newsletters, email lists and social media posts, including English and Spanish versions. All marketing and application materials will include the Equal Housing Opportunity Logo.

Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be

prioritized. (Use the income level table found in the Application Guidelines document.)

	Number
Moderate Income	0
Low Income	0
Very Low Income	30
Extremely Low Income	0

**Total Number of Persons by Income Demographic**

30

**How does your organization verify client income? (Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers (Please limit to 3000 characters.)**

BCLT staff will use the California Tax Credit program’s “Tenant Income Certification” form and guidelines to certify household income, which follows the HUD Handbook 4350.3 guidelines for calculating annual income, adjusted gross income, verifying with documentation and determining affordable rent. If the project secures Project-Based Section 8 Housing Vouchers in the future, then the Marin Housing Authority will perform the initial Income Certifications, and BCLT will perform annual re-certifications. All Tenant Income Certification forms and income documentation will be kept in the BCLT Office in a locked filing cabinet to ensure security.

**Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.**

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native		
Asian		
Black or African American		
Native Hawaiian or Other Pacific Islander		
White	21	7
American Indian and White		
Asian and White		
Black and White		

	Total Number of Persons	Number Identifying as Hispanic
American Indian and Black		
Multi-Racial	9	6

**Total Number of Persons**

30

**Total Number Identifying as Hispanic**

13

**Female-Headed Households (out of above total)**

3

**Persons with Disabilities (out of above total)**

2

**PROJECT MANAGEMENT & FINANCIAL DATA**

**If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. (Limit to 3000 characters.)**

BCLT’s past projects that received CDBG/HOME funds include:

- 3755 Shoreline Hwy – acquisition and renovation of 5 affordable housing units (complete)
- 430 Aspen Rd – developed 2 affordable housing units (complete)
- Aspen Lots – acquired land in 2018 (complete)
- 6 Wharf Rd - developed 8 affordable units (complete)
- Gibson House Repairs – renovate 7 units (pending re-authorization of the lead-free certification for the NEPA EA to begin work in 2022)

**If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Please limit to 3000 characters.)**

\$22,000 CDBG funds were approved for the Gibson House Repairs project, which is waiting for the re-authorization of the lead-free certification for repair work to begin work in Spring 2022.

**Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with Davis- Bacon prevailing wage requirements? (Please limit to 3000 characters.)**

BCLT is currently administering a USDA grant in support of septic tank improvement for 25 low- and moderate-income homeowners in Bolinas. BCLT does not yet have direct experience with the Davis-Bacon prevailing wage and procurement requirements, however, our lead contractor for 31 Wharf Rd (Oliver & Co.) does have experience with Davis-Bacon compliance. It is our understanding that this project may not require prevailing wages since it will have nine HOME-assisted residential units, which is below the Davis-Bacon threshold.

**Describe who will supervise and manage the project and their past experience with project management. (Please limit to 3000 characters.)**

Arianne Dar, executive director, and Annie O’Connor, program manager, will supervise and manage the 31 Wharf Rd project. Ms. Dar has served as BCLT’s executive director since 2017 and as a BCLT Board for two years before becoming executive director. Ms. Dar has more than 15 years of experience supervising real estate development and renovation projects, including the development and project management of four BCLT properties (6 affordable housing units), five other residential properties in Bolinas (7 residential units), and one commercial property in downtown Oakland with 6 units.

Annie O'Connor joined BCLT in April 2021 and is a seasoned project and program manager, non-profit leader, and impact consultant. She excels at working across sectors and collaborating with diverse stakeholder groups. Her project management experience includes: 10+ years' experience as an impact consultant co-designing custom strategy solutions with and for diverse clients and community members to address their self-identified priorities; 15+ years' experience leading collaborative teams, to deliver various social impact metrics, through strategic management of the full project lifecycle; and 20+ years' experience creating, running, and supporting multi-project environments that meet all stakeholder needs for inclusion, clarity, and confidence.

**Describe any recent or upcoming leadership transitions. (Limit to 3000 characters.)**

There are no recent or upcoming leadership transitions at BCLT.

**For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Please limit to 3000 characters.)**

The entitlements for this project include: coastal permit with design review, building permits, and water and sewer entitlements from the Community Public Utility District (BPUD). BCLT might also have need for a CEQA review but was determined to be exempt from this based on the studies submitted as part of the coastal permit application.

BCLT received its coastal permit and passed design review in October 2021 and was determined to be CEQA exempt at that time based on the results of the following completed surveys and studies: tribal review, historic and archeological reviews, biological survey, geotechnical reports, seismic assessment, traffic study and review of location outside of the 15 year flood zone.

BCLT has a water meter and the BPUD determined that it can service the project. BCLT is currently in negotiations with the BPUD to determine whether it better serves both entities to move the water service to a high yielding well on the property, developed by the BCLT, or whether the service should remain as proposed through the existing water meter. This detail should be determined before the end of February 2022. BCLT is preparing to submit the building permit application in March 2022, which may be approved by end of May 2022.

**For Housing and Capital (construction and renovation) projects, what stage are you in? Select the current phase of the proposed project.**

Cost Estimate

**For HOME projects: Please describe how you will need the 25% funding match requirement? (Please limit to 3000 characters.)**

Of the Total Project Cost, which is approximately \$9,600,000, \$800,000 is requested from HOME (8%) and approximately \$7,000,000 (73%) will come from non-government sources, including a commercial loan, The Marin Community Foundation, and individual donors through BCLT's capital campaign.

**For HOME projects: Describe your project's ability to pencil out with HOME Low Rents. (Limit to 3000 characters.)**

All 9 units at 31 Wharf Rd will be targeted as affordable to "very-low-income" households earning less than 50% HUD AMI, with rents set at 30% of 50% AMI, not to exceed the 2021 LOW HOME RENT LIMITS, which are currently \$2,056 for 2-bedroom units and \$2,375 for 3-bedroom units. Annual gross income from residential units plus one small commercial space (\$1,000/month), less vacancy deductions, provide an estimated annual gross income of \$237,000. \$237,000 Annual Gross Income less \$100,000 Total Annual Expenses (which includes \$400/unit replacement reserves and management fees of \$90 per unit per year) leaves \$137,000 Net Operating Income to cover the annual hard debt of \$120,000, with a debt service coverage ratio of 1.14, leaving approximately \$17,000 Net Cash Flow to supplement the project's reserves. If the project is unable to achieve its fundraising goal

of \$4,000,000 or loan amount of \$2,500,000, BCLT has been invited to apply for Project-Based Section 8 Housing Vouchers to supplement the rent income by an additional \$180,000 per year (depending on the number of units targeted at either 50% AMI or 30% AMI). This additional income will balance the budget while still leaving adequate Cash Flow for unexpected expenses or to reinvest in the project's reserve accounts.

**For HOME projects: Are you applying as a Community Housing Development Organization (CHDO)?**

Yes

**For HOME projects: Have you been previously certified as a CHDO?**

No

**For Housing and Capital (construction and renovation) projects, what is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)**

**Define scope of work/finish design**

Saturday, November 30, 2019

**Complete planning and environmental review**

Sunday, October 31, 2021

**Release bid package**

Saturday, July 31, 2021

**Select contractor**

Friday, October 1, 2021

**Finalize contract**

Sunday, October 31, 2021

**Obtain building permits**

Tuesday, May 31, 2022

**Start construction**

Wednesday, June 15, 2022

**Complete construction**

Tuesday, August 31, 2021

**Describe any flexibility regarding your projects start/completion date. (Limit to 3000 characters.)**

Marin County Building Permits will be submitted by the end of March 2022, and we anticipate approval by May 2022. The contractor (Oliver & Company)

estimates that the construction can be completed in 14 months (August 2023), with a contingency window through December 2023. Since the design involves two buildings on the site, the County has verbally approved a flexible contingency plan that allows BCLT to construct the project in two phases if there is any delay in achieving the project's remaining fundraising goal of \$4,000,000 by May 2022. BCLT has an anonymous donor who has committed \$3.5M on the condition that the project be completed by the end of 2023. Therefore, if there are any delays or challenges caused by unforeseen circumstances, BCLT and its community partners are committed to doing what it takes to ensure the project is completed before December 2023. If the fundraising goal is not met by May 2022, the contingency plan is to begin the first phase as planned, in June 2022, with the development of the first building that will include five residential units, one commercial unit and 16 on-site parking spaces, which will be completed by August 2023.

**Required Attachments:**

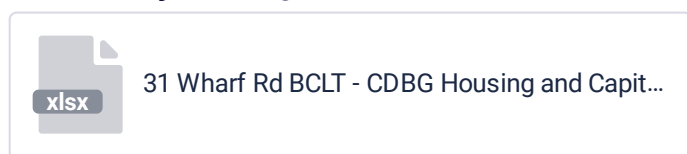
A. **Project Budget:** Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.

For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.

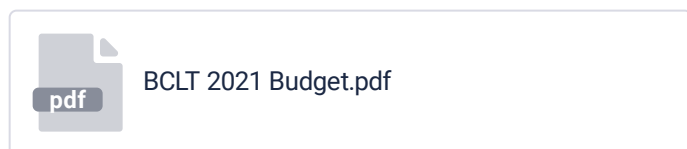
For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

B. **Organizational Budget:** Upload your organization or fiscal sponsors annual budget.

**Attach Project Budget**



**Attach Organization Budget**



## Attach Dynamic Flood Map



31 Wharf Rd Bolinas Dynamic Flood Map.pdf

## Attach Miscellaneous



BCLT letter of support\_joint.pdf

## Signer Name

Tracy Parent

## Signer Title

Project Consultant

## Signer Affirmation

By checking this box, I hereby certify that the information in this application is true and accurate to the best of my knowledge.

**Capital and Housing Project Budget Template**

<b>Bolinas Community Land Trust</b>
31 Wharf Road

Date: 2/2/2022

INCOME:	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Income
<b><u>Committed</u></b>					
<b>Foundations:</b>					\$ -
Marin Community Fdn			\$ 500,000.00		\$ 500,000.00
					\$ -
<i>(Add rows)</i>					\$ -
<b>Government:</b>					\$ -
Housing Trust Fund			\$ 400,000.00		\$ 400,000.00
					\$ -
<i>(Add rows)</i>					\$ -
<b>Corporations:</b>					\$ -
					\$ -
<i>(Add rows)</i>					\$ -
<b>Individual Contributions:</b>			\$ 910,000.00		\$ 910,000.00
<b>(list total):</b>					
<b>Earned Income:</b>					\$ -
					\$ -
<i>(Add rows)</i>					\$ -
<b>Other (specify):</b>					\$ -
					\$ -
<i>(Add rows)</i>					\$ -
<b>Subtotal, Committed Income</b>			\$ 1,810,000.00	\$ -	\$ 1,810,000.00
<b><u>Uncommitted</u></b>					
<b>Federal Grants Request</b>	\$ 800,000.00	\$ -			\$ 800,000.00
<b>Foundations:</b>					
Marin Community Fdn			\$ 190,000.00		\$ 190,000.00
<i>(Add rows to list other Foundations)</i>					
<b>Government:</b>					
Housing Trust Fund/PHLA			\$ 550,000.00		\$ 550,000.00
<i>(Add rows to list other Government agencies)</i>					
<b>Corporations:</b>					
CDFI Loan			\$ 2,327,414.00		\$ 2,327,414.00
<i>(Add rows to list other Corporations)</i>					
<b>Individual Contributions:</b>					
Anonymous Donor			\$ 3,500,000.00		\$ 3,500,000.00
Other Individual Donors			\$ 500,000.00		\$ 500,000.00
<i>(Add rows to list other Contributions)</i>					
<b>Other (specify):</b>					
<i>(Add rows to list others )</i>					
<b>Subtotal, Uncommitted Income</b>	\$ 800,000.00	\$ -	\$ 7,067,414.00	\$ -	\$ 7,867,414.00
<b>Other</b>					
<b>Earned Income:</b>					
<i>(Add rows)</i>					
<b>Subtotal, Earned Income</b>			\$ -	\$ -	\$ -
<b>Grand Total Income</b>	\$ 800,000.00	\$ -	\$ 8,877,414.00	\$ -	\$ 9,677,414.00



EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
<b>Direct Project Related Expenses</b>					
<b>Acquisition</b>					
Purchase price			\$ 900,000.00		\$ 900,000.00
Title/Recording/Escrow			\$ 10,000.00		\$ 10,000.00
(Add rows to list other direct project expenses)					\$ -
<b>Pre-development</b>					
Architecture & engineering			\$ 700,000.00		\$ 700,000.00
Reports			\$ 45,000.00		\$ 45,000.00
Market Study					\$ -
Legal fees			\$ 40,000.00		\$ 40,000.00
(Add rows to list other direct project expenses)					\$ -
<b>General Development</b>					
New Construction	\$ 600,000.00	\$ -	\$ 5,904,000.00		\$ 6,504,000.00
Site Work	\$ 5,000.00	\$ -	\$ 215,000.00		\$ 220,000.00
General Contractor Overhead	\$ 40,000.00	\$ -	\$ 350,240.00		\$ 390,240.00
Insurance			\$ 5,000.00		\$ 5,000.00
Hard Cost Contingency (10%)	\$ 30,000.00	\$ -	\$ 629,424.00		\$ 659,424.00
Lender Fees			\$ 17,500.00		\$ 17,500.00
NEPA Report	\$ 30,000.00		\$ 10,000.00		\$ 40,000.00
Cap. Oper Reserves 3 months	\$ 20,000.00	\$ -	\$ 3,250.00		\$ 23,250.00
Capitalized Repl Reserves			\$ 18,000.00		\$ 18,000.00
Marketing	\$ -	\$ -	\$ 5,000.00		\$ 5,000.00
					\$ -
<b>Subtotal, Direct Project Related Expenses</b>	\$ 725,000.00	\$ -	\$ 8,852,414.00	\$ -	\$ 9,577,414.00
<b>Developer Fee (specify % in column A below)</b>					
1.00%	75000	0	25000		\$ 100,000.00
<b>Fiscal Sponsorship Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Grand Total All Expenses</b>	\$ 800,000.00	\$ -			\$ 9,677,414.00

**EXPENSE**

	<b>2021 Budget</b>	<b>Portion of Budget As of Oct 31</b>	<b>Total Spent October 31</b>	<b>Difference</b>	<b>Notes</b>
<b>PROPERTY MANAGEMENT</b>					
Equipment/Appliances	\$1,500.00	\$1,245.00	\$2,201.81		
Repair and Maintenance	\$25,000.00	\$20,750.00	\$60,683.51		Incl. SB Imp; reimbursed by grant
Tools	\$1,500.00	\$1,245.00	\$756.64		
Tranportation	\$1,500.00	\$1,245.00	\$899.31		
Utilities	\$30,000.00	\$24,900.00	\$43,795.11		Large rise in consumer prices
Services for General Repairs	\$5,000.00	\$4,150.00	\$6,915.96		
Rent for 76 Wharf	\$23,000.00	\$19,090.00	\$17,252.00		
Storage	\$0.00	\$0.00			
<b>Subtotal Property Management</b>	<b>\$87,500.00</b>	<b>\$72,625.00</b>	<b>\$132,504.34</b>	<b>-\$59,879.34</b>	
<b>OFFICE &amp; ADMINISTRATION</b>					
Insurance	\$44,000.00	\$36,520.00	\$12,817.75		Billing in Last Quarter
Postage and Shipping	\$2,000.00	\$1,660.00	\$492.35		
CompSup/Softwre/Inter net	\$3,000.00	\$2,490.00	\$4,487.76		
Office Supplies	\$3,500.00	\$2,905.00	\$2,202.59		
Dues and Subscriptions	\$1,150.00	\$954.50	\$849.50		
Education & Training	\$2,000.00	\$1,660.00	\$360.00		
Legal Advice	\$10,000.00	\$8,300.00	\$7,187.00		Non program only
Miscellaneous	\$655.00	\$543.65	\$8,000.68		
Payroll	\$290,000.00	\$240,700.00	\$233,474.73		Not deficit spending
<b>Subtotal Office &amp; Administration</b>	<b>\$356,305.00</b>	<b>\$295,733.15</b>	<b>\$269,872.36</b>	<b>\$25,860.79</b>	
<b>FINANCES &amp; ACCOUNTING</b>					
Interest & Mortgage Expense	\$166,172.00	\$137,922.76	\$110,994.60		Includes Overlook loan
Accounting	\$10,000.00	\$8,300.00	\$7,297.00		
Property Tax	\$25,000.00	\$20,750.00	\$1,924.47		Billing in Dec
Bank Charges & Misc Fees	\$475.00	\$394.25	\$1,442.54		Added Fees not included
<b>Subtotal Finances &amp; Accounting</b>	<b>\$201,647.00</b>	<b>\$167,367.01</b>	<b>\$121,658.61</b>	<b>\$45,708.40</b>	

**PUBLIC  
RELATIONS/MEDIA**

Development PR	\$250.00	\$207.50	\$6,756.99		Incl. Photos; reimbursed by grant
Fundraising	\$17,000.00	\$14,110.00	\$7,093.53		Billing in Dec
Consultants	\$6,000.00	\$4,980.00	\$0.00		
<b>Subtotal Public Relations</b>	<b>\$23,250.00</b>	<b>\$19,297.50</b>	<b>\$13,850.52</b>	<b>\$5,446.98</b>	

**GAS STATION**

Operating Exp including Rent	\$18,000.00	\$14,940.00	\$16,608.13		Includes Rent
Gasoline & Diesel	\$240,000.00	\$199,200.00	\$209,981.87		Fuel Cost Only
Taxes/Fees/Permits&CO					Budget adjustment; no sales tax
GS misc	\$77,000.00	\$63,910.00	\$76,570.85		
Loan Payment	\$23,699.52	\$19,749.60	\$19,749.60		
<b>Subtotal Gas Station</b>	<b>\$358,699.52</b>	<b>\$297,799.60</b>	<b>\$322,910.45</b>	<b>-\$25,110.85</b>	

<b>TOTAL EXPENSE</b>	<b>\$1,027,401.52</b>	<b>\$852,822.26</b>	<b>\$860,796.28</b>	<b>-\$7,974.02</b>	\$17K surplus w/o gas station
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**REVENUE**

	<b>2021 Budget</b>	<b>Portion of Budget As of Oct 31</b>	<b>Total Income October 31</b>	<b>Difference</b>	
Operating Revenue	\$727,818.00	\$604,088.94	\$698,063.47	\$93,974.53	Added unit; rent reimbursement Budget adjustment;
Donations & Grants	\$300,000.00	\$249,000.00	\$292,294.12	\$43,294.12	PPP loan
<b>TOTAL REVENUE</b>	<b>\$1,027,818.00</b>	<b>\$853,088.94</b>	<b>\$990,357.59</b>	<b>\$137,268.65</b>	

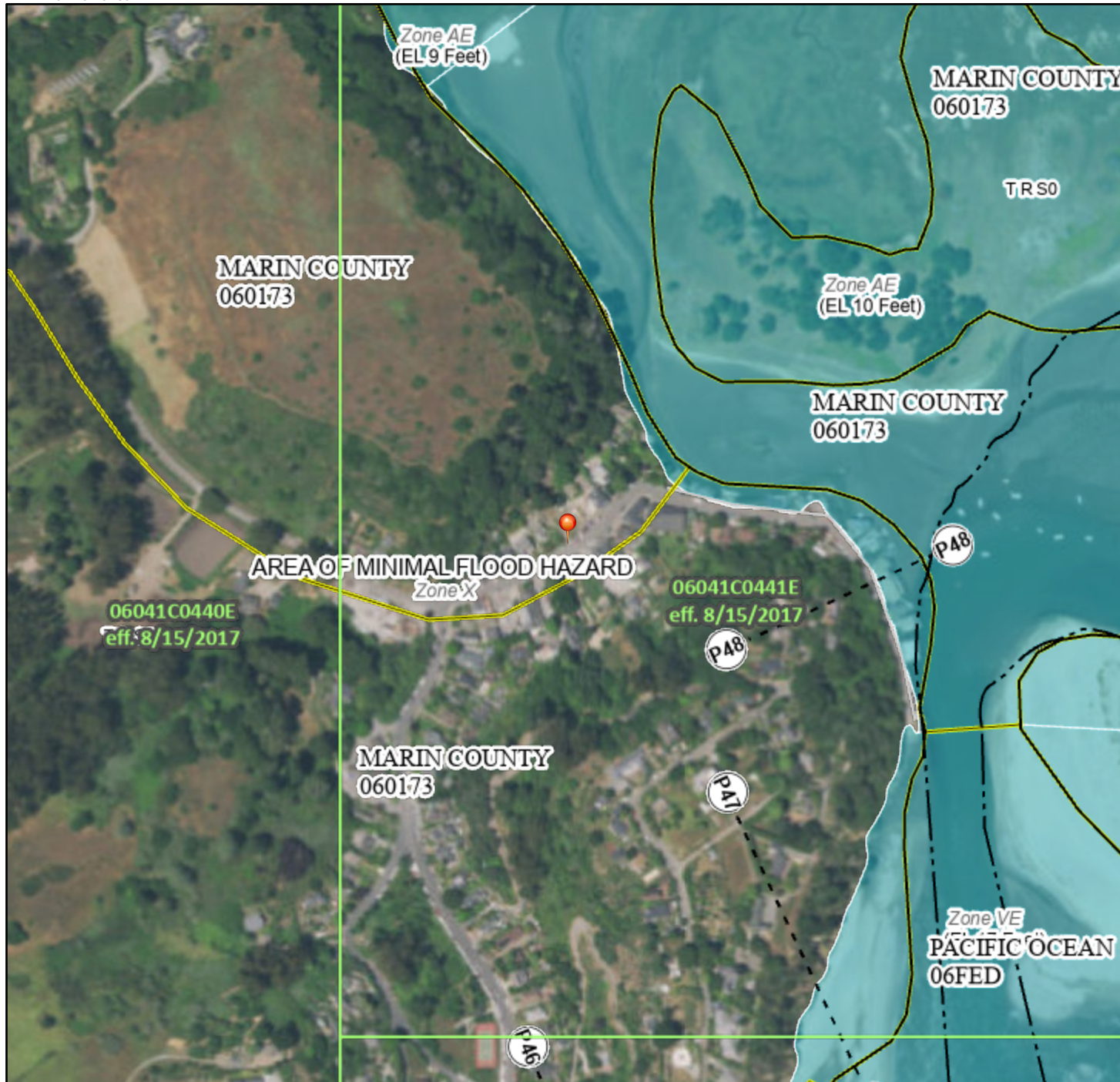
**REVENUE Detail**

<b>Donations &amp; Grants</b>	<b>Operating</b>	<b>Project</b>	
Individual Donations	\$117,224.81	\$116,500.00	<b>\$233,724.81</b>
Government	\$86,359.77	\$89,881.10	<b>\$176,240.87</b>
Business	\$2,893.69	\$4,000.00	<b>\$6,893.69</b>
Foundation	\$79,361.20	\$0.00	<b>\$79,361.20</b>
Internet	\$6,454.65	\$0.00	<b>\$6,454.65</b>
<b>Total Donations &amp; Grants</b>	<b>\$292,294.12</b>	<b>\$210,381.10</b>	<b>\$502,675.22</b>

# National Flood Hazard Layer FIRMette



122°41'26"W 37°54'50"N



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

**SPECIAL FLOOD HAZARD AREAS**

- Without Base Flood Elevation (BFE)  
Zone A, V, A99
- With BFE or Depth Zone AE, AO, AH, VE, AR
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**

- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
- Future Conditions 1% Annual Chance Flood Hazard Zone X
- Area with Reduced Flood Risk due to Levee. See Notes. Zone X
- Area with Flood Risk due to Levee Zone D

**OTHER AREAS**

- NO SCREEN Area of Minimal Flood Hazard Zone X
- Effective LOMRs
- Area of Undetermined Flood Hazard Zone D

**GENERAL STRUCTURES**

- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**

- Cross Sections with 1% Annual Chance Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**

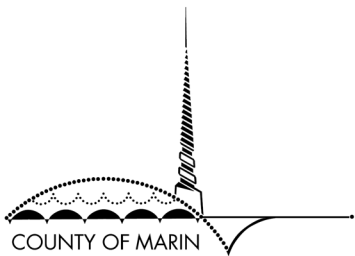
- Digital Data Available
- No Digital Data Available
- Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 1/11/2022 at 12:34 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



PRESIDENT  
Dennis Rodoni  
4<sup>TH</sup> DISTRICT

To Whom It May Concern:

VICE PRESIDENT  
Judy Arnold  
5<sup>TH</sup> DISTRICT

We write this letter of support on behalf of the Bolinas Community Land Trust (BCLT)'s affordable housing development at 31 Wharf in Downtown Bolinas which aligns with the mission of BCLT to create, preserve and sustain long term affordable housing in Bolinas. There is a growing need for affordable housing throughout Marin County, and this need it particularly felt in Marin's coastal areas which are impacted by tourism and extremely high housing costs.

2<sup>ND</sup> VICE PRESIDENT  
Damon Connolly  
1<sup>ST</sup> DISTRICT

Katie Rice  
2<sup>ND</sup> DISTRICT

Furthermore, developing affordable housing in California is expensive and challenging due to high development and land costs and a high degree of regulation<sup>1</sup>. In Marin County, all these traits are amplified, and in Bolinas, even more so. The average cost of developing affordable housing in Marin is approximately \$750,000<sup>2</sup> per unit for larger developments in the bay area. With the added expenses of labor and materials in West Marin, this project would be significantly higher than this per unit estimate. In addition, smaller projects are always more expensive, because they cannot take advantage of economies of scale.

Stephanie Moulton-Peters  
3<sup>RD</sup> DISTRICT

Matthew H. Hymel  
COUNTY ADMINISTRATOR  
CLERK OF THE BOARD

BCLT's perseverance in getting this project through the strenuous review process, including multiple appeals, has taken persistence and determination and is particularly noteworthy as no other new multifamily affordable housing developments were approved in unincorporated Marin during this housing element planning period (2015-2023).

Diane Patterson  
ASSISTANT CLERK OF THE BOARD

Marin County Civic Center  
3501 Civic Center Drive  
Suite 329  
San Rafael, CA 94903  
415 473 7331 T  
415 473 3645 F  
415 473 6172 TTY  
www.marincounty.org/bos

We are invested in this project and hope to see it come to fruition, with all of the proposed units included, in these difficult economic times the need for affordable housing is growing as many low-income households continue to feel the impacts of the pandemic.

This project supports the County's goal of adding affordable housing for families in areas of opportunity. This project is vitally needed by Marin's most vulnerable families and individuals and will be an asset to the community.

<sup>1</sup> The Terner Center, The Cost of Building Housing Series <https://ternercenter.berkeley.edu/research-and-policy/the-cost-of-building-housing-series/>

<sup>2</sup> Personal interviews with ECS, Eden, EAH and Mercy (October -November 2021)

Regards,



Dennis Rodoni, District 4  
Marin County Board of Supervisors



Leelee Thomas, Deputy Director of Housing  
Marin County Community Development Agency

# Housing and Federal Grants Division 2021/2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

Indicate type of project. If your project allows, you may apply under multiple categories.

CDBG Housing Rehabilitation

HOME Housing Rehabilitation

## Organization (Fiscal Sponsor) General Information

### Organization/Agency Name

Eden Housing Inc

### Mailing Address

22645 Grand Street  
Hayward, California, 94541

### Website

[www.edenhousing.org](http://www.edenhousing.org)

### Organization DUNS#

058211947

### Executive Director/CEO

Linda Mandolini

### Email Address

LMandolini@edenhousing.org

### Phone Number

(510) 247-8117

## Project General Information

### Program/Project Name

Point Reyes Coast Guard

### Program/Project Site Address

1 Commodore Webster Drive  
Point Reyes Station, California, 94956

### CDBG Year 1 Funding Amount Requested

273000

### CDBG Year 2 Funding Amount Requested

273000



**HOME Year 1 Funding Amount Requested**

0

**HOME Year 2 Funding Amount Requested**

500000

**Application Contact Person**

Jeremy Hoffman

**Title of Contact Person**

Associate Director of Real Estate Development

**Email Address**

jeremy.hoffman@edenhousing.org

**Phone Number**

(510) 501-4529

**Is this project located in a Special Flood Hazard Area as indicated by FEMA?**

Yes

**Planning Areas Served: Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located.**

	% of Services Provided
Novato	24
San Rafael	39
County Other	37

**Total Percentage**

100

**Is your organization receiving other County of Marin funding for this project?**

Yes

**Funding Source**

Housing Trust Funds

**Funding Amount**

459528

**Date Funding Received**

Tuesday, December 7, 2021

**Is your organization receiving any other County of Marin funding for this project?**

No



**Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Please limit to 3000 characters.)**

Eden Housing is one of the oldest and most experienced affordable housing non-profit organizations in California. Since our inception in 1968, Eden has worked in partnership with cities and local community partners to develop, acquire, or rehabilitate more than 10,600 affordable homes throughout California, and currently provides homes to a diverse population of more than 22,000 lower-income residents.

Eden works in 15 counties, including Marin County, where we own and operate The Fireside and Warner Creek. As a mission-driven non-profit, we serve low-income families, seniors, and people living with disabilities. Eden's work goes beyond building high quality buildings, as we strive to create strong communities for the residents who live in our housing and a permanently affordable, high-quality asset for the cities we partner with. Our vision is for everyone to have access to safe, decent, affordable housing. Eden Housing creates and sustains high-quality affordable housing communities that advance equity and opportunity for all. Under the Eden Housing umbrella, Eden Housing Management, Inc. (EHMI) provides quality onsite management and maintenance of our affordable homes, and Eden Housing Resident Services, Inc. (EHRSI) offers free onsite support services and programs for residents.

**Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Please limit to 3000 characters.)**

Eden Housing, Inc. (Eden) and the Community Land Trust Association of West Marin (CLAM) are working in partnership to develop and operate 51 affordable rental housing units and related residential services on the 32.57 acre former Pt. Reyes Station Coast Guard housing site. The housing will consist of 36 townhouse units for family housing and 15 apartments for small households or seniors. The project will serve households earning between 30% – 60% of the Area Median Income.

The townhomes are located in ten two-story buildings. The townhomes will provide 5 two-bedroom and 1 bath townhomes, 24 three-bed and 1.5 bath townhomes, and 7 four-bed and 2 bath townhomes. The 9,652 square foot former dormitory will be substantially remodeled to provide 15 one-bedroom apartments.

Originally built in 1974, necessary modernization of the townhomes will include seismic improvements, conversion to all electric appliances and systems, kitchen upgrades, new building envelope and reframing as needed where there is water infiltration, and new flooring. The former two-story barracks building will be adapted into 15 one-bedroom units via substantial rehabilitation of the building envelope and foundation. An elevator will be added on the exterior of the existing building. At least 3 of the townhomes will be converted to ADA mobility accessible, and all apartments will be ADA accessible.

A resident services building will include a community room of approximately 1,200 sf, a kitchen, storage and restrooms, a library/computer room, a coin operated laundry facility, and property management offices. Resident amenities will include residential private and common open space, a new playground and neighborhood gathering space. The site requires significant infrastructure improvements to meet current code including development of an onsite wastewater treatment and dispersal system, improved parking, pedestrian pathways and stormwater management.

Eden and CLAM are collaborating on all aspects of the project, including predevelopment, planning, financing, construction, and long-term ownership. Eden will provide property management. The renewed neighborhood also will include future community-serving amenities that will be managed, funded, and operated by CLAM and available to the residents as well as the public. This funding application is specific to the affordable housing project.

The housing project is anticipated to be funded with 4% low-income housing tax credits and tax exempt bonds allocated by the California Debt Limit Allocation Committee, Joe Serna and Multifamily Housing Program subsidized loans from California Department of Housing and Community Development, project-based Section 8 vouchers from the Housing Authority of the County of Marin, County of Marin

Housing Trust Funds, and philanthropic funding, in addition to the HOME and CDBG funds requested.

**Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and clients/consumers/tenants. (Limit to 3000 characters.)**

The COVID-19 global pandemic has greatly impacted the industry as a whole. Many of Eden's projects have experienced labor shortages, increased construction costs, material escalation, supply chain constraints, permit and inspection delays, and exposure on construction sites as a result of the latest OMICRON variant. However, Eden has been able to rely on its strengths and continue to push forward in promoting affordable housing despite these circumstances. As an organization, Eden continuously promotes and advocates for the health and safety of our employees and residents. All staff and contractors adhere to COVID-19 construction guidelines and complete attestation forms or healthcare screenings whenever on company property. Staff are also encouraged to stay home and seek medical advice if feeling unwell, have had possible exposure to the virus, or have recently travelled. All employees at Eden have undergone COVID-19 health and safety training. Eden similarly promotes safety and prevention protocols at all properties to ensure the wellbeing of residents. All properties have accessibility to sanitation equipment, social distancing protocols and COVID-19 prevention practices per CDC guidelines. Information and guidance for vaccination and testing are also provided for Eden's staff and residents.

COVID had an economically destabilizing impact that disproportionately affected lower income wage earners. Many West Marin residents work in the visitor service sector, which was severely disrupted due to COVID. Approximately half of CLAM's residents in West Marin experienced some income loss. It also precipitated dramatic and long-term income loss for many seniors still participating in the workforce. Further, the exodus of significant numbers of people from urban to rural areas during the first year of the COVID pandemic caused even greater pressures on housing market, as many homes that previously provided rental spaces were quickly sold in a hot market.

CLAM's wait list grew from 100 in 2019 to over 200 households during the pandemic. This is representative of the dramatic housing shortage prevalent in the community, at all levels of affordability, but particularly affordable family homes.

**For Public Service projects, describe how your project aligns with these priorities. (Limit to 3000 characters.)**

N/A

**HUD National Objective to be served (check at least one)**

Activities benefiting low and moderate-income persons. (LMI)

**How will this project Affirmatively Further Fair Housing? (Please limit to 3000 characters.)**

Due to the comprehensive racial and ethnic diversity of the population already served by Eden Housing (and our partner, the Community Land Trust of West Marin), this project is uniquely positioned to attract substantial numbers of racial and ethnic minority applicants, thereby resulting in a diverse resident population. To actively foster inclusive communities, Eden will market the development to racial and ethnic minority groups by working closely with (our development partners) and local community groups that serve minority populations. Eden's dedication in using Affirmative Fair Housing marketing practices will ensure that all affirmative fair housing requirements set by the County of Marin, and by the HOME and CDBG program are met or exceeded.

For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

**Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)**

The racial and ethnic diversity of Marin’s population is low but is increasing. In 1990, 88.9% of the population was white and 11.1% was African-American, Asian, Pacific Islander, or of other races. People of Hispanic origin (who may be of any racial group) made up of 7.4% of the population. According to the 2000 Census, the white population was 84%, the non-white population increased to 16%, and the Hispanic population was 11.1%. In 2010, the white population was 80%, the nonwhite population increased to 20% and the Hispanic population to 15.5%. Most recently in 2020, the Census reports the white population as 68.4%, non-white at 31.6%, and Hispanic population as 18.9%.

Eden Housing is eager for the opportunity to provide housing to the minority and marginalized population in the market area. The table provided as an additional attachment shows the racial composition for Marin County, Point Reyes Station, and Eden’s portfolio.

Community outreach will be conducted through community service organizations, local employers and places of worship, local and regional newspapers and governmental agencies. The outreach will be neighborhood based (with a focus in in West Marin), city and county wide, and regional in scope. Advertising will include use of newspaper advertisements in appropriate identified languages, flyers to community organizations and resources, and notification of availability of rental units to public and private agencies. In addition, both Eden’s and CLAM’s websites will be utilized for marketing efforts and banners will be prominently displayed at the construction site. We will conduct two to three community meetings to explain the application process and reach out to those least likely to apply.

Based on Eden’s and CLAM’s track record and experience in affirmative outreach and marketing, the development will have a resident population that is more ethnically and racially diverse than the populations Point Reyes Station and Marin County. Eden is confident that the diversity of our resident population will allow us to capture a significant minority market for the development.

**Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized. (Use the income level table found in the Application Guidelines document.)**

	Number
Moderate Income	0
Low Income	48
Very Low Income	73
Extremely Low Income	52

**Total Number of Persons by Income Demographic**

173

**How does your organization verify client income? (Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers (Please limit to 3000 characters.)**

Eden Housing uses the following procedure for determining resident eligibility and for certifying household income:

1. Each prospective resident shall complete an application form and return it to the Property Manager with signed permission for third party verification of income.
2. When an applicant's name nears the top of the waiting list, pertinent information will be confirmed as current and third-party verification letters are sent.
3. The manager shall conduct a personal interview with all members of the prospective household.
4. Third party verification forms will be used to compute income eligibility and a determination will

- be made concerning applicant household's ability to live harmoniously within the Project community.
5. Previous landlord verification, credit checks, criminal checks and sex offender checks will be performed.
  6. Written notice will be sent advising applicants of their final eligibility status.

**Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.**

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native		
Asian	24	
Black or African American	13	
Native Hawaiian or Other Pacific Islander		
White	136	51
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial		

**Total Number of Persons**

173

**Total Number Identifying as Hispanic**

51

**Female-Headed Households (out of above total)**

87

**Persons with Disabilities (out of above total)**

21

**PROJECT MANAGEMENT & FINANCIAL DATA**

**If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. (Limit to 3000 characters.)**

Fireside completed construction in 2010, and had multiple HOME and CDGB awards from the County of Marin for the project totaling more than \$2 million. Those funds were critical to financing the new construction and rehab of the project.

Warner Creek Senior closed on construction financing in 2011 and had a HOME loan from the County of Marin for \$2.4 million dollars. Those funds were critical to financing the new construction project, delivering 60 units of affordable housing.

**If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Please limit to 3000 characters.)**

In 2020, Eden Housing applied for CDBG/HOME funds for the Whistlestop Healthy Aging Campus (aka Vivalon) development in Marin County and was awarded \$896,371 in funds. The project closing on construction finance is imminent, with a closing date set for March, 2022.

**Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with Davis- Bacon prevailing wage requirements? (Please limit to 3000 characters.)**

Eden Housing is highly skilled in working with federal grant programs, including HOME and CDBG. Eden has received HOME and CDBG funding on dozens of other affordable housing developments, as well as other federal funding such as Section 8 vouchers, HUD 202, and HUD 811. Eden is highly experienced complying with Davis-Bacon prevailing wage requirements, as most of Eden's new construction projects have state or federal (or both) prevailing wage requirements, and we hire prevailing wage consultants to assist with monitoring.

**Describe who will supervise and manage the project and their past experience with project management. (Please limit to 3000 characters.)**

Jeremy Hoffman, Associate Director of Real Estate Development, is the primary project manager for the Point Reyes Coast Guard project. Jeremy has been managing development projects at Eden for nearly 2 years, in which time he has successfully completed construction and converted two rehab projects, is currently overseeing construction of another two new construction projects, and is also overseeing two new construction projects in predevelopment. Prior to joining Eden, Jeremy was the Assistant Commissioner of New Construction Finance at the New York City Department of Housing Preservation and Development, where Jeremy oversaw the project managers responsible for financing all new construction affordable housing projects for the City of New York.

Jeremy is supervised by Kevin Leichner, Vice President of Real Estate Development, who has more than 12 years of affordable housing development experience in California. Kevin has extensive project management experience, and currently oversees a new construction pipeline of more than 1,000 units, after completing the resyndication and rehabilitation of more than 2,500 units over the past seven years. Kevin has more than twenty years of public-private partnership planning, adaptive reuse of historic structures, and redevelopment experience, including work on reusing historic structures at Alcatraz Island, Fort Baker, and The Presidio.

Stacey Laumann is the primary project manager for CLAM, the JV partner to Eden on the project. Ms. Laumann has served CLAM since 2017. As Deputy Director, she leads new property acquisition, project development and provides asset management of CLAM's existing portfolio. Prior to joining CLAM, Ms. Laumann was a project manager at Habitat for Humanity Greater San Francisco. From 2006-2013, Ms. Laumann was a Planner in the affordable housing division at the Marin County Community Development Agency.

**Describe any recent or upcoming leadership transitions. (Limit to 3000 characters.)**

Two people joined CLAM's leadership team in January 2022. Pam Dorr, Executive Director, has a long and successful career in developing and overseeing affordable housing organizations, including most recently as Director of Affordable Housing for a Menlo Park-based organization, Soup. She recently helped found the Valley Community Land Trust. Previously, she worked with a deeply impoverished community in Alabama leading a HUD Housing Development Organization to create home ownership opportunities.

Laura Giacomini has extensive experience as a Development & Communications Director in the nonprofit field as a senior executive. Since 2014 she has been an active leader of the Marin Organizing Committee's Immigration & Renter Protection and Affordable Housing Teams.

**For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Please limit to 3000 characters.)**

The project is subject to the Marin County Local Coastal Program-Land Use Plan and Implementation Plan, the Marin Countywide Plan, and the Point Reyes Station Community Plan. The project will require a coastal permit, conditional use permit and potentially design review approval. The property will also apply for a tentative map to adjust the property lines. The on-site wastewater treatment and dispersal system will require approval from the California Regional Water Quality Control Board. In addition to the Marin County Community Development Agency, review agencies include the Marin County Department of Public Works, the Marin County Department of Environmental Health Services, the Marin County Fire Department, the North Marin Water District and the California Coastal Commission.

**For Housing and Capital (construction and renovation) projects, what stage are you in? Select the current phase of the proposed project.**

Planning

**For HOME projects: Please describe how you will need the 25% funding match requirement? (Please limit to 3000 characters.)**

The Point Reyes Coast Guard project is expected to have State and County sources, LIHTC equity, and philanthropic funds. There also is \$3,285,240 in general partner equity, which is essentially additional deferred developer fee, that can be factored into the 25% match of the HOME funds and exceeds the required match amount.

**For HOME projects: Describe your project's ability to pencil out with HOME Low Rents. (Limit to 3000 characters.)**

The Point Reyes Coast Guard project is expected to have 24 units at 50% of AMI rents and incomes. Up to 11 HOME units at HOME Low Rents layered on top of those units will not negatively impact the project underwriting.

**For HOME projects: Are you applying as a Community Housing Development Organization (CHDO)?**

Yes

**For HOME projects: Have you been previously certified as a CHDO?**

Yes

**For Housing and Capital (construction and renovation) projects, what is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)**

**Define scope of work/finish design**

Friday, July 1, 2022

**Complete planning and environmental review**

Saturday, April 1, 2023

**Release bid package**

Thursday, February 1, 2024



**Select contractor**

Monday, April 1, 2024

**Finalize contract**

Wednesday, May 1, 2024

**Obtain building permits**

Saturday, June 1, 2024

**Start construction**

Saturday, June 1, 2024

**Complete construction**

Monday, December 1, 2025

**Describe any flexibility regarding your projects start/completion date. (Limit to 3000 characters.)**

The CDBG funds will be used for predevelopment costs, such as architectural and engineering and other consultants. The construction project start and completion dates are dependent on receiving all entitlements and having the project fully funded, which must occur after the entitlements are received. After tax exempt bonds are allocated by CDLAC, there is a 6 months window to start construction.

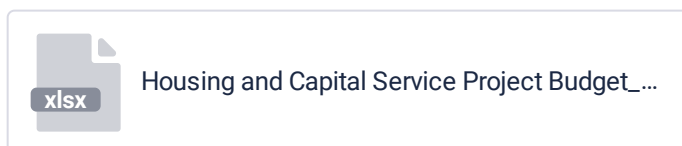
**Required Attachments:**

A. Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.


For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.

For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.


B. Organizational Budget: Upload your organization or fiscal sponsors annual budget.

**Attach Project Budget**

### Attach Organization Budget

 Eden Housing High Level Budget 2022.pdf

### Attach Dynamic Flood Map

 Point Reyes Coast Guard\_Dynamic Flood Ma...

### Attach Miscellaneous

 Supplemental Demographic Information.docx

### Signer Name

Jeremy Hoffman

### Signer Title

Associate Director of Real Estate Development

### Signer Affirmation

By checking this box, I hereby certify that the information in this application is true and accurate to the best of my knowledge.



**Capital and Housing Project Budget Template**

<b>Organization Name: Eden Housing, Inc.</b>						
<b>Project Title: Point Reyes Coast Guard</b>						
<b>Date: January 24, 2022</b>						
<b>INCOME:</b>	<b>Federal Grants Request Year 1</b>	<b>Federal Grants Request Year 2</b>	<b>Other Funding Sources</b>	<b>In Kind</b>	<b>Total Proposed Project Income</b>	
<b><u>Committed</u></b>						
<b>Foundations:</b>						
<i>(Add rows)</i>						
<b>Government:</b>						
Marin County Housing Trust Fund			\$ 459,528.00		\$ 459,528.00	
<i>(Add rows)</i>						
<b>Corporations:</b>						
<i>(Add rows)</i>						
<b>Individual Contributions: (list total):</b>						
<b>Earned Income:</b>						
<i>(Add rows)</i>						
<b>Other (specify):</b>						
<i>(Add rows)</i>						
<b>Subtotal, Committed Income</b>			\$ 459,528.00	\$ -	\$ 459,528.00	
<b><u>Uncommitted</u></b>						
<b>Federal Grants Request</b>	\$ 273,000.00	\$ 773,000.00				
CDBG	\$ 273,000.00	\$ 273,000.00			\$ 546,000.00	
HOME		\$ 500,000.00			\$ 500,000.00	
<b>Foundations:</b>						
Marin Community Foundation			\$ 494,472.00		\$ 494,472.00	
<b>Government:</b>						
HCD - Joe Serna			\$ 3,161,960.00		\$ 3,161,960.00	
HCD - MHP			\$ 4,411,669.00		\$ 4,411,669.00	
Marin County Subsidy Loan			\$ 1,000,000.00		\$ 1,000,000.00	
					\$ -	
<b>Corporations:</b>						
Seller Take Back			\$ 14,000,000.00		\$ 14,000,000.00	
LP Equity			\$ 17,994,336.00		\$ 17,994,336.00	
Tax Exempt Permanent Loan			\$ 11,762,983.00		\$ 11,762,983.00	
<b>Individual Contributions:</b>						
<b>Other (specify):</b>						
Deferred Developer Fee			\$ 1,281,785.00		\$ 1,281,785.00	
GP Equity			\$ 3,285,240.00		\$ 3,285,240.00	
	\$ 273,000.00	\$ 773,000.00	\$ 57,392,445.00	\$ -	\$ 58,438,445.00	
<b>Subtotal, Uncommitted Income</b>						
<b>Other</b>						
Income from Operations			\$ 112,592.00			
<b>Subtotal, Earned Income</b>			\$ 112,592.00	\$ -	\$ 112,592.00	
<b>Grand Total Income</b>	\$ 273,000.00	\$ 773,000.00	\$ 57,964,565.00	\$ -	\$ 59,010,565.00	

EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
<b>Direct Project Related Expenses</b>					
<b>Acquisition</b>					
Acquisition Cost (seller takeback)			\$ 14,000,000.00		\$ 14,000,000.00
Title/Recording/Escrow			\$ 20,000.00		\$ 20,000.00
Transfer Tax			\$ 15,400.00		\$ 15,400.00
Legal			\$ 20,000.00		\$ 20,000.00
<b>Pre-development</b>					
Architecture & Design	\$ 273,000.00	\$ 273,000.00	\$ 1,304,598.00		\$ 1,850,598.00
Engineering			\$ 1,181,359.00		\$ 1,181,359.00
TCAC & CDLAC App/Allocation/Monitoring Fees			\$ 65,879.52		\$ 65,879.52
Phase 1			\$ 10,000.00		\$ 10,000.00
Local Development Impact Fees			\$ 2,550,000.00		\$ 2,550,000.00
Permit Processing Fees			\$ 712,381.00		\$ 712,381.00
Marketing			\$ 15,000.00		\$ 15,000.00
Furnishings			\$ 60,000.00		\$ 60,000.00
Market Study			\$ 7,500.00		\$ 7,500.00
Accounting/Reimbursable			\$ 30,000.00		\$ 30,000.00
Appraisal Costs			\$ 7,500.00		\$ 7,500.00
Other: Syndication Consultant			\$ 55,000.00		\$ 55,000.00
Other: Misc Due Diligence			\$ 25,000.00		\$ 25,000.00
Legal			\$ 101,900.00		\$ 101,900.00
Construction Interest and Fees			\$ 2,914,065.00		\$ 2,914,065.00
Permanent Financing Costs			\$ 187,197.00		\$ 187,197.00
<b>General Development</b>					
Site Work			\$ 4,725,000.00		\$ 4,725,000.00
Structures		\$ 500,000.00	\$ 15,187,729.00		\$ 15,687,729.00
General Requirements			\$ 1,633,018.31		\$ 1,633,018.31
Contractor Overhead			\$ 612,381.87		\$ 612,381.87
Contractor Profit			\$ 612,381.87		\$ 612,381.87
General Liability Insurance			\$ 302,516.64		\$ 302,516.64
Other: Bond Premium			\$ 200,370.80		\$ 200,370.80
Operating Reserve			\$ 250,013.00		\$ 250,013.00
Replacement Reserve			\$ 51,000.00		\$ 51,000.00
Hard Cost Contingency			\$ 3,061,910.00		\$ 3,061,910.00
Soft Cost Contingency			\$ 978,439.00		\$ 978,439.00
<b>Subtotal, Direct Project Related Expenses</b>	\$ 273,000.00	\$ 773,000.00	\$ 50,897,540.00	\$ -	\$ 51,943,540.00
<b>Developer Fee (specify % in column A below)</b>					
13.88%			\$ 7,067,025.00		\$ 7,067,025.00
<b>Fiscal Sponsorship Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Grand Total All Expenses</b>	\$ 273,000.00	\$ 773,000.00	\$ 57,964,565.00		\$ 59,010,565.00

Base Scenario			
	<i>Units Managed</i> 9,729	<i>Units Added</i> 10,061	<i>Units Added</i> 10,386
EDEN HOUSING 2022 CORPORATE BUDGET CASH BASIS	2022 Budget	2023 Projections	2024 Projections
<b>Developer Fee</b>	<b>18,130,899</b>	<b>14,819,810</b>	<b>16,593,511</b>
<b>Property Management &amp; Services Fee</b>	<b>11,769,096</b>	<b>12,038,331</b>	<b>12,592,226</b>
<b>Service Program Fees</b>	<b>5,701,932</b>	<b>5,872,989</b>	<b>6,049,179</b>
Asset Management Fees	2,044,865	1,750,000	1,750,000
Affiliate Loans-Notes Receivables	3,328,267	4,289,256	4,526,811
Distributable Cash From Properties	3,580,395	3,500,000	3,750,000
<b>Portfolio Distributions</b>	<b>8,953,527</b>	<b>9,539,256</b>	<b>10,026,811</b>
Grants & Contributions	1,062,637	1,062,637	1,062,637
Dividend & Interest Income	462,008	462,000	462,000
Investment Gains (Losses)	-	-	-
<b>Other Income</b>	<b>1,524,645</b>	<b>1,524,637</b>	<b>1,524,637</b>
<b>Total Cash Revenue</b>	<b>\$ 46,080,098</b>	<b>\$ 43,795,023</b>	<b>\$ 46,786,365</b>
<b>Payroll Expense</b>	<b>26,578,910</b>	<b>28,259,936</b>	<b>30,091,734</b>
<b>Operating Expenses</b>	<b>6,154,737</b>	<b>6,339,379</b>	<b>6,529,561</b>
<b>Service Program Expenses</b>	<b>5,757,504</b>	<b>5,872,989</b>	<b>6,049,179</b>
Office Improvements	24,900	-	-
Debt Service	262,631	173,506	137,500
MGP Expenses	218,950	218,950	218,950
<b>Other Expenses</b>	<b>506,481</b>	<b>392,456</b>	<b>356,450</b>
<b>Total Expenses</b>	<b>38,997,632</b>	<b>40,864,761</b>	<b>43,026,924</b>
<b>Net Cash Income</b>	<b>- 7,082,466</b>	<b>\$ 2,930,262</b>	<b>\$ 3,759,441</b>

person with a disability, are blind, or have low vision, and need assistance, please contact a map specialist.



<p><b>PIN</b></p> <ul style="list-style-type: none"> <li> Approximate location based on user input and does not represent an authoritative property location</li> </ul>	<p><b>MAP PANELS</b></p> <ul style="list-style-type: none"> <li> Selected FloodMap Boundary</li> <li> Digital Data Available</li> <li> No Digital Data Available</li> <li> Unmapped</li> </ul>	<p><b>OTHER AREAS</b></p> <ul style="list-style-type: none"> <li> NO SCREEN Area of Minimal Flood Hazard Zone X</li> <li> Effective LOMRs</li> <li> Area of Undetermined Flood Hazard Zone D</li> <li> Otherwise Protected Area</li> <li> Coastal Barrier Resource System Area</li> </ul>	<p><b>SPECIAL FLOOD HAZARD AREAS</b></p> <ul style="list-style-type: none"> <li> Without Base Flood Elevation (BFE) Zone A, V, A99</li> <li> With BFE or Depth</li> <li> Regulatory Floodway Zone AE, AO, AH, VE, AR</li> </ul>	<p><b>OTHER AREAS OF FLOOD HAZARD</b></p> <ul style="list-style-type: none"> <li> 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X</li> <li> Future Conditions 1% Annual Chance Flood Hazard Zone X</li> <li> Area with Reduced Flood Risk due to Levee. See Notes. Zone X</li> <li> Area with Flood Risk due to Levee Zone D</li> </ul>	<p><b>OTHER FEATURES</b></p> <ul style="list-style-type: none"> <li> <b>20.2</b> Cross Sections with 1% Annual Chance Water Surface Elevation</li> <li> <b>17.5</b> Cross Sections with 1% Annual Chance Water Surface Elevation</li> <li> Coastal Transect</li> <li> Base Flood Elevation Line (BFE)</li> <li> Limit of Study</li> <li> Jurisdiction Boundary</li> <li> Coastal Transect Baseline</li> <li> Profile Baseline</li> <li> Hydrographic Feature</li> </ul>	<p><b>GENERAL STRUCTURES</b></p> <ul style="list-style-type: none"> <li> Channel, Culvert, or Storm Sewer</li> <li> Levee, Dike, or Floodwall</li> </ul>
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### Supplemental Information

Describe how this project will conduct affirmative marketing to members of the Federally Protected Classes - race, color, national origin, religion, sex (including sexual orientation and gender identity), familial status and disability

<b>Comparison of Racial Composition (%)</b>				
<b>Ethnicity</b>	<b>Marin County</b>	<b>Point Reyes</b>	<b>Eden Portfolio</b>	<b>CLAM Portfolio</b>
White	68.4	75.6	29.7	47%
Black or African-American	2.4	1.0	20.7	0%
American Indian and Alaska Native	1.5	1.2	1.5	0%
Asian	6.3	1.8	15.6	0%
Native Hawaiian and Pacific Islander	0.2	0.4		12%
Other	9.9	8.0	15.6	0%
Two or more races	11.3	11.8		0%
Hispanic or Latino	18.9	20.4	29	41%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
Total Number of People	262,321	895	22,000	34

# Housing and Federal Grants Division 2021/2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

Indicate type of project. If your project allows, you may apply under multiple categories.

HOME Housing New Construction

## Organization (Fiscal Sponsor) General Information

### Organization/Agency Name

Eden Housing, Inc

### Mailing Address

22645 Grand St.  
Hayward, California, 94541

### Website

Edenhousing.org

### Organization DUNS#

058211947

### Executive Director/CEO

Linda Mandolini

### Email Address

Teddy.newmyer@edenhousing.org

### Phone Number

(510) 247-8130

## Project General Information

### Program/Project Name

Oak Hill Apartments – Lower Income

### Program/Project Site Address

Sir Frances Drake Blvd  
San Quentin, California, 94901

### HOME Year 1 Funding Amount Requested

0

### HOME Year 2 Funding Amount Requested

6000000

**Application Contact Person**

Teddy Newmyer

**Title of Contact Person**

Senior Project Manager

**Email Address**

teddy.newmyer@edenhousing.org

**Phone Number**

(310) 560-4298

**Is this project located in a Special Flood Hazard Area as indicated by FEMA?**

Yes

**Planning Areas Served: Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located.**

	% of Services Provided
Novato	0
San Rafael	0
County Other	100

**Total Percentage**

100

**Is your organization receiving other County of Marin funding for this project?**

Yes

**Funding Source**

Marin CDBG

**Funding Amount**

476896

**Date Funding Received**

Monday, January 17, 2022

**Is your organization receiving any other County of Marin funding for this project?**

No

**Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Please limit to 3000 characters.)**

Eden Housing is one of the oldest and most experienced affordable housing non-profit organizations in California. Since our inception in 1968, Eden has worked in partnership with cities and local community partners to develop, acquire, or rehabilitate more than 10,600 affordable homes throughout California, and currently provides homes to a diverse population of more than 22,000 lower-income residents.



Eden works in 15 counties, including Marin County, where we own and operate The Fireside and Warner Creek. As a mission-driven non-profit, we serve low-income families, seniors, and people living with disabilities. Eden's work goes beyond building high quality buildings, as we strive to create strong communities for the residents who live in our housing and a permanently affordable, high-quality asset for the cities we partner with. Our vision is for everyone to have access to safe, decent, affordable housing. Eden Housing creates and sustains high-quality affordable housing communities that advance equity and opportunity for all. Under the Eden Housing umbrella, Eden Housing Management, Inc. (EHMI) provides quality onsite management and maintenance of our affordable homes, and Eden Housing Resident Services, Inc. (EHRSI) offers free onsite support services and programs for residents.

**Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Please limit to 3000 characters.)**

Oak Hill Apartments will be comprised of two affordable residential communities of equal size—115 apartments developed by Eden Housing targeted toward lower income families, and 115-135 apartments to be built by Education Housing Partners (EHP) for income qualifying teachers and staff of local school districts and county employees. This request is for funding for the Eden Housing/lower income portion of the Oak Hill Apartments.

Oak Hill Apartments is proposed to be developed on 7 acres of unused state property in the unincorporated area of San Quentin as a result of Executive Order (N-06-19) executed by Governor Gavin Newsom to identify State-owned sites to address the California housing crisis.

Both residential communities will offer one, two and three-bedroom for-rent apartment homes and will share common infrastructure, including some amenity areas and a parking structure. Due to the State's ownership of the site, the State will be the lead agency on entitlements, CEQA, and permitting.

The preliminary design concept responds to the environment by gently terracing homes to maximize Bay and hillside views. The community will feature sustainable design, drought-tolerant landscaping, and high-quality finishes. Amenities will include a clubhouse with a lounge and business center, as well as outdoor areas for socializing, playing, and reflecting. Award-winning firms SVA Architects of Oakland and Mill Valley-based RHAA are the architect and landscape architect, respectively, for both developments in the new community.

Services will be provided to residents by Eden Housing Resident Services, Inc. (EHRSI), who provides services at all of Eden's properties. Through EHRSI, Eden links well-built and carefully managed housing with resources that support residents in their daily lives. EHRSI's Resident Services staff will work with residents one-on-one and in group settings and coordinates educational, financial literacy, wellness, and community-building activities.

**Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and clients/consumers/tenants. (Limit to 3000 characters.)**

The COVID-19 global pandemic has greatly impacted the industry as a whole. Many of Eden's projects have experienced labor shortages, increased construction costs, material escalation, supply chain constraints, permit and inspection delays, and exposure on construction sites as a result of the latest OMICRON variant. However, Eden has been able to rely on its strengths and continue to push forward in promoting affordable housing despite these circumstances. As an organization, Eden continuously promotes and advocates for the health and safety of our employees and residents. All staff and contractors adhere to COVID-19 construction guidelines and complete attestation forms or healthcare screenings whenever on company property. Staff are also encouraged to stay home and seek medical advice if feeling unwell, have had possible exposure to the virus, or have recently travelled. All employees at Eden have undergone COVID-19 health and safety training. Eden similarly promotes



safety and prevention protocols at all properties to ensure the wellbeing of residents. All properties have accessibility to sanitation equipment, social distancing protocols and COVID-19 prevention practices per CDC guidelines. Information and guidance for vaccination and testing are also provided for Eden's staff and residents.

COVID had an economically destabilizing impact that disproportionately affected lower income wage earners. It also precipitated dramatic and long-term income loss for many seniors still participating in the workforce. Further, the exodus of significant numbers of people from urban to rural areas during the first year of the COVID pandemic caused even greater pressures on housing market, as many homes that previously provided rental spaces were quickly sold in a hot market.

### **HUD National Objective to be served (check at least one)**

Activities benefiting low and moderate-income persons. (LMI)

### **How will this project Affirmatively Further Fair Housing? (Please limit to 3000 characters.)**

Due to the comprehensive racial and ethnic diversity of the population already served by Eden Housing, this project is uniquely positioned to attract substantial numbers of racial and ethnic minority applicants, thereby resulting in a diverse resident population. To actively foster inclusive communities, Eden will market the development to racial and ethnic minority groups by working closely with (our development partners) and local community groups that serve minority populations. Eden's dedication in using Affirmative Fair Housing marketing practices will ensure that all affirmative fair housing requirements set by the County of Marin, and by the HOME and CDBG program are met or exceeded.

For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

### **Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)**

The racial and ethnic diversity of Marin's population is low but is increasing. In 1990, 88.9% of the population was white and 11.1% was African-American, Asian, Pacific Islander, or of other races. People of Hispanic origin (who may be of any racial group) made up of 7.4% of the population. According to the 2000 Census, the white population was 84%, the non-white population increased to 16%, and the Hispanic population was 11.1%. In 2010, the white population was 80%, the nonwhite population increased to 20% and the Hispanic population to 15.5%. Most recently in 2020, the Census reports the white population as 68.4%, non-white at 31.6%, and Hispanic population as 18.9%.

Eden Housing is eager for the opportunity to provide housing to the minority and marginalized population in the market area. The racial composition of Eden Housing's residents is significantly more diverse than the population of Marin County and the site's Census Tract, and we expect the population of Oak Hill to be in line with Eden Housing's typical racial composition.

Eden will make efforts to outreach to all minority populations in San Quentin and Marin County. In addition, Eden will contact churches with large minority constituents in an effort to ensure these minority communities have every opportunity to apply for residency at the development.

Based on Eden's track record and experience in affirmative outreach and marketing, the development will have a resident population that is more ethnically and racially diverse than the populations of the Census Tract of the project and Marin County. Eden is confident that the diversity of our resident population will allow us to capture a significant minority market for the development.

**Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized. (Use the income level table found in the Application Guidelines document.)**

	Number
Moderate Income	0
Low Income	145
Very Low Income	144
Extremely Low Income	84

**Total Number of Persons by Income Demographic**

373

**How does your organization verify client income? (Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers (Please limit to 3000 characters.))**

Eden Housing uses the following procedure for determining resident eligibility and for certifying household income:

1. Each prospective resident shall complete an application form and return it to the Property Manager with signed permission for third party verification of income.
2. When an applicant's name nears the top of the waiting list, pertinent information will be confirmed as current and third-party verification letters are sent.
3. The manager shall conduct a personal interview with all members of the prospective household.
4. Third party verification forms will be used to compute income eligibility and a determination will be made concerning applicant household's ability to live harmoniously within the Project community.
5. Previous landlord verification, credit checks, criminal checks and sex offender checks will be performed.
6. Written notice will be sent advising applicants of their final eligibility status.

**Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.**

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native	9	
Asian	65	
Black or African American	81	
Native Hawaiian or Other Pacific Islander	3	
White	146	86
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		

	Total Number of Persons	Number Identifying as Hispanic
Multi-Racial	69	

**Total Number of Persons**

373

**Total Number Identifying as Hispanic**

86

**Female-Headed Households (out of above total)**

85

**Persons with Disabilities (out of above total)**

25

**PROJECT MANAGEMENT & FINANCIAL DATA**

**If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. (Limit to 3000 characters.)**

Fireside completed construction in 2010, and had multiple HOME and CDGB awards from the County of Marin for the project totaling more than \$2 million. Those funds were critical to financing the new construction and rehab of the project.

Warner Creek Senior closed on construction financing in 2011 and had a HOME loan from the County of Marin for \$2.4 million dollars. Those funds were critical to financing the new construction project, delivering 60 units of affordable housing.

**If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Please limit to 3000 characters.)**

In 2020, Eden Housing applied for CDBG/HOME funds for the Whistlestop Healthy Aging Campus (aka Vivalon) development in Marin County and was awarded \$896,371 in funds. The project closing on construction finance is imminent, with a closing date set for March, 2022.

**Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with Davis- Bacon prevailing wage requirements? (Please limit to 3000 characters.)**

Eden Housing is highly skilled in working with federal grant programs, including HOME and CDBG. Eden has received HOME and CDBG funding on dozens of other affordable housing developments, as well as other federal funding such as Section 8 vouchers, HUD 202, and HUD 811. Eden is highly experienced complying with Davis-Bacon prevailing wage requirements, as most of Eden's new construction projects have state or federal (or both) prevailing wage requirements, and we hire prevailing wage consultants to assist with monitoring.

**Describe who will supervise and manage the project and their past experience with project management. (Please limit to 3000 characters.)**

Teddy Newmyer is the project manager for this project. He is a Senior Project Manager with Een housing and has worked in affordable housing development for over 6 years, including on projects that utilized HOME & CDBG funding. Teddy has worked on Oak Hill Apartments beginning when Eden was going through the RFP process with the State of California. Teddy has experience managing and overseeing several other affordable housing developments through all stages of the development process including acquisition, entitlements, design, financing, construction, and leasing.

Teddy will be supervised by Susie Criscimagna. She is Director of Real Estate Development at Eden

Housing, and has eight years of experience managing affordable housing developments in the Bay Area. Susie has worked extensively in Marin County, managing the development of the Whistlestop/Vivalon project in San Rafael.

**Describe any recent or upcoming leadership transitions. (Limit to 3000 characters.)**

N/A

**For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Please limit to 3000 characters.)**

Due to the State's ownership of the site, the State will be the lead agency on entitlements, CEQA, and permitting. The Department of General Services (DGS) will be the lead agency on most of these processes with help from Housing and Community Development (HCD). Entitlements will be granted by the state once our CEQA process is complete. This process is being overseen by the Environmental Services Unit of HCD. Plan Check and Permitting will be overseen by the Project Management and Development Branch (PMDB) of DGS.

**For Housing and Capital (construction and renovation) projects, what stage are you in? Select the current phase of the proposed project.**

Predevelopment

**For HOME projects: Please describe how you will need the 25% funding match requirement? (Please limit to 3000 characters.)**

This project has a total development cost of over \$94 million. The project has applied and is expecting to receive at least \$500,000 of funding from the Marin Community Foundation. The project will be seeking other funding sources to finance this project, including \$40 million from the Low Income Housing Tax Credit program and \$20 million from HCD. A HOME (or CDBG) award would be a critical source but contribute a relatively low percentage of the total funding sources, as is the nature of affordable housing financing.

**For HOME projects: Describe your project's ability to pencil out with HOME Low Rents. (Limit to 3000 characters.)**

All of the units in this development are projected to be at or below 50% AMI, so having up to 11 HOME units at Low Rents layered on top of those units will not negatively impact the project's underwriting.

**For HOME projects: Are you applying as a Community Housing Development Organization (CHDO)?**

Yes

**For HOME projects: Have you been previously certified as a CHDO?**

Yes

**For Housing and Capital (construction and renovation) projects, what is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)**

## **Define scope of work/finish design**

Sunday, November 20, 2022

## **Complete planning and environmental review**

Sunday, November 20, 2022

## **Release bid package**

Thursday, January 5, 2023

## **Select contractor**

Saturday, April 1, 2023

## **Finalize contract**

Sunday, October 1, 2023

## **Obtain building permits**

Friday, December 1, 2023

## **Start construction**

Saturday, December 2, 2023

## **Complete construction**

Monday, December 1, 2025

## **Describe any flexibility regarding your projects start/completion date. (Limit to 3000 characters.)**

The project schedule is mainly driven by 2 factors:

1) CEQA & Entitlements and 2) Securing Funding.

We are now pursuing a focused EIR to meet the CEQA requirements, which we expect to have complete near the end of this year. Concurrently with the EIR process, we will begin applying for financing through HCD and other sources. The schedule above reflects a highly efficient funding application effort, but can be adjusted should funding not be secured in the initial rounds of application.

### **Required Attachments:**

A. Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.

For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.

For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

B. Organizational Budget: Upload your organization or fiscal sponsors annual budget.

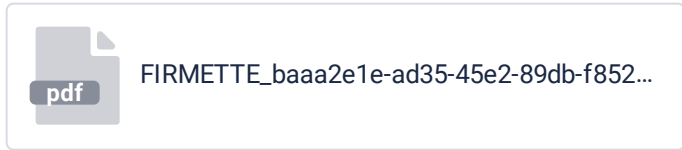
### Attach Project Budget



### Attach Organization Budget



### Attach Dynamic Flood Map



### Signer Name

Teddy Newmyer

### Signer Title

Senior Project Developer

### Signer Affirmation

By checking this box, I hereby certify that the information in this application is true and accurate to the best of my knowledge.

**Capital and Housing Project Budget Template**

<b>Organization Name: Eden Housing, Inc.</b>						
<b>Project Title: Oak Hill Apartments - Lower Income Housing</b>						
<b>Date: January 24, 2022</b>						
<b>INCOME:</b>	<b>Federal Grants Request Year 1</b>	<b>Federal Grants Request Year 2</b>	<b>Other Funding Sources</b>	<b>In Kind</b>	<b>Total Proposed Project Income</b>	
<b><u>Committed</u></b>						
<b>Foundations:</b>						
<i>(Add rows)</i>						
<b>Government:</b>						
HCD - Land Donation			\$ 8,625,000.00			\$ 8,625,000.00
<i>(Add rows)</i>						
<b>Corporations:</b>						
<i>(Add rows)</i>						
<b>Individual Contributions: (list total):</b>						
<b>Earned Income:</b>						
<i>(Add rows)</i>						
<b>Other (specify):</b>						
<i>(Add rows)</i>						
<b>Subtotal, Committed Income</b>			\$ 8,625,000.00	\$ -		\$ 8,625,000.00
<b><u>Uncommitted</u></b>						
<b>Federal Grants Request</b>						
CDBG						\$ -
HOME		\$ 600,000.00				\$ 600,000.00
<b>Foundations:</b>						
Marin Community Foundation			\$ 2,000,000.00			\$ 2,000,000.00
<b>Government:</b>						
Marin - CDBG			\$ 476,896.00			\$ 476,896.00
HCD - MHP			\$ 20,000,000.00			\$ 20,000,000.00
FHLB - AHP			\$ 1,140,000.00			\$ 1,140,000.00
						\$ -
<b>Corporations:</b>						
						\$ -
LP Equity			\$ 40,353,000.00			\$ 40,353,000.00
Tax Exempt Permanent Loan			\$ 14,064,499.00			\$ 14,064,499.00
<b>Individual Contributions:</b>						
<b>Other (specify):</b>						
<b>Deferred Developer Fee</b>			\$ 3,255,943.00			\$ 3,255,943.00
GP Equity			\$ 4,298,468.00			\$ 4,298,468.00
	\$ -	\$ -	\$ 85,588,806.00	\$ -		\$ 86,188,806.00
<b>Subtotal, Uncommitted Income</b>						
<b>Other</b>						
<b>Subtotal, Earned Income</b>			\$ -	\$ -		\$ -
<b>Grand Total Income</b>	\$ -	\$ -	\$ 94,213,806.00	\$ -		\$ 94,813,806.00



EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
<b>Direct Project Related Expenses</b>					
<b>Acquisition</b>					
Acquisition Cost			\$ 8,625,000.00		\$ 8,625,000.00
Title/Recording/Escrow			\$ 10,000.00		\$ 10,000.00
Legal			\$ 20,000.00		\$ 20,000.00
					\$ -
<b>Pre-development</b>					
Architecture & Design			\$ 1,200,000.00		\$ 1,200,000.00
Engineering			\$ 675,000.00		\$ 675,000.00
TCAC & CDLAC App/Allocation/Monitoring Fees			\$ 92,000.00		\$ 92,000.00
Environmental			\$ 415,000.00		\$ 415,000.00
Permits & Fees			\$ 4,600,000.00		\$ 4,600,000.00
Market Study			\$ 10,000.00		\$ 10,000.00
Appraisal Costs			\$ 10,000.00		\$ 10,000.00
Other: Syndication Consultant			\$ 50,000.00		\$ 50,000.00
Other: Misc Due Diligence					\$ -
Legal			\$ 122,000.00		\$ 122,000.00
Construction Interest and Fees			\$ 4,400,000.00		\$ 4,400,000.00
Permanent Financing Costs			\$ 265,000.00		\$ 265,000.00
<b>General Development</b>					
Construction		\$ 600,000.00	\$ 57,450,000.00		\$ 58,050,000.00
Solar PV/Thermal			\$ 400,000.00		\$ 400,000.00
FF&E			\$ 200,000.00		\$ 200,000.00
Operating Reserve			\$ 733,915.00		\$ 733,915.00
Replacement Reserve			\$ 1,626,480.00		\$ 1,626,480.00
Hard Cost Contingency			\$ 2,890,000.00		\$ 2,890,000.00
Soft Cost Contingency			\$ 365,000.00		\$ 365,000.00
<b>Subtotal, Direct Project Related Expenses</b>	\$ -	\$ 600,000.00	\$ 84,159,395.00	\$ -	\$ 84,759,395.00
<b>Developer Fee (specify % in column A below)</b>					
11.95%			\$ 10,054,411.00		\$ 10,054,411.00
<b>Fiscal Sponsorship Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Grand Total All Expenses</b>			\$ 94,213,806.00		\$ 94,813,806.00

Base Scenario			
	<i>Units Managed</i> 9,729	<i>Units Added</i> 10,061	<i>Units Added</i> 10,386
EDEN HOUSING 2022 CORPORATE BUDGET CASH BASIS	2022 Budget	2023 Projections	2024 Projections
<b>Developer Fee</b>	<b>18,130,899</b>	<b>14,819,810</b>	<b>16,593,511</b>
<b>Property Management &amp; Services Fee</b>	<b>11,769,096</b>	<b>12,038,331</b>	<b>12,592,226</b>
<b>Service Program Fees</b>	<b>5,701,932</b>	<b>5,872,989</b>	<b>6,049,179</b>
Asset Management Fees	2,044,865	1,750,000	1,750,000
Affiliate Loans-Notes Receivables	3,328,267	4,289,256	4,526,811
Distributable Cash From Properties	3,580,395	3,500,000	3,750,000
<b>Portfolio Distributions</b>	<b>8,953,527</b>	<b>9,539,256</b>	<b>10,026,811</b>
Grants & Contributions	1,062,637	1,062,637	1,062,637
Dividend & Interest Income	462,008	462,000	462,000
Investment Gains (Losses)	-	-	-
<b>Other Income</b>	<b>1,524,645</b>	<b>1,524,637</b>	<b>1,524,637</b>
<b>Total Cash Revenue</b>	<b>\$ 46,080,098</b>	<b>\$ 43,795,023</b>	<b>\$ 46,786,365</b>
<b>Payroll Expense</b>	<b>26,578,910</b>	<b>28,259,936</b>	<b>30,091,734</b>
<b>Operating Expenses</b>	<b>6,154,737</b>	<b>6,339,379</b>	<b>6,529,561</b>
<b>Service Program Expenses</b>	<b>5,757,504</b>	<b>5,872,989</b>	<b>6,049,179</b>
Office Improvements	24,900	-	-
Debt Service	262,631	173,506	137,500
MGP Expenses	218,950	218,950	218,950
<b>Other Expenses</b>	<b>506,481</b>	<b>392,456</b>	<b>356,450</b>
<b>Total Expenses</b>	<b>38,997,632</b>	<b>40,864,761</b>	<b>43,026,924</b>
<b>Net Cash Income</b>	<b>- 7,082,466</b>	<b>\$ 2,930,262</b>	<b>\$ 3,759,441</b>

# National Flood Hazard Layer FIRMMette



122°30'20"W 37°57'6"N



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

- |                                    |                      |  |
|------------------------------------|----------------------|--|
| <b>SPECIAL FLOOD HAZARD AREAS</b>  |                      | Without Base Flood Elevation (BFE)<br><i>Zone A, V, A99</i>  |
|                                    |                      | With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>   |
|                                    |                      | Regulatory Floodway  |
| <b>OTHER AREAS OF FLOOD HAZARD</b> |                      | 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i> |
|                                    |                      | Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>  |
|                                    |                      | Area with Reduced Flood Risk due to Levee. See Notes. <i>Zone X</i>  |
|                                    |                      | Area with Flood Risk due to Levee <i>Zone D</i>  |
| <b>OTHER AREAS</b>                 |                      | NO SCREEN Area of Minimal Flood Hazard <i>Zone X</i>   |
|                                    |                      | Effective LOMRs  |
|                                    |                      | Area of Undetermined Flood Hazard <i>Zone D</i>  |
| <b>GENERAL STRUCTURES</b>          |                      | Channel, Culvert, or Storm Sewer   |
|                                    |                      | Levee, Dike, or Floodwall  |
| <b>OTHER FEATURES</b>              |                      | <b>20.2</b> Cross Sections with 1% Annual Chance Water Surface Elevation   |
|                                    |                      | <b>17.5</b> Coastal Transect   |
|                                    |                      | Base Flood Elevation Line (BFE)  |
|                                    |                      | Limit of Study   |
|                                    |                      | Jurisdiction Boundary  |
|                                    |                      | Coastal Transect Baseline  |
|                                    |                      | Profile Baseline   |
|                                    | Hydrographic Feature |  |
| <b>MAP PANELS</b>                  |                      | Digital Data Available   |
|                                    |                      | No Digital Data Available  |
|                                    |                      | Unmapped   |

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **1/18/2022 at 2:50 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

# Housing and Federal Grants Division 2021/2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

Indicate type of project. If your project allows, you may apply under multiple categories.

CDBG Housing Rehabilitation

## Organization (Fiscal Sponsor) General Information

### Organization/Agency Name

Episcopal Community Services

### Mailing Address

165 8th Street 3rd Floor  
San Francisco, California, 94103

### Website

[www.ecs-sf.org](http://www.ecs-sf.org)

### Organization DUNS#

151172095

### Executive Director/CEO

Mary Elizabeth Stokes

### Email Address

bstokes@ecs-sf.org

### Phone Number

(415) 487-3300

## Project General Information

### Program/Project Name

1251 S. Eliseo

### Program/Project Site Address

1251 S. Eliseo Drive  
Larkspur, California, 94939

### CDBG Year 1 Funding Amount Requested

500000

### CDBG Year 2 Funding Amount Requested

500000

**Application Contact Person**

Kevin Kitchingham

**Title of Contact Person**

Director of Housing Development

**Email Address**

kkitchingham@ecs-sf.org

**Phone Number**

(415) 487-3300

**Is this project located in a Special Flood Hazard Area as indicated by FEMA?**

No

**Planning Areas Served: Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located.**

	% of Services Provided
Novato	32
San Rafael	29
County Other	39

**Total Percentage**

100

**Is your organization receiving other County of Marin funding for this project?**

Yes

**Funding Source**

General Fund

**Funding Amount**

7700000

**Date Funding Received**

Friday, November 12, 2021

**Is your organization receiving any other County of Marin funding for this project?**

No

**Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Please limit to 3000 characters.)**

Guided by a mission to help homeless and very low-income people every day and every night obtain the housing, jobs, shelter, and essential services each person needs to prevent and end homelessness, Episcopal Community Services (ECS) formed in 1983 and was formally recognized as exempt under section 501(c)(3) of the Internal Revenue Code in January 1990. Today, ECS is one of the region’s



largest, most comprehensive providers of essential services to individuals and families experiencing homelessness and housing instability. On an annual basis, ECS impacts the lives of more than 10,000 individuals across seven core program areas: 1) coordinated entry for single adults experiencing homelessness in San Francisco; 2) permanent supportive housing; 3) scattered-site housing; 4) interim housing; 5) workforce development and social enterprise services; 6) behavioral health services; and 7) healthy aging services for older adults and adults with disabilities.

**Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Please limit to 3000 characters.)**

The former skilled nursing facility at 1251 S. Eliseo Drive will be renovated into 43 units of Permanent Supportive Housing for Chronically Homeless adults, plus one (1) manager's unit. The construction rehabilitation plan will be a substantial update of the existing 43 rooms into Single Room Occupancy units. Additionally, the large community kitchen will be reprogrammed into a shared kitchen for meal preparation and community events. Other former nurse stations, exam rooms, and the dining hall will be converted into program spaces for supportive services delivery onsite.

**Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and clients/consumers/tenants. (Limit to 3000 characters.)**

1251 S. Eliseo will utilize monies established by the American Rescue Plan Act of 2021 (ARPA) within California's Coronavirus State Fiscal Recovery Fund (CSFRF) and made available through the California Department of Housing and Community Development's (HCD) Homekey Program.

With respect to COVID-19's impact to personnel and operations, ECS has been highly successful in preventing outbreaks until the most recent Omicron variant, which has resulted in higher rates of infection among staff and participants alike, particularly within congregate shelter programs. ECS is well positioned to address recent developments through well-established safeguards that mitigate disruptions to service delivery, isolate positives, curb continued transmission, and ensure successful recovery among those infected with the virus.

At large, given its expansive scale and responsibility as the leading homelessness assistance organization in San Francisco, ECS has been central to San Francisco's COVID-19 response since March 2020. As part of this role, ECS assumed operation of eight (8) Shelter-in-Place (SIP) hotels through the State's Project Roomkey initiative, which utilized a double-bottom-line approach that leveraged privately owned, vacant hotel units to shelter unhoused individuals vulnerable to COVID-19. Across these eight sites, ECS was directly responsible for safeguarding the health and well-being of nearly 1,000 individuals during the peak period of operation. As the lead operator of San Francisco's Adult Coordinated Entry, ECS has also been central to the site demobilization and rehousing effort that has been underway since late 2020, which has reduced stayers across the larger SIP portfolio. Further, ECS worked with its San Francisco partners in late 2020 to submit two applications to Homekey 1.0, both of which were awarded. This experience has continued to guide ECS' approach to 1251 S. Eliseo, beginning with its May 2021 application to the County of Marin to assume the role of Development Sponsor.

**For Public Service projects, which community priority does your project align with? (check as many boxes as applicable)**

Basic Health Services

Food Security

Housing Support Services

**For Public Service projects, describe how your project aligns with these priorities. (Limit to 3000 characters.)**

N/A

## HUD National Objective to be served (check at least one)

Activities benefiting low and moderate-income persons. (LMI)

### How will this project Affirmatively Further Fair Housing? (Please limit to 3000 characters.)

ECS will work in collaboration with the County of Marin to prevent and/or eliminate disparities in access and outcomes related to 1251 S. Eliseo. This work will begin immediately, and take place at each stage of the development lifecycle and continue throughout PSH operation. At the applicant recruitment level, individuals will be sourced from the County's coordinated entry system, which utilizes the VI-SPDAT assessment to prioritize for highest acuity. The County has taken significant measures to address potential biases in the assessment and larger coordinated entry process, which has included the election of BIPOC and persons with lived experience on the Coordinated Entry Steering Committee and the Homeless Policy Steering Committee of the Continuum of Care. ECS will work with the County to ensure that applicants prioritized for and referred to the Project do not disproportionately represent certain racial or ethnic groups over others. If such disparities are identified, recruitment criteria will be adjusted accordingly to ensure equal access.

With respect to tenant selection, ECS will work with the County and its property management subcontractor, Caritas Management Corporation, to ensure equitable access that screens individuals in rather than out. As an example, a history of eviction, which disproportionately impacts BIPOC, will not necessarily preclude a household from admission. ECS, the County and Caritas will continually monitor selection processes for bias, with evidence of such bias resulting in swift, jointly-developed remediation.

With respect to program operations, ECS has an unusually strong track record of involving and hearing the voices of those it seeks to serve. This has included practically every traditional approach to inviting consumer voice in service design and delivery. For the Project, these actions will minimally include: person-centered, client-directed case planning; tailored groups and activities; quarterly surveys; focus groups; "open door" policies; formal grievance procedures; suggestion boxes; "tenant council" support; and representative staffing.

At the outcomes-level, ECS will work with the County to ensure that BIPOC tenants are not disproportionately represented among lease violations, individuals facing eviction, or experiencing other forms of housing instability or negative outcomes. These issues may be identified through weekly staff meetings between onsite services and property management, and/or monthly operations meetings that additionally include leadership representation. Agendas for these meetings are structured with topic areas such as vacancies, rent collection, and larger "problem areas," i.e. behavioral health challenges, substance use issues, hoarding and cluttering, etc. These meetings are critical to addressing concerns as they arise with the goal of intervening and collaboratively problem-solving issues before they become crises impacting housing stability.

For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

### Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)

1251 S. Eliseo will be receiving residents that are referred through the County of Marin's Coordinated Entry System with units reserved for chronically homeless adults with incomes between 15% and 30% of the Area Median Income.



**Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized. (Use the income level table found in the Application Guidelines document.)**

	Number
Moderate Income	0
Low Income	0
Very Low Income	0
Extremely Low Income	43

**Total Number of Persons by Income Demographic**

43

**How does your organization verify client income? (Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers (Please limit to 3000 characters.)**

1251 S. Eliseo will target chronically homeless adults with incomes between 15% and 30% of the Area Median Income. Applicants will be referred through the County of Marin's Coordinated Entry System. All income, assets and disabilities claimed in the application will be verified in compliance with the requirements codified in the HUD Handbook 4350.3. Tenants will be recertified annually to confirm continued eligibility for assisted units.

**Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.**

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native	0	0
Asian	1	0
Black or African American	1	0
Native Hawaiian or Other Pacific Islander	1	0
White	32	0
American Indian and White	0	0
Asian and White	1	0
Black and White	0	0
American Indian and Black	0	0
Multi-Racial	7	7

**Total Number of Persons**

43

**Total Number Identifying as Hispanic**

7

**Female-Headed Households (out of above total)**

2

**Persons with Disabilities (out of above total)**

4

**PROJECT MANAGEMENT & FINANCIAL DATA**

**If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. (Limit to 3000 characters.)**

n/a

**If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Please limit to 3000 characters.)**

n/a

**Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with Davis- Bacon prevailing wage requirements? (Please limit to 3000 characters.)**

ECS' operating budget for the fiscal year ending June 30, 2022 is \$61.3 million. ECS manages multiple funding streams comprising government grants and contracts (90%); rental income (4%); contributed private income (4%); and earned income (2%). ECS has significant experience administering city, county, State and federal grant programs, including Project-Based Section 8, Continuum of Care, Emergency Solutions Grant, Homekey, Rental Housing Construction Program, and San Francisco's Local Homeless Operating Subsidy Program. Further, ECS has extensive experience operating PSH, including through acquisition, master-leasing and integration as lead service provider as part of large development teams. This core competency began with developing San Francisco's first new construction PSH project in 1994 and extends to the present day with Homekey. At present, ECS' PSH portfolio comprises more than 1,500 units serving over 2,000 formerly homeless individuals. ECS has developed more that 3,000 units over and operated over sixteen multifamily residential sites. The Housing Development Director at ECS has previously overseen Davis Bacon compliance for the entire construction portfolio at the San Francisco Mayor's Office of Housing & Community Development and has intimate experience working with Community Development Staff in local government to assist getting the wage determinations and ensuring certified payroll compliance.

**Describe who will supervise and manage the project and their past experience with project management. (Please limit to 3000 characters.)**

Kevin Kitchingham is the Director of Housing Development and will be the lead project manager Kevin has over 15 years of experience in affordable housing development. Over the course of his career, he has developed more than \$750 million worth of property, and leveraged more than \$500 million in outside sources. Immediately prior to joining ECS, Kevin worked with the San Francisco Mayor's Office of Housing and Community Development for a decade, most recently serving as the Senior Development Specialist. Kevin has a deep understanding of supportive housing development.

**Describe any recent or upcoming leadership transitions. (Limit to 3000 characters.)**

none

**For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Please limit to 3000 characters.)**

The project has already received a Notice of Exemption for CEQA. We will be submitting for a building permit the week of 02/04/22. The building permit is all that is required for this project from an administrative approvals perspective.

**For Housing and Capital (construction and renovation) projects, what stage are you in? Select the current phase of the proposed project.**

Cost Estimate

**For HOME projects: Please describe how you will need the 25% funding match requirement? (Please limit to 3000 characters.)**

The County of Marin has provided \$7,700,000 in commitments for development costs needed to acquire and construct the property.

**For HOME projects: Describe your project's ability to pencil out with HOME Low Rents. (Limit to 3000 characters.)**

We will be utilizing an award of project-based section 8 subsidy from the Marin Housing Authority which was awarded to our team on 11/16/2021.

**For HOME projects: Are you applying as a Community Housing Development Organization (CHDO)?**

No

**For HOME projects: Have you been previously certified as a CHDO?**

No

**For Housing and Capital (construction and renovation) projects, what is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)**

**Define scope of work/finish design**

Friday, October 1, 2021

**Complete planning and environmental review**

Thursday, October 14, 2021

**Release bid package**

Tuesday, March 1, 2022

**Select contractor**

Monday, November 15, 2021

**Finalize contract**

Tuesday, March 15, 2022

## Obtain building permits

Tuesday, March 1, 2022

## Start construction

Wednesday, March 16, 2022

## Complete construction

Wednesday, March 15, 2023

## Describe any flexibility regarding your projects start/completion date. (Limit to 3000 characters.)

The dates are fluid as we move through the Homekey process.

### Required Attachments:

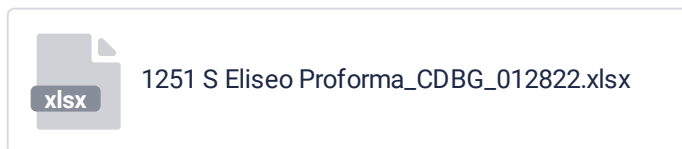
A. Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.

For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.

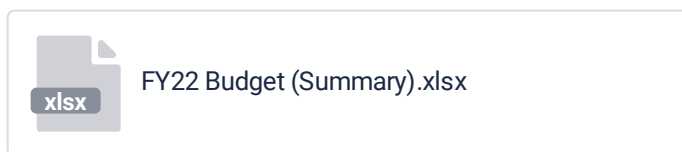
For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

B. Organizational Budget: Upload your organization or fiscal sponsors annual budget.

## Attach Project Budget



## Attach Organization Budget



## Signer Name

Kevin Kitchingham

## Signer Title

Director of Housing Development

## Signer Affirmation

By checking this box, I hereby certify that the information in this application is true and accurate to the best of my knowledge.

**Capital and Housing Project Budget Template**

<b>Organization Name: Episcopal Community Services</b>						
<b>Project Title: 1251 S. Eliseo Permanent Supportive Housing</b>						
<b>Date: 01/31/22</b>						
<b>INCOME:</b>	<b>Federal Grants Request Year 1</b>	<b>Federal Grants Request Year 2</b>	<b>Other Funding Sources</b>	<b>In Kind</b>	<b>Total Proposed Project Income</b>	
<b><u>Committed</u></b>						
<b>Foundations:</b>						
Marin Community Fund	2,000,000					\$ 2,000,000.00
Tamalpais Foundation	200,000					\$ 200,000.00
						\$ -
<i>(Add rows)</i>						\$ -
<b>Government:</b>						\$ -
County of Marin HHS	4,500,000.00					\$ 4,500,000.00
						\$ -
<i>(Add rows)</i>						\$ -
<b>Corporations:</b>						\$ -
						\$ -
<i>(Add rows)</i>						\$ -
<b>Individual Contributions: (list total):</b>						\$ -
<b>Earned Income:</b>						\$ -
						\$ -
<i>(Add rows)</i>						\$ -
<b>Other (specify):</b>						\$ -
						\$ -
<i>(Add rows)</i>						\$ -
<b>Subtotal, Committed Income</b>			\$ -	\$ -		\$ 6,700,000.00
<b><u>Uncommitted</u></b>						
<b>Federal Grants Request</b>	\$ 500,000.00	\$ 500,000.00				\$ 1,000,000.00
<b>Foundations:</b>						
<i>(Add rows to list other Foundations)</i>						
<b>Government:</b>						
California Department of Housing and Community Development - Homekey	12,900,000					\$ 12,900,000.00
<i>(Add rows to list other Government agencies)</i>						
<b>Corporations:</b>						
<i>(Add rows to list other Corporations)</i>						
<b>Individual Contributions:</b>						
<i>(Add rows to list other Contributions)</i>						
<b>Other (specify):</b>						
<i>(Add rows to list others )</i>						
<b>Subtotal, Uncommitted Income</b>	\$ 500,000.00	\$ 500,000.00	\$ -	\$ -		\$ 1,000,000.00
<b>Other Earned Income:</b>						
<i>(Add rows)</i>						
<b>Subtotal, Earned Income</b>			\$ -	\$ -		\$ -
<b>Grand Total Income</b>	\$ 500,000.00	\$ 500,000.00	\$ -	\$ -		\$ 7,700,000.00

EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
<b>Direct Project Related Expenses</b>					
<b>Acquisition</b>					
Purchase price	\$ 11,000,000.00				\$ 11,000,000.00
Title/Recording/Escrow	\$ 154,200.00				\$ 154,200.00
Broker	\$ 220,000.00				\$ 220,000.00
<b>Pre-development</b>					
Architecture & engineering	\$ 199,500.00	\$ 500,000.00			\$ 699,500.00
Environmental Audit (Inc Phase 1)	\$ 100,000.00				\$ 100,000.00
Market Study					
Entitlements/Zoning	\$ 210,000.00				\$ 210,000.00
<b>General Development</b>					
Unit Construction/Rehabilitation	\$ 4,840,950.00				\$ 4,840,950.00
Hard Cost Contingency	\$ 749,075.00				\$ 749,075.00
Legal/ Insurance	\$ 190,000.00				\$ 190,000.00
Operating and Replacement Reserves	\$ 304,375.00				\$ 304,375.00
Soft Costs	\$ 1,131,900.00				\$ 1,131,900.00
<b>Subtotal, Direct Project Related Expenses</b>	<b>\$ 19,100,000.00</b>	<b>\$ 500,000.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 19,600,000.00</b>
<b>Developer Fee (specify % in column A below)</b>					
5%					\$ 1,000,000
<b>Fiscal Sponsorship Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Grand Total All Expenses</b>					<b>\$ 20,600,000.00</b>

EPISCOPAL COMMUNITY SERVICES OF SAN FRANCISCO  
 FISCAL YEAR 2022 - FINAL BUDGET  
 Finance Committee meeting - 9-16-2021

July 1, 2021 - June 30, 2022

FINAL BUDGET

	FISCAL YEAR 2022 TOTAL ECS
<b>SUPPORT AND REVENUE</b>	
Private Revenue designated	438,773
Private Revenue not designated	2,378,033
Rental Income	2,481,697
Program Income	<b>61,300</b>
Housing program income	<b>1,247,473</b>
<b>Subtotal - NON GOVERNMENT REVENUE</b>	<b>6,607,276</b>
<b>PPP forgiven loan/Grant</b>	3,374,200
<b>FEMA</b>	9,125,445
<b>HUD/SHP</b>	1,312,417
<b>Mayor's Office of Housing &amp; Community Developm</b>	571,183
<b>State of California</b>	1,394,240
<b>Dept of Homelessness &amp; Supportive Housing</b>	38,330,173
<b>Adult Probation Department</b>	216,000
<b>Human Services Agency</b>	256,287
<b>Department of Disability &amp; Aging Services</b>	1,038,102
<b>Governor's Office of Business &amp; Economic Dev</b>	125,505
<b>Department of Public Health</b>	1,235,000
<b>Subtotal - GOVERNMENT REVENUE</b>	<b>56,978,552</b>
<b>TOTAL - SUPPORT AND REVENUE</b>	<b>63,585,827</b>
<b>EXPENSES</b>	
Salaries	26,300,534
Payroll Taxes	2,297,888
Retirement	727,810
Health Insurance	4,550,135
Workers Compensation	1,652,862
<b>Subtotal - ECS COMPENSATION</b>	<b>35,529,229</b>
Vacancy factor	(1,894,026)
Salary Adjust/Longevity	350,000
Benefit Adjust	(615,221)
Salary Increase	279,475
Benefits-salary increase	49,794
<b>Subtotal - ECS COMPENSATION CHANGE</b>	<b>(1,829,979)</b>
Contract Staffing	3,015,498
Contract Benefits	715,608
<b>Total - ECS COMPENSATION</b>	<b>37,430,356</b>



**EPISCOPAL COMMUNITY SERVICES OF SAN FRANCISCO  
FISCAL YEAR 2022 - FINAL BUDGET  
Finance Committee meeting - 9-16-2021**

July 1, 2021 - June 30, 2022

**FINAL BUDGET**

	<b>FISCAL YEAR 2022 TOTAL ECS</b>
<b>OPERATING EXPENSES</b>	
Subcontractor: CHEFS-Kitchens	0
Subcontractor: Meal Delivery	965,196
Recruitment Expense	258,031
Professional Fees	2,039,091
Consultants	235,000
Legal	107,504
Subcontractor Expense	343,970
Program Supplies	260,088
Client Supplies	372,454
Client Stipends/Hsg Assistance/Money Mgmt	734,583
Rental Subsidies/Rental Deposits	4,517,224
Stipends/InterFaith	14,500
Food Expense	686,892
Food - Food Bank	18,746
Food & Food Service Supplies	62,800
Office Supplies	331,014
Postage	15,804
Telecommunications	408,453
Furniture & Equipment	67,363
IT Equipment	90,147
Printing Expenses	19,533
Copier Expenses	142,411
Marketing Expense	17,300
Special Events	175,000
Rent	7,758,518
Utilities	873,943
Pest Control	101,622
Trash Removal	380,734
Cleaning Supplies	25,500
Maintenance Supplies	621,709
Maintenance Services	308,452
Elevator Maintenance	131,978
Plumbing & Electrical Repairs	5,765
Equipment Repairs	197,524
Insurance	283,800
Program Facilities Allocation	123,251
Auto/Gas/Oil/Maint	22,934
Automobile Lease Payments	30,000
Staff Training	193,258
Staff Recognition	27,000
Business Meals/Expenses	11,750
Meeting Supplies	41,234
Staff Transportation (Local)	108,200
Staff Travel/Meals (Out of Area)	73,520
Conferences	56,190
Miscellaneous Employee Gifts	7,800
Bank Fees/Bankcard Fees	18,500
Fees and Licenses	320,381
City Taxes	400
Interest Expense - FRB	133,200
Membership Dues and Fees	46,337
Miscellaneous Expense	2,000
Depreciation	100,000
<b>Subtotal - OPERATING EXPENSES</b>	<b>23,888,603</b>
<b>TOTAL EXPENSES BEFORE G &amp; A</b>	<b>61,318,960</b>
G & A Allocation	0
<b>TOTAL EXPENSES</b>	<b>61,318,960</b>

EPISCOPAL COMMUNITY SERVICES OF SAN FRANCISCO  
 FISCAL YEAR 2022 - FINAL BUDGET  
 Finance Committee meeting - 9-16-2021

July 1, 2021 - June 30, 2022

FINAL BUDGET

	FISCAL YEAR 2022 TOTAL ECS
<b>AGENCY INCOME (LOSS)</b>	<b>2,266,868</b>
Plus depreciation	100,000
<b>OPERATING INCOME (LOSS)</b>	<b>2,366,868</b>
Restricted Grants/Future Funds (out of reserves)	1,007,332
PPP Grant (into reserves)	(3,374,200)
<b>NET OPERATING INCOME (LOSS)</b>	<b>(0)</b>



Zone AE  
(EL 10)

CITY OF  
LARKSPUR  
065040

06041C0458F  
eff. 3/16/2016

Zone AE

Corte Madero Creek

ECS  
1251 S. Eliseo (Larkspur)  
SOURCES AND USES

SOURCES OF FUNDS

Sources of Funds: Permanent

	Amount	Term
Local Funds (County)	\$ 4,500,000	Grant
Marin Community Fund	\$ 2,000,000	Grant
Homekey	\$ 12,900,000	Grant
Tamalpais Foundation	\$ 200,000	Grant
CDBG/HOME	\$ 1,000,000	2 year cycle
<b>Total</b>	<b>\$ 20,600,000</b>	
<b>Surplus/Gap</b>	<b>\$ -</b>	

Sources of Funds: Construction

	Amount	Term
Homekey	\$ 12,900,000	Grant
Marin Community Fund	\$ 2,000,000	Grant
Tamalpais Foundation	\$ 200,000	Grant
Local Funds (County)	\$ 4,500,000	Grant
CDBG/HOME	\$ 1,000,000	2 year cycle
<b>Total</b>	<b>\$ 20,600,000</b>	
<b>Surplus/Gap</b>	<b>\$ -</b>	

USES OF FUNDS

	Total Project Cost	Comments/Notes
<b>LAND COST/ACQUISITION</b>		
Land cost or value	11,000,000	
Broker Fees	220,000	
<b>Total land cost or value</b>	<b>11,220,000</b>	
<b>Total acquisition costs</b>	<b>11,220,000</b>	
<b>REHAB CONSTRUCTION</b>		
Structures	4,400,000	\$100k per door
General conditions (incl.security)	-	IN ABOVE
Contractor fee	-	IN ABOVE
Site Work	130,950	
Asbestos removal	95,000	
Design contingency	215,000	5%
<b>Total new construction costs</b>	<b>4,840,950</b>	
<b>ARCHITECTURAL FEES</b>		
Design	250,000	
Construction Administration	115,000	CA during construction
Civil Engineering	334,500	Flood Plain Mitigation Civil and PML
<b>Total architectural costs</b>	<b>699,500</b>	

**Perm Financing Fees**

Loan interest	-	
Lender counsel	15,000	paid by applicant
Insurance	175,000	
Title and recording	154,200	
<b>Total const. interest and fees</b>	<b>344,200</b>	

**RESERVES**

Replacement Reserves	44,000	\$1000 per unit
Capitalized operating reserves	260,375	3 months of oper exp, replacement res

**Total reserve costs**

**304,375**

**Total const contingency costs**

**749,075** 15% HC

**OTHER**

Environmental Audit	100,000	allowance
Local dev impact fees (school)	60,000	residential * \$2.24 / sqf
Permit Processing Fees	150,000	Rehab
Capital fees	350,000	estimate based on engineering
Owners Rep	115,000	construction management
Security	75,000	
Special Inspections	180,000	allowance
Marketing/Start Up	80,000	\$1K per unit
Furnishings	129,000	\$2K per unit for unit furnishings, plus \$1K per unit common
Appraisal Costs	4,500	
Soft cost contingency	198,400	~10% of soft costs, except construction int, res, dev fee

**Total other costs**

**1,441,900**

**Subtotals**

**19,600,000**

**Total Project Cost**

**DEVELOPER COSTS**

Developer Fee	1,000,000	
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**Total developer costs**

**1,000,000**

**TOTAL PROJECT COST**

**20,600,000**



**ECS**  
**1251 S. Eliseo (Larkspur)**  
**30-YEAR OPERATING PROFORMA**

ASSUMPTIONS	
total number of units, incl. Mgrs	44
Increase in gross income	2.50%
Increase in operating expense	2.50%

INCOME		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Restricted Rents		\$ 25,800	\$ 26,445	\$ 27,106	\$ 27,784	\$ 28,478	\$ 29,190	\$ 29,920	\$ 30,668	\$ 31,435	\$ 32,221	\$ 33,026	\$ 33,852	\$ 34,698	\$ 35,566	\$ 36,455
Residential rent (MHA Vouchers)	SRO @ \$1,762	\$ 883,392	\$ 905,477	\$ 928,114	\$ 951,317	\$ 975,099	\$ 999,477	\$ 1,024,464	\$ 1,050,075	\$ 1,076,327	\$ 1,103,236	\$ 1,130,816	\$ 1,159,087	\$ 1,188,064	\$ 1,217,766	\$ 1,248,210
Homekey Subsidy (1400x42)	\$ 2,167,200	\$ 687,850	\$ 704,496	\$ 721,558	\$ 430,000											
Services Subsidy (County/BH)	\$ 9,726,065			\$ -	\$ 309,047	\$ 756,974	\$ 775,348	\$ 794,182	\$ 813,486	\$ 833,273	\$ 853,555	\$ 874,344	\$ 895,653	\$ 917,494	\$ 939,881	\$ 962,828
Laundry and misc		\$ 2,640	\$ 2,706	\$ 2,774	\$ 2,843	\$ 2,914	\$ 2,987	\$ 3,062	\$ 3,138	\$ 3,217	\$ 3,297	\$ 3,379	\$ 3,464	\$ 3,551	\$ 3,639	\$ 3,730
Residential Vacancy loss	2.50%	\$ (22,085)	\$ (22,637)	\$ (23,203)	\$ (23,783)	\$ (24,378)	\$ (24,987)	\$ (25,612)	\$ (26,252)	\$ (26,908)	\$ (27,581)	\$ (28,271)	\$ (28,977)	\$ (29,702)	\$ (30,444)	\$ (31,206)
<b>Effective gross income</b>		\$ 1,577,597	\$ 1,616,487	\$ 1,656,348	\$ 1,697,207	\$ 1,739,088	\$ 1,782,015	\$ 1,826,016	\$ 1,871,116	\$ 1,917,343	\$ 1,964,727	\$ 2,013,295	\$ 2,063,078	\$ 2,114,105	\$ 2,166,407	\$ 2,220,017
<b>EXPENSES</b>																
	per unit															
Total Administration	\$ 6,818	\$ 300,000	\$ 307,500	\$ 315,188	\$ 323,067	\$ 331,144	\$ 339,422	\$ 347,908	\$ 356,606	\$ 365,521	\$ 374,659	\$ 384,025	\$ 393,626	\$ 403,467	\$ 413,553	\$ 423,892
Total Utilities	\$ 6,826	\$ 300,336	\$ 307,844	\$ 315,541	\$ 323,429	\$ 331,515	\$ 339,803	\$ 348,298	\$ 357,005	\$ 365,930	\$ 375,079	\$ 384,455	\$ 394,067	\$ 403,919	\$ 414,016	\$ 424,367
Total Maintenance	\$ 5,341	\$ 235,000	\$ 240,875	\$ 246,897	\$ 253,069	\$ 259,396	\$ 265,881	\$ 272,528	\$ 279,341	\$ 286,325	\$ 293,483	\$ 300,820	\$ 308,340	\$ 316,049	\$ 323,950	\$ 332,049
Services	\$ 11,519	\$ 506,850	\$ 519,521	\$ 532,509	\$ 545,822	\$ 559,468	\$ 573,454	\$ 587,791	\$ 602,485	\$ 617,548	\$ 632,986	\$ 648,811	\$ 665,031	\$ 681,657	\$ 698,698	\$ 716,166
Asset Management / Investor Services Fee	\$ 455	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
Total Taxes and Insurance (Inc extedned Flood Cove	\$ 4,380	\$ 192,700	\$ 197,518	\$ 202,455	\$ 207,517	\$ 212,705	\$ 218,022	\$ 223,473	\$ 229,060	\$ 234,786	\$ 240,656	\$ 246,672	\$ 252,839	\$ 259,160	\$ 265,639	\$ 272,280
<b>Total expenses</b>	\$ 35,338	\$ 1,554,886	\$ 1,593,258	\$ 1,632,590	\$ 1,672,904	\$ 1,714,227	\$ 1,756,583	\$ 1,799,997	\$ 1,844,497	\$ 1,890,110	\$ 1,936,862	\$ 1,984,784	\$ 2,033,903	\$ 2,084,251	\$ 2,135,857	\$ 2,188,754
<b>NET OPERATING INCOME</b>		\$ 22,711	\$ 23,229	\$ 23,759	\$ 24,303	\$ 24,861	\$ 25,432	\$ 26,019	\$ 26,618	\$ 27,234	\$ 27,865	\$ 28,512	\$ 29,175	\$ 29,854	\$ 30,550	\$ 31,263
Replacement reserve	\$500 pupa	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000	\$ 22,000
<b>NET CASH FLOW</b>		\$ 711	\$ 1,229	\$ 1,759	\$ 2,303	\$ 2,861	\$ 3,432	\$ 4,019	\$ 4,618	\$ 5,234	\$ 5,865	\$ 6,512	\$ 7,175	\$ 7,854	\$ 8,550	\$ 9,263

**ECS**  
**1251 S. Eliseo (Larkspur)**  
**RESIDENTIAL INCOME/UNIT MIX**

<b>Util Allow</b>	SRO	included
(elec,gas,etc.)	0 BR	included
	1 BR	included
	2 BR	included
	3 BR	included

<b>Util Allow</b>	SRO	master metered	
(elec,gas,etc.)	0 BR	217.00	-
	1 BR	242.00	
	2 BR	n/a	n/a
	3 BR	n/a	

**MAX RENTS** \*Assume HCD max

UNIT TYPE	NUMBER	*MAX 50% AMI RENT	MHA Payment Standard (HCV)	PER-UNIT MONTHLY GROSS RENT	PER-UNIT MONTHLY NET RENT	TOTAL MONTHLY NET RENT	TOTAL ANNUAL NET RENT
SRO	43	n/a	\$ 1,762.00	\$ -	\$ 1,762.00	\$ 75,766.00	\$ 909,192.00
<b>TOTAL</b>	<b>43</b>					<b>75,766</b>	<b>909,192</b>

**MAX RENTS** \*Assume HCD max

UNIT TYPE	NUMBER	*MAX 50% AMI RENT	MHA Payment Standard (HCV)	PER-UNIT MONTHLY GROSS RENT	PER-UNIT MONTHLY NET RENT	TOTAL MONTHLY NET RENT	TOTAL ANNUAL NET RENT
0 BR	0	\$ 1,598.00	\$ 2,115.00	\$ -	\$ 1,381.00	\$ -	\$ -
<b>TOTAL</b>	<b>0</b>					<b>-</b>	<b>-</b>

**MAX RENTS** \*Assume HCD max

UNIT TYPE	NUMBER	*MAX 50% AMI RENT	MHA Payment Standard (HCV)	PER-UNIT MONTHLY GROSS RENT	PER-UNIT MONTHLY NET RENT	TOTAL MONTHLY NET RENT	TOTAL ANNUAL NET RENT
1 BR	0	\$ 1,713.00	\$ 2,631.00	\$ -	\$ -	\$ -	\$ -
<b>TOTAL</b>	<b>0</b>					<b>-</b>	<b>-</b>

**MANAGER UNIT**

UNIT TYPE	NUMBER	*MAX 50% AMI RENT	MHA Payment Standard (HCV)	PER-UNIT MONTHLY GROSS RENT	PER-UNIT MONTHLY NET RENT	TOTAL MONTHLY NET RENT	TOTAL ANNUAL NET RENT
1 BR	1	\$ 1,713.00	\$ 2,631.00	N/A	\$ -	\$ -	\$ -
<b>TOTAL</b>	<b>1</b>					<b>-</b>	<b>-</b>

<b>TOTAL RENT</b>	<b>44</b>					<b>75,766</b>	<b>909,192</b>
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**MISCELLANEOUS INCOME**

	NUMBER	PER-UNIT MONTHLY	TOTAL MONTHLY (NET)	TOTAL ANNUAL
Laundry	43	7	301	<b>3,612</b>



# Housing and Federal Grants Division 2021/2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

Indicate type of project. If your project allows, you may apply under multiple categories.

HOME Housing New Construction

## Organization (Fiscal Sponsor) General Information

### Organization/Agency Name

Habitat for Humanity Greater San Francisco

### Mailing Address

300 Montgomery St, Ste 450  
San Francisco, California, 94104

### Website

<https://habitatgsf.org/>

### Organization DUNS#

794182329

### Executive Director/CEO

Maureen Sedonaen

### Email Address

msedonaen@habitatgsf.org

### Phone Number

(415) 625-1000

## Project General Information

### Program/Project Name

Habitat Redwood Blvd.

### Program/Project Site Address

8161 Redwood Blvd  
Novato, California, 94945

### HOME Year 1 Funding Amount Requested

800000

### HOME Year 2 Funding Amount Requested

800000

**Application Contact Person**

Ashley Spooner-Choi

**Title of Contact Person**

Public Funding & DRE Manager

**Email Address**

aspoonerchoi@habitatgsf.org

**Phone Number**

(415) 625-1015

**Is this project located in a Special Flood Hazard Area as indicated by FEMA?**

Yes

**Planning Areas Served:** Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located.

	% of Services Provided
Novato	24
San Rafael	39
County Other	37

**Total Percentage**

100

**Is your organization receiving other County of Marin funding for this project?**

Yes

**Funding Source**

Marin County Housing Trust Fund

**Funding Amount**

250000

**Date Funding Received**

Wednesday, December 30, 2020

**Is your organization receiving any other County of Marin funding for this project?**

Yes

**Funding Source**

Marin County CDBG

**Funding Amount**

235362

## **Date Funding Received**

Tuesday, August 24, 2021

### **Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Please limit to 3000 characters.)**

Habitat for Humanity Greater San Francisco builds homes and sustains affordable homeownership opportunities for families in Marin, San Francisco, and San Mateo counties. Habitat Greater San Francisco (HGSF), a 501(c)(3) organization and one of approximately 1,300+ registered U.S. affiliates of Habitat for Humanity International, was formed in August 2008 through the merger of Peninsula Habitat for Humanity and Habitat for Humanity San Francisco. Prior to the merger, Peninsula Habitat had served the community since 1989 and Habitat San Francisco had served the community since 1992.

HGSF has provided homeownership opportunities for 246 local families over the past 30 years and we remain the only provider of affordable homeownership opportunities in Marin, San Francisco, and San Mateo counties that serves households in the 40% - 80% area median income (AMI) range. While we focus on serving families earning 40%-80% AMI, we retain the flexibility to serve up to 120% AMI if project economics and market demographics demand. HGSF takes a multi-disciplinary approach to homeownership, serving not only as homebuilder and mortgage company, but also as educator, offering free trainings to future Habitat homeowners on topics including the home-buying process, financial planning, and home maintenance.

With the support of community, philanthropic, corporate, and public investment, we provide a rare opportunity for local families: to own a home with zero down payment, 0% interest, and a mortgage ranging from 15 to 40 years, with monthly payments set at no more than 30 percent of their household income. First-time home buyers put in 500 hours of "sweat equity" (volunteer time) to build their future homes and the homes of their neighbors. With no interest on their mortgage, families start saving from day one in their Habitat home.

### **Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Please limit to 3000 characters.)**

Habitat Redwood Blvd. is a partnership between HGSF and a private donor to develop 100% affordable, ownership homes on a surplus land site to be donated by the private entity. The site is located one mile from the Novato San Marin SMART train station and adjacent to Highway 101. The project involves development of a 14-acre greenfield site into a master planned community featuring 80 single family, attached, for-sale homes. The home will be organized in clusters made up of five different building types, ranging in size from one to six homes. The 23 buildings will feature an expected mix of 18 two-bedroom, 37 three-bedroom, and 25 four-bedroom homes in townhome and stacked flat arrangements.

The project is designed to reflect the rural farming nature of the surrounding area, set around common greens and courtyards. The site itself is laid out in an oval pattern around a central open space, crossed by pathways and gathering areas. The design team has worked to provide many amenities to this new community, including multiple play areas, a small amphitheater for events, a dog park, trails and pathways, seating areas, benches and tables, a community garden, community meeting areas, and more. HGSF will provide future parents and children every opportunity to create and grow a thriving community at Habitat Redwood Blvd.

Each new home will include an array of amenities and provide space for families to thrive. Storage space, ample cooking and cabinetry space, multiple bathrooms, living and dining areas, laundry facilities, and high-quality durable finishes will be provided in each unit. The project is designed to surface park all vehicles, with 162 proposed parking spaces. Of these parking spaces, 9 will be accessible spaces and at least 5 will be equipped with EV chargers. 40 bicycle parking spaces are also planned.

Habitat Redwood Blvd. homebuyers will participate in the typical Habitat for Humanity program, contributing 500 hours of sweat equity toward the construction of their home. Homeowners will receive a 0% interest mortgage, with zero down payment, ranging from 15 to 40 years with monthly payments set at no more than 30% of household income. Qualified homebuyers participate in six to ten sessions of homebuyer education, including the home buying process, budgeting, and home maintenance. Once homeowners have closed on their homes, HGSF no longer provides direct support services. However, all Habitat homeowners have access to a 0% interest home repair loan.

**Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and clients/consumers/tenants. (Limit to 3000 characters.)**

The COVID-19 crisis has changed the way HGSF operates in many ways. As an essential service, affordable housing construction was allowed to continue throughout most of the pandemic, with modifications to existing safety procedures. However, many aspects of HGSF's normal operations were forced to adapt to the circumstances.

Some of the most significant impacts of COVID-19 involved amending our safety precautions, the labor market, and the cost of materials. We have adapted our policies and procedures for our projects and construction sites to align with new health and safety protocols. These changes include limiting the number of volunteers that we can have onsite daily.

Volunteering is one of the biggest ways that HGSF engages with our local community. When the pandemic began, volunteering opportunities were suspended temporarily. Volunteers returned to construction sites in the summer of 2020 on a limited basis and under new safety precautions. Since then, our volunteer program has remained active, however jobsites have limited capacity and adhered to local COVID guidelines. The majority of construction activities in 2022 will be land development work completed by qualified subcontractors. As such, we don't foresee immediate challenges with volunteering on this project. Due to the size and scope of the project we feel confident there will be abundant volunteer opportunities, even if the pandemic limitations continue for years to come. As always, HGSF is committed to the health and safety of our staff, volunteers, and homeowners.

The supply chain for many construction goods has been interrupted and affected over the course of the pandemic. Major disruptions were seen in 2020, while small disruptions do remain a challenge today. Overall, the industry has seemed to recalibrate to a changed supply chain and labor market and most building materials remain available with proper planning. Our team has built generous timelines into our project schedule to mitigate any supply chain delays or labor issues that arise over the course of the project.

The nature of fundraising has changed in the past year, but funding has remained steady. Government funding sources remained consistent, though receipts of reimbursement funding and building permits were delayed. We are grateful that our revenue from individual donors is on track to reach our budgeted goal for the year. Fundraising for the Habitat Redwood Blvd project remains on track with over \$2.2 million committed to date.

Despite numerous challenges, we are fortunate to share that we have adjusted and much of our work continues. We have been able to continue our mission of providing affordable homeownership opportunities for families in Marin, San Francisco, and San Mateo counties.

**HUD National Objective to be served (check at least one)**

Activities benefiting low and moderate-income persons. (LMI)

**How will this project Affirmatively Further Fair Housing? (Please limit to 3000 characters.)**

Committed to affordable housing, all Habitat for Humanity Greater San Francisco (HGSF) programs predominantly target hardworking individuals and families earning up to 80% area median income

(AMI). Examples of workers in this income range may include teachers, first responders, healthcare assistants, public sector employees (including City or County employees), transit workers, as well as other service providers. These are all residents who are critical to a safe, healthy, and functioning community.

For this, and all of our home sales, we offer a zero-down payment, zero percent interest mortgage with monthly payments of no more than 30% of household income. Redwood Blvd. homebuyers will participate in six to ten sessions of homeownership education, including courses in the home buying process, budgeting, and home maintenance. All units are designed to be adaptable and HGSF will make accommodations as necessary to serve the needs of all selected homebuyers.

Additionally, all Habitat homeowners receive access to a zero-interest loan for critical home repairs and maintenance. HGSF is an active participant in the region's affordable housing community. We attend community meetings, serve on local housing committees, and partner with grassroots organizations & housing advocates to identify how best to connect with and serve the community.

For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

**Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)**

HGSF does not unlawfully discriminate on the basis of race, color, religion (including religious dress and religious grooming), sex (including pregnancy, perceived pregnancy, childbirth, breastfeeding, or related medical conditions), gender, gender identity, gender expression, sexual stereotypes, physical appearance, national origin, ancestry, citizenship, age, physical or mental disability, legally protected medical condition or information, HIV/AIDS status, genetic information or characteristics, family care status, military caregiver status, military and veteran status, marital status, domestic partner status, sexual orientation, or any other basis protected by local, state, or federal laws. Homeownership Services staff are trained in the Fair Housing Act, Equal Credit Opportunity Act, Americans with Disability Act, Fair Credit Reporting Act, Truth in Lending Act, Secure and Fair Enforcement for Mortgage Licensing Act, and Unfair, Deceptive and Abusive Acts of Practices.

To spread the word about home purchase opportunities, including the Redwood Blvd. project, HGSF takes a multi-faceted approach. Through a needs assessment, HGSF gains information about the community to identify the target market and where to focus outreach and marketing efforts. Postcards, in both English and identified, predominant language(s), are mailed to a radius around the project and flyers are shared in many community locations, including libraries and community centers. Outreach includes community groups, agencies, faith-based organizations, libraries, schools, and neighborhood associations, particularly those serving low to moderate income communities. HGSF advertises on social media, the HGSF website, and in newspapers in order to reach a varied and widespread audience of potential homebuyers. All advertising will display the Equal Opportunity and Equal Access logos.

HGSF holds information sessions, often dual language, open to the public to share information about homes coming up for sale, explain Habitat's mission and what being a Habitat partner family entails, and describe the homeownership program requirements.

Keeping a focus on reaching those least likely to apply, HGSF plans to cast a wider net in our marketing than was typical of past projects. The Habitat Redwood Blvd marketing plan reflects organization-wide efforts to increase the diversity of our clientele and reach people of all backgrounds.

The demographic breakdown included in this application is a prediction as HGSF does not begin accepting applications and qualifying potential homebuyers until around the time construction begins. All demographic information collected is self-reported and our categories do not directly match those in this application. The information presented in the demographics table is based on current Habitat

homeowners and past applicants in Marin County. We expect the applicant pool for the Redwood Blvd. project to follow similar trends.

**Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized. (Use the income level table found in the Application Guidelines document.)**

	Number
Moderate Income	205
Low Income	206
Very Low Income	0
Extremely Low Income	0

**Total Number of Persons by Income Demographic**

411

**How does your organization verify client income? (Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers (Please limit to 3000 characters.))**

Applicant families earning 40-120% of Marin County AMI will be considered for ownership via a lottery. This HOME funding will only be used to support households earning up to 80% AMI. Habitat for Humanity Greater San Francisco (HGSF) requests income documents, including W2, 1099, and tax returns from the previous two years, as well as paystubs from the past three-months. HGSF considers all income earners in the household; if a household member does not earn income, they must provide a notarized affidavit stating as such.

Homebuyer applicants provide statements for the previous three months for all bank accounts, including checking, savings, and money market, as well as retirement accounts such as IRA, 401k, and 403(b) accounts. HGSF requests award letters for additional income, such as social security and pension, and compares them directly with bank statements. HGSF may require additional documentation depending on the income source.

Employment, along with pay rate and YTD earnings, is verified by contacting previous and current employers. HGSF requests form 4506T be signed by the applicant and submits it to the IRS, who provides tax return transcripts. HGSF compares these transcripts to applicant-provided tax returns to verify accuracy and mitigate fraud risk.

HGSF consults with a third-party lender who reviews all documentation in the applicant file and performs their own income qualification. Once the families are officially homeowners, HGSF no longer verifies income and changes will not affect homeownership status with HGSF as long as the family continues to make mortgage payments as agreed.

**Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.**

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native	4	0
Asian	133	0

	Total Number of Persons	Number Identifying as Hispanic
Black or African American	51	2
Native Hawaiian or Other Pacific Islander	19	0
White	137	93
American Indian and White	0	0
Asian and White	8	2
Black and White	8	2
American Indian and Black	0	0
Multi-Racial	51	43

**Total Number of Persons**

411

**Total Number Identifying as Hispanic**

142

**Female-Headed Households (out of above total)**

81

**Persons with Disabilities (out of above total)**

14

**PROJECT MANAGEMENT & FINANCIAL DATA**

**If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. (Limit to 3000 characters.)**

Habitat Redwood Blvd received \$235,362 in CDBG funding in FY2020 and executed an agreement with the County in August of 2021. Goals for the project up to this point have been to continue working with consultants to further progress project designs and move the project through numerous City and County Approvals. The project was reviewed by the Design Review Committee in April 2020 and a formal planning application was submitted in November of 2020. A letter of completeness was issued by the City of Novato in May 2021. The Planning Commission recommended that the City Council approve the project in October 2021 and the County's Airport Land Use Commission also found the project consistent with the current Airport Plan in November of 2021. The project's entitlement package received unanimous approval by the Novato City Council in January of 2022 and deemed consistent with all local planning documents and zoning ordinances.

**If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Please limit to 3000 characters.)**

Habitat Redwood Blvd received \$235,362 in CDBG funding in FY2020 and executed an agreement with the County in August of 2021. HGSF plans to use this \$235k award to help cover the cost of a sewer fee that will be paid prior to property donation and transfer to HGSF ownership. This fee will be paid in the coming months in anticipation of title transfer in Spring 2022. HGSF plans to request reimbursement for these funds shortly after fee payment.

**Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with**



**complying with Davis- Bacon prevailing wage requirements? (Please limit to 3000 characters.)**

HGSF has extensive experience administering federal grant programs, managing dozens of awards. We currently have eight federal awards, received over the last seven years, for both our new construction and rehabilitation programs. Habitat specifically uses federal funding, such as CDBG grants, only for acquisition and pre-development activities in order to avoid triggering Davis-Bacon requirements. HOME funds are used for construction of new low-income affordable housing and support up to 11 units per project.

Habitat for Humanity Greater San Francisco (HGSF) builds and sells affordable homes to very low- to moderate-income, first-time home buyers. HGSF will do this by using skilled staff members and volunteers to do much of the work onsite. Volunteers will range from skilled habitual volunteers, AmeriCorps volunteers, unskilled community volunteers, and future homeowners themselves.

Because HGSF provides self-help homeownership opportunities requiring no fewer than 500 hours of construction work from future homebuyers we are exempt from the payment of prevailing wage. Additionally, all units will be deed restricted to remain affordable for at least 45 years with over 60% of units restricted to low-income, first-time homebuyers earning up to 80% AMI.

HGSF plans to use this County HOME funding on up to 11 units and only for households earning up to 80% AMI. All homes are subject to resale restrictions requiring the homeowner to sell the home back to HGSF, who will then in turn re-sell the home to another low-income homebuyer. Thus, the project is exempt from Davis Bacon wage requirements. HGSF can discuss this topic and provide additional information in the future.

**Describe who will supervise and manage the project and their past experience with project management. (Please limit to 3000 characters.)**

Maureen Sedonaen, CEO - Sedonaen brings 30 years leadership experience &, as CEO, her 1st priority has been to execute an ambitious growth plan to double homebuilding efforts. Prior to HGSF, Sedonaen served as a consultant & advisor for various nonprofits, government initiatives, & other businesses. Previously, Sedonaen was the President & CEO of Goodwill San Francisco, overseeing all administrative, policy, & fiduciary functions of the social enterprise. Before joining Goodwill San Francisco, Sedonaen worked for Revolution Foods as Regional Vice President, overseeing business development & operations. Sedonaen founded & served as President & CEO for The Youth Leadership Institute for 20 years. She serves on the Board of Directors of The Marin Community Foundation & Youth Leadership Institute. Sedonaen was named one of San Francisco Business Times, "Most Influential Women in Bay Area Business" in 2015. Sedonaen has an MBA in Strategic Leadership from Dominican University.

Constanza Asfura-Heim, VP Real Estate Development - Constanza Asfura-Heim brings over 20 years of experience to helping HGSF execute the organization's ambitious growth plans to double homebuilding efforts by 2025. Prior to HGSF, she served as Vice President of Real Estate for a for-profit impact investing firm located in San Francisco. Previously, Constanza served as a Senior Analyst for Kamehameha Schools, overseeing financial feasibility, highest and best use, and project optimization for the non-profit organization. Constanza has several years of experience in affordable housing, community-oriented developments, and sustainable green building design.

Doug Fowler, Senior Project Manager - With over 12 years of experience in the affordable housing field, Doug Fowler has worked in varying project management roles with organizations around the country. A former AmeriCorps VISTA, Doug joined HGSF in 2018 after working with Habitat for Humanity on the Mississippi Gulf Coast and in Durham, North Carolina. Most recently, Doug was with Mission First Housing Group, an affordable housing developer based in Philadelphia, PA. Doug has been involved with the design, development, and construction of over 600 affordable housing units, including new construction, rehabilitation, and preservation projects. Throughout his career, Doug has developed an expertise in sustainable building practices; he holds a LEED AP Homes designation and has certified projects through USGBC's LEED program, Energy Star, Enterprise Green Communities, National Green

Building Standard, and Passive House Institute US.

Erin Colton, VP Construction - With over 17 years of construction experience with HGSF, Colton is one of our most senior team members. As a former AmeriCorps, Colton has worked on over a dozen multi-family home developments for HGSF, building over 100 homes for families.

**Describe any recent or upcoming leadership transitions. (Limit to 3000 characters.)**

In March 2021, Constanza Asfura-Heim was appointed Vice President of Real Estate for Habitat for Humanity Greater San Francisco. Her addition comes at a crucial time as HGSF's Real Estate Development (RED) team looks to double the organization's production of affordable housing across Marin, San Francisco, and San Mateo counties. To further support this objective, additional staff have been hired to increase the capacity of the RED and Construction teams, including an additional Real Estate project manager and numerous new construction managers. The Construction department is currently re-strategizing in order to improve our efficiency and efficacy as we begin multiple new projects. When construction begins on Habitat Redwood Blvd, we plan to hire additional construction staff to focus solely on this project.

**For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Please limit to 3000 characters.)**

Discretionary Project Approvals for the Habitat Redwood Blvd include:

- General Plan Amendment
- Master Plan
- Precise Development Plan
- Vesting Tentative Map
- Environmental Review (CEQA Initial Study / Mitigated Negative Declaration)

These approvals were approved, unanimously, by the following bodies:

- Novato Planning Commission Oct 2021
- Marin County Airport Land Use Commission: November 2021
- Novato City Council Jan 2021

The project also requires two regulatory permits from state agencies. These permits have been processed in parallel with the entitlement package and are now ready to process with the final approval of the project's Mitigated Negative Declaration. We anticipate receiving these permits by March of 2022.

- Regional Water Quality Control Board - Waste Discharge Requirements Permit
- Cal Dept. Fish & Wildlife -- 1602 Lake and Stream Bed Alteration Permit

**For Housing and Capital (construction and renovation) projects, what stage are you in? Select the current phase of the proposed project.**

Predevelopment

**For HOME projects: Please describe how you will need the 25% funding match requirement? (Please limit to 3000 characters.)**

Habitat for Humanity Greater San Francisco (HGSF) builds and sells affordable homes to very low- to moderate-income, first-time home buyers. HGSF will do this by using skilled staff members and volunteers to do much of the work onsite. Volunteers are the foundation of Habitat construction work and will range from skilled habitual volunteers, AmeriCorps volunteers, and unskilled community volunteers. Future homeowners themselves participate in the self-help homeownership model by contributing 500 hours of sweat equity to assist building their home and those of their neighbors.

HGSF makes concerted efforts to use donated materials whenever possible. We have partnership with

many private suppliers and can order donated or discounted materials, including appliances, through Habitat for Humanity International.

To date, the Habitat Redwood Blvd project has received \$1.5 million in private funding with a goal of approximately 20% of project costs supported by private sources, including foundation and private donor support. We have received \$250,000 from the Marin County Housing Trust and plan to request additional MCHT support. Additionally, we have a \$1.8 million CalHome request under review and are modeling additional state as well as local funding. Our current proforma assumes approximately 50% of sources coming from home sales. HGSF has a forward commitment from a bank to purchase mortgages up to 80% AMI, generating a permanent revenue source for the project.

**For HOME projects: Describe your project's ability to pencil out with HOME Low Rents. (Limit to 3000 characters.)**

Habitat for Humanity Greater San Francisco (HGSF) builds and sells affordable homes to very low- to moderate-income, first-time home buyers. With the support of community, philanthropic, corporate, and public investment, we provide a rare opportunity for local families: to own a home with zero down payment, 0% interest, and a mortgage ranging from 15 to 40 years, with monthly payments set at no more than 30 percent of their household income. First-time home buyers put in 500 hours of "sweat equity" (volunteer time) to build their future homes and the homes of their neighbors. With no interest on their mortgage, families start saving from day one in their Habitat home.

Our proforma assumes approximately 50% of project sources coming from public & private subsidy. Public sources include this HOME request, a CalHome Project Development Loan request, and other government sources. Private fundraising includes the Marin Community Foundation and other private and corporate donors. The other 50% of funding comes from home sales, whether it be mortgage payments or note sales. HGSF has a forward commitment from a bank to purchase mortgages up to 80% AMI, generating a permanent revenue source for the project.

**For HOME projects: Are you applying as a Community Housing Development Organization (CHDO)?**

No

**For HOME projects: Have you been previously certified as a CHDO?**

No

**For Housing and Capital (construction and renovation) projects, what is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)**

**Define scope of work/finish design**

Wednesday, April 1, 2020

**Complete planning and environmental review**

Saturday, January 1, 2022

**Release bid package**

Sunday, May 1, 2022

**Select contractor**

Wednesday, June 1, 2022

**Finalize contract**

Friday, July 1, 2022

**Obtain building permits**

Friday, October 1, 2021

**Start construction**

Wednesday, June 1, 2022

**Complete construction**

Thursday, December 31, 2026

**Task**

Office building construction start

**Date of Completion**

Tuesday, November 1, 2022

**Task**

Residential buildings construction start

**Date of Completion**

Saturday, April 1, 2023

**If you want to add additional tasks, please list tasks and date of completion below.**

Home Sales Begin – 06/01/2024

**Describe any flexibility regarding your projects start/completion date. (Limit to 3000 characters.)**

Habitat Redwood Blvd is an incredibly long and complicated project and is one of the largest affordable homeownership developments in the state. Site donation and title transfer are set to be finalized in Spring 2022 with work on site beginning shortly thereafter. This project involves complex site work, including new roads and infrastructure that will need to be in place before vertical construction can begin. We have built buffers into our project schedule to allow for unforeseen delays. HGSF self-performs much of the work with our in-house construction team and volunteer labor. However, we do retain the ability to sub out certain work in the interest of time. Homes will be completed and sold in phases, allowing us to not only get families into their homes more quickly but providing flexibility in our work.

**Required Attachments:**

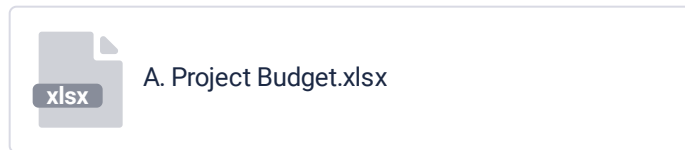
A. Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.

For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.

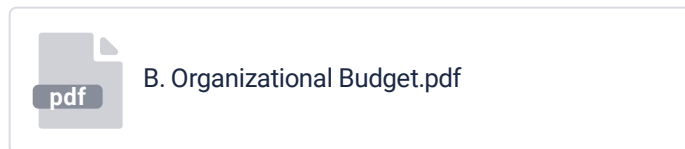
For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

B. Organizational Budget: Upload your organization or fiscal sponsors annual budget.

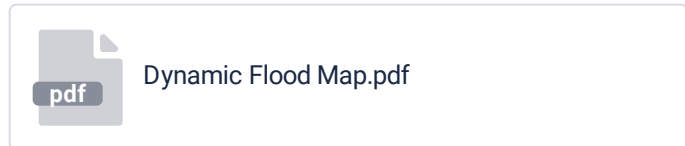
### Attach Project Budget



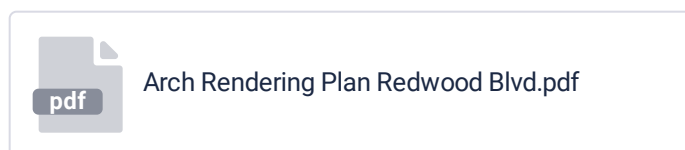
### Attach Organization Budget



### Attach Dynamic Flood Map



### Attach Miscellaneous



### Signer Name

Ashley Spooner-Choi

### Signer Title

aspoonerchoi@habitatgsf.org

### Signer Affirmation

By checking this box, I hereby certify that the information in this application is true and accurate to the best of my knowledge.

**Capital and Housing Project Budget Template**

**Organization Name:** Habitat for Humanity Greater San Francisco

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**Project Title:** Habitat Redwood Blvd  
**8161 Redwood Blvd, Novato, CA 94945**

**Date:** 1.21.22

<b>INCOME:</b>	<b>Federal Grants Request Year 1</b>	<b>Federal Grants Request Year 2</b>	<b>Other Funding Sources</b>	<b>In Kind</b>	<b>Total Proposed Project Income</b>
<b><u>Committed</u></b>					
<b>Foundations:</b>					
Marin Community Foundation			\$ 1,450,000.00		
<b>Government:</b>					
Marin County Housing Trust Fund			\$ 250,000.00		
Marin County CDGB			\$ 235,797.00		
<b>Individual Contributions:</b>					
Private Donations			\$ 362,187.00		
<b>Other (specify):</b>					
Donated & In Kind Services				\$ 117,371.00	
<b>Subtotal, Committed Income</b>			\$ 2,297,984.00	\$ 117,371.00	\$ 2,415,355.00
<b><u>Uncommitted</u></b>					
<b>Federal Grants Request</b>	\$ 800,000.00	\$ 800,000.00			
<b>Private Donations:</b>					
Foundations, Corporate, and Individual			\$ 7,142,257.00		
<b>Government:</b>					
Marin County Housing Trust Fund			\$ 3,000,000.00		
CalHome Project Dev Loan (2022)			\$ 1,800,000.00		
CalHome Mortgage Assistance (2024)			\$ 2,200,000.00		
FHBL Gap Funding			\$ 1,000,000.00		
Other Development Sources			\$ 3,345,869.00		
<b>Other (specify):</b>					
Habitat Mortgage Revenue			\$ 21,918,739.00		
Donated & In Kind Services				\$ 350,000.00	
<b>Subtotal, Uncommitted Income</b>	\$ 800,000.00	\$ 800,000.00	\$ 40,406,865.00	\$ 350,000.00	\$ 42,356,865.00
<b>Other</b>					
<b>Earned Income:</b>					
<b>Subtotal, Earned Income</b>			\$ -	\$ -	\$ -
<b>Grand Total Income</b>	\$ 800,000.00	\$ 800,000.00	\$ 42,704,849.00	\$ 467,371.00	\$ 44,772,220.00

EXPENSES	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
<b>Direct Project Related Expenses</b>					
<b>Acquisition</b>					
Purchase price			\$ 25,000.00		
Transaction Expenses			\$ -		
<b>Pre-development</b>					
Developer Fee			\$ 2,233,744.00		
Office & Indirect Expenses			\$ 180,000.00		
Insurance			\$ 887,500.00		
Taxes & Fees			\$ 5,979,682.00		
Architecture, Engineering & Consultants			\$ 2,125,300.00	\$ 100,000.00	
Reprographics & Printing			\$ 25,000.00		
Marketing and Outreach			\$ 135,000.00		
Home Sales			\$ 568,089.00		
Soft Cost Contingency			\$ 1,315,155.00		
<b>General Development</b>					
Direct Construction Costs	\$ 800,000.00	\$ 800,000.00	\$ 26,847,750.00	\$ 250,000.00	
Direct Cost Contingency			\$ 2,500,000.00		
<b>Subtotal, Direct Project Related Expenses</b>	\$ 800,000.00	\$ 800,000.00	\$ 42,822,220.00	\$ 350,000.00	\$ 44,772,220.00
<b>Developer Fee (specify % in column A below)</b>					
4.00%					\$ 64,000.00
<b>Fiscal Sponsorship Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Grand Total All Expenses</b>					\$ 44,836,220.00



HHGSF BUDGET - BOARD APPROVED		FY22 Ann	Q1	Q2	Q3	Q4
<b>REVENUE</b>						
	Community Support/Events	<b>6,230,350</b>	852,229	2,165,996	862,004	2,350,121
	Critical Repair Revenue	<b>7,500</b>	-	-	3,750	3,750
	New Constr./Home Repair Subsidy	<b>9,871,797</b>	3,146,401	2,075,949	4,161,947	487,500
	Mortgage Payments	<b>732,451</b>	187,451	170,892	183,619	190,489
	Note Sales/Fwd Commitmt	<b>8,193,859</b>	1,513,220	-	4,930,639	1,750,000
	ReStore	<b>8,000</b>	2,000	2,000	2,000	2,000
	<b>REVENUE</b>	<b>25,043,957</b>	<b>5,701,301</b>	<b>4,414,837</b>	<b>10,143,959</b>	<b>4,783,860</b>
<b>TOTAL EXPENSES</b>						
	G&A	<b>3,002,533</b>	731,394	768,733	781,061	721,345
	FUNDRAISING	<b>2,305,632</b>	518,030	581,642	601,546	604,415
	TITHE	<b>225,000</b>	75,000	50,000	50,000	50,000
	PROGRAMS	<b>5,275,453</b>	1,108,687	1,263,517	1,453,814	1,449,436
	HOME REPURCHASES	<b>970,916</b>	295,812	313,672	328,217	33,216
	NEW CONSTRUCTION	<b>13,162,895</b>	4,250,544	4,205,732	2,244,613	2,462,006
	<b>TOTAL EXPENSES</b>	<b>24,942,430</b>	<b>6,979,467</b>	<b>7,183,295</b>	<b>5,459,251</b>	<b>5,320,417</b>
	<b>Net Income, cash basis</b>	<b>101,528</b>	<b>(1,278,166)</b>	<b>(2,768,458)</b>	<b>4,684,708</b>	<b>(536,557)</b>
	Cash Balance		9,590,402	6,821,945	11,506,653	10,970,096

Notes: The above is a **cash budget** and does not reflect the following non-cash effects to the financial statements: discounting of pledges, discounting of mortgage receivables. The budgeted annual net income on an accrual basis is shown below.

<b>Net Income, accrual basis</b>	<b>106,775</b>
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**Habitat Redwood Blvd - Dynamic Flood Map**

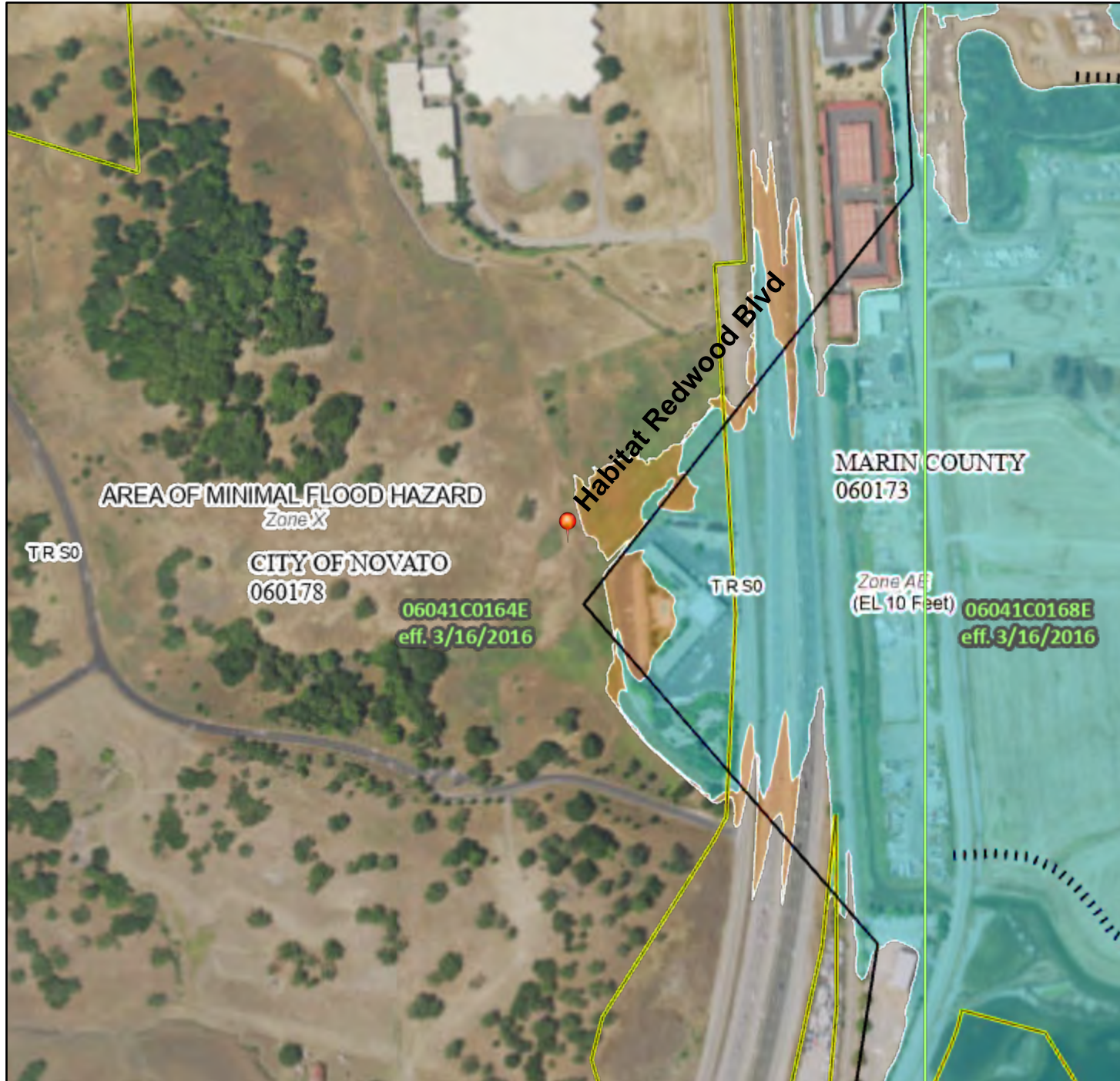
Attached please find:

- FEMA Dynamic Flood Map of the project area (8161 Redwood Blvd., Novato, CA 94945)
- Habitat Redwood Blvd FEMA Flood Map
- Habitat Redwood Blvd Site Maps

# National Flood Hazard Layer FIRMMette



122°34'16"W 38°8'16"N



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

- |                             |  |   |
|-----------------------------|--|---|
| SPECIAL FLOOD HAZARD AREAS  |  | Without Base Flood Elevation (BFE)<br>Zone A, V, A99  |
|                             |  | With BFE or Depth Zone AE, AO, AH, VE, AR   |
|                             |  | Regulatory Floodway   |
| OTHER AREAS OF FLOOD HAZARD |  | 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X |
|                             |  | Future Conditions 1% Annual Chance Flood Hazard Zone X  |
|                             |  | Area with Reduced Flood Risk due to Levee. See Notes. Zone X  |
|                             |  | Area with Flood Risk due to Levee Zone D  |
| OTHER AREAS                 |  | NO SCREEN Area of Minimal Flood Hazard Zone X   |
|                             |  | Effective LOMRs   |
| GENERAL STRUCTURES          |  | Area of Undetermined Flood Hazard Zone D  |
|                             |  | Channel, Culvert, or Storm Sewer  |
| OTHER FEATURES              |  | Levee, Dike, or Floodwall   |
|                             |  | 20.2 Cross Sections with 1% Annual Chance Water Surface Elevation   |
| MAP PANELS                  |  | 17.5 Coastal Transect   |
|                             |  | Base Flood Elevation Line (BFE)   |
|                             |  | Limit of Study  |
|                             |  | Jurisdiction Boundary   |
|                             |  | Coastal Transect Baseline   |
|                             |  | Profile Baseline  |
|                             |  | Hydrographic Feature  |
|                             |  | Digital Data Available  |
|                             |  | No Digital Data Available   |
|                             |  | Unmapped  |



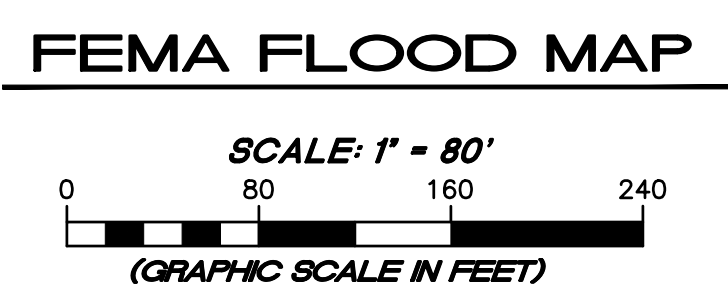
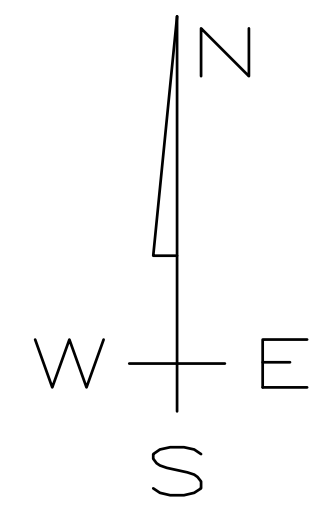
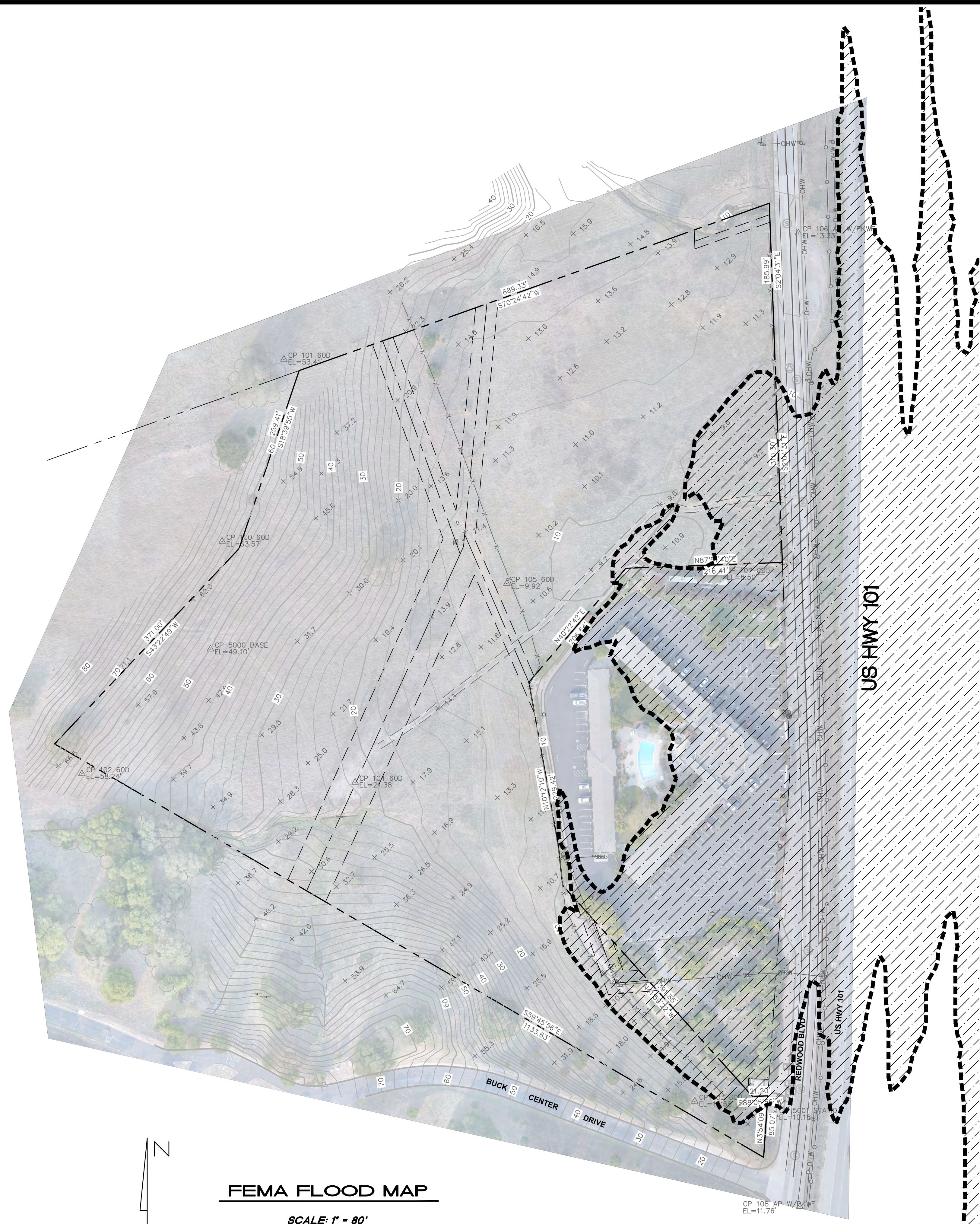
The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 1/21/2022 at 5:44 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.





**LEGEND**

FLOOD HAZARD LINE WITH BASE FLOOD INFORMATION  
(BFE = 10.0', NAVD88-FT) (ZONE AE)

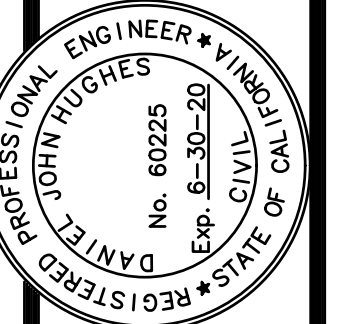
**NOTES**

- 1) THIS INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT [HTTP://MSC.FEMA.GOV](http://MSC.FEMA.GOV)
- 2) BOUNDARY LINES SHOWN HEREON ARE DELINEATED FROM FIELD TIES AND RECORD DATA ONLY, AND DOES NOT CONSTITUTE A BOUNDARY SURVEY. THIS MAP IS NOT INTENDED TO PROVIDE A BOUNDARY RESOLUTION FOR THE SUBJECT PROPERTY.
- 3) ELEVATIONS SHOWN HEREON ARE BASED THE NORTH AMERICAN VERTICAL DATUM OF 1988 (NAVD 88). BENCHMARK CONTROL POINT #104 SET 600 NAIL CONTROL POINT. ELEVATION = 21.38' NAVD 88

**8161 REDWOOD BLVD.**  
**FEMA FLOOD MAP**  
 125-180-048  
 8161 REDWOOD BLVD.  
 NOVATO, CA

DECEMBER 17, 2018  
 JOB NO.  
 77-18

SHEET NO.  
**1**  
 OF 1 SHEETS

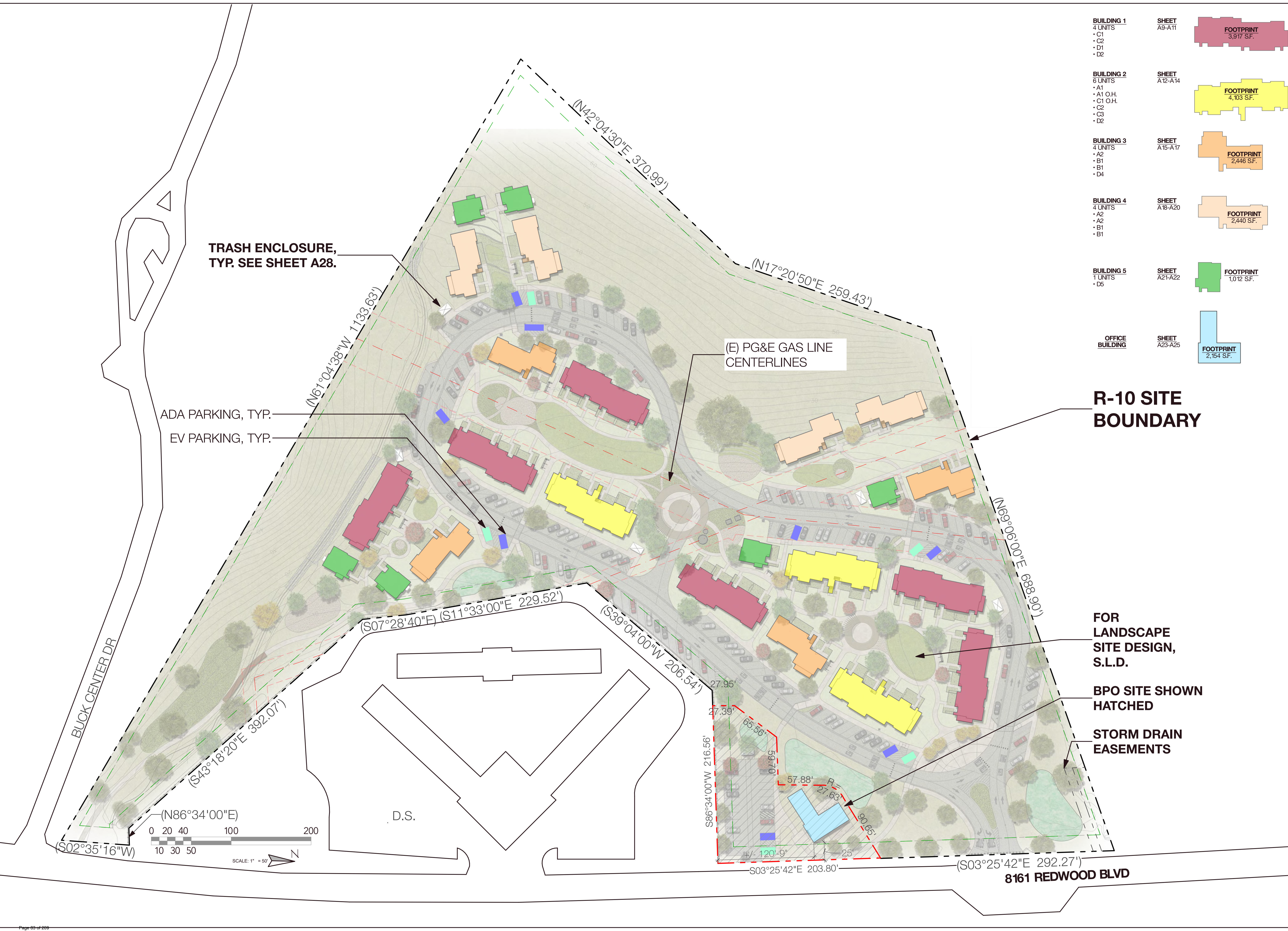


*Dan Hughes*  
 DANIEL JOHN HUGHES DATE  
 RCE 60225

**DVC GROUP INC.**  
 PLANNING • ENGINEERING • C.M.  
 519 CENTER STREET  
 HEALDSBURG, CA 95448  
 (707) 395-0968

REVISION	DESCRIPTION	BY	DATE





<b>BUILDING 1</b> 4 UNITS • C1 • C2 • D1 • D2	<b>SHEET</b> A9-A11	<b>FOOTPRINT</b> 3,917 S.F.
<b>BUILDING 2</b> 6 UNITS • A1 • A1 O.H. • C1 O.H. • C2 • C3 • D2	<b>SHEET</b> A12-A14	<b>FOOTPRINT</b> 4,103 S.F.
<b>BUILDING 3</b> 4 UNITS • A2 • B1 • B1 • D4	<b>SHEET</b> A15-A17	<b>FOOTPRINT</b> 2,446 S.F.
<b>BUILDING 4</b> 4 UNITS • A2 • A2 • B1 • B1	<b>SHEET</b> A18-A20	<b>FOOTPRINT</b> 2,440 S.F.
<b>BUILDING 5</b> 1 UNITS • D5	<b>SHEET</b> A21-A22	<b>FOOTPRINT</b> 1,012 S.F.
<b>OFFICE BUILDING</b>	<b>SHEET</b> A23-A25	<b>FOOTPRINT</b> 2,154 S.F.

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**HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD**  
8161 REDWOOD BLVD  
NOVATO, CA 94945  
APN: 125-180-49

PLANNING APPLICATION  
RESUBMITTAL #2

PROPOSED SITE  
PLAN

REVISIONS

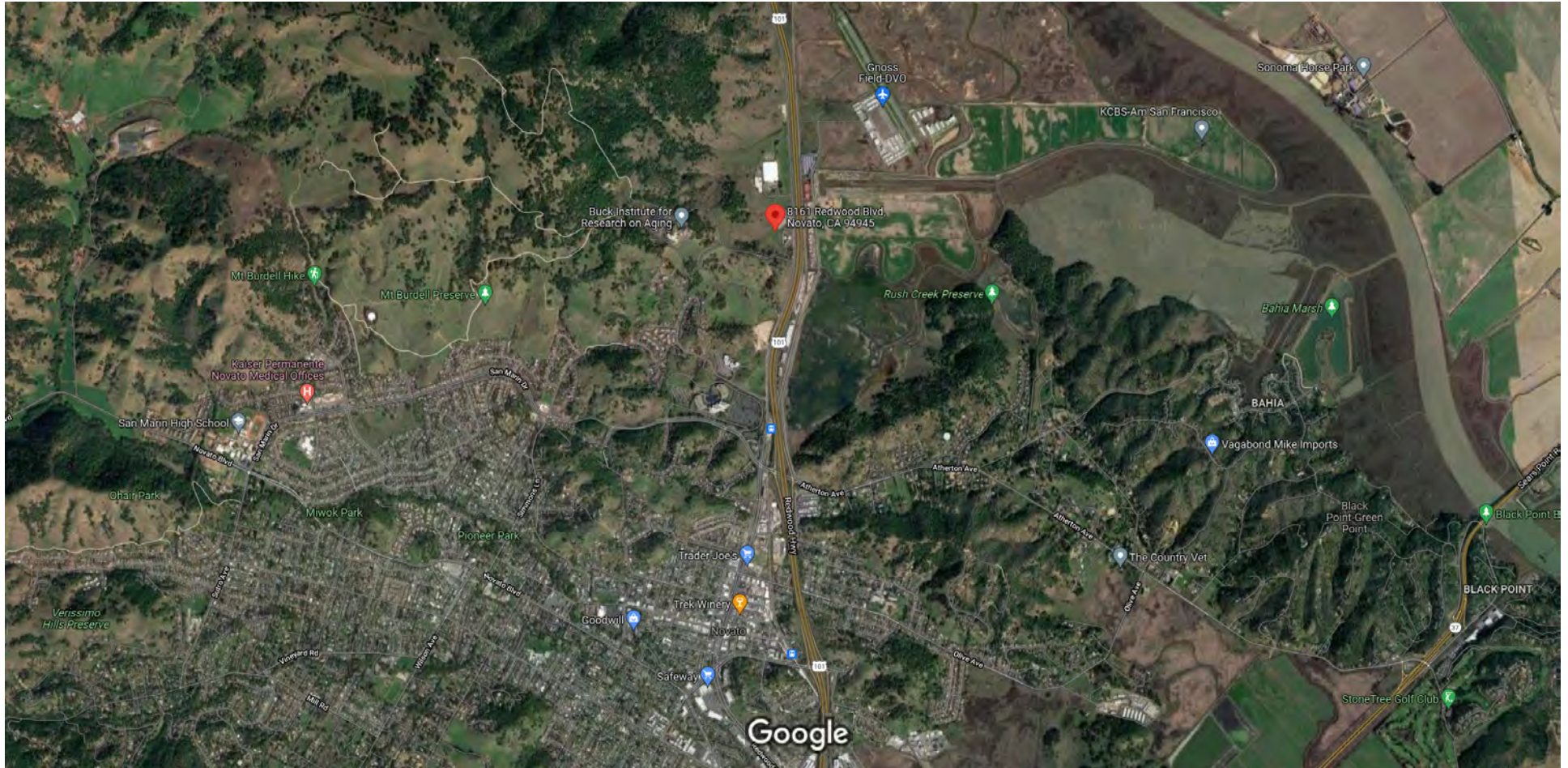
DATE: 4/2/21  
SHEET

**A2**





8161 Redwood Blvd



Imagery ©2021 Landsat / Copernicus, Maxar Technologies, U.S. Geological Survey, USDA Farm Service Agency, Map data ©2021 2000 ft



**Habitat Redwood Blvd- Architectural Renderings and Plan Set**





# HABITAT REDWOOD BOULEVARD

**Dorman Associates**  
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ARCHITECTURAL INDEX	
SHEET	DRAWING
A1	COVER SHEET / PROJECT DATA
A2	PROPOSED SITE PLAN
A3	SITE SECTIONS
A4	CODE ANALYSIS & ACCESSIBILITY NOTES
A5	EXISTING SITE W/ CONSTRAINTS
A5.1	WRA BIOLOGICAL COMMUNITIES IMPACTS & MITIGATION
A6	EXISTING SITE VIEWS
A7	SITE SLOPE/ALLOWABLE RESIDENTIAL DENSITY
A8	PROPOSED SITE PLAN W/ FIRE HOSE REACH
A9	PROPOSED SITE RENDERS
A10	BUILDING 1 - FLOOR PLANS
A11	BUILDING 1 - ELEVATIONS & SECTIONS
A12	BUILDING 1 - MATERIALS
A13	BUILDING 2 - FLOOR PLANS
A14	BUILDING 2 - ELEVATIONS & SECTIONS
A15	BUILDING 2 - MATERIALS
A16	BUILDING 3 - MAIN FLOOR PLAN
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A24	OFFICE BUILDING - FLOOR PLANS
A25	OFFICE BUILDING - ELEVATIONS & SECTIONS
A26	OFFICE BUILDINGS - MATERIALS
A27	COLOR SCHEMES
A28	TRASH ENCLOSURE
A29	UNIT PLANS - A1, A2, A3 & B1
A30	UNIT PLANS - C1, C2 & C3
A31	UNIT PLANS - D1 & D2
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A34	ADA ADAPTABLE UNIT PLANS

LANDSCAPE SHEETS	
SHEET #	DRAWING
L-1.00	LANDSCAPE SITE PLAN
L-2.00	PLANTING PALETTE & NOTES
L-3.00	LANDSCAPE PRECEDENTS
L-4.00	VEGETATION MANAGEMENT PLAN
L-5.00	LIGHTING DETAILS

CIVIL SHEETS	
SHEET #	DRAWING
T1	SITE LAYOUT, LEGEND, AND NOTES
T2	NOTES
T3	EXISTING CONDITIONS EXHIBIT
T4	OVERALL SITE PLAN
T5	SITE PLAN - PHASE I
T6	SITE PLAN - PHASE II
T7	PRELIMINARY GRADING AND DRAINAGE PLAN
T8	PRELIMINARY GRADING AND DRAINAGE PLAN
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T10	PRELIMINARY GRADING AND DRAINAGE PLAN
T11	ROADWAY PLAN AND PROFILE
T12	PRELIMINARY UTILITY PLAN - SOUTH
T13	PRELIMINARY UTILITY PLAN - NORTH
T14	DETAILS
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T16	SLOPE CONSTRAINTS ANALYSIS
T17	EASEMENT EXHIBIT - NORTH
T18	EASEMENT EXHIBIT - SOUTH
T19	STRIPING AND PATH OF TRAVEL PLAN
T20	TENTATIVE PARCEL MAP

JOINT TRENCH DESIGN	
SHEET #	DRAWING
JTC-1	JOINT TRENCH TITLE SHEET
JTC-2	OVERALL
JTC-3	JOINT TRENCH INTENT
JTC-4	JOINT TRENCH INTENT

HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD

8161 REDWOOD BLVD  
 NOVATO, CA 94945  
 APN: 125-180-49

PLANNING APPLICATION  
 RESUBMITTAL #2

COVER SHEET /  
 PROJECT DATA

REVISIONS

DATE: 4/2/21

SHEET

A1



2 SITE CONTEXT



1 SITE VICINITY

**PROJECT DESCRIPTION** 38°08'01.4"N 122°33'57.1"W  
 ADDRESS: 8161 REDWOOD BLVD  
 NOVATO, CA 94945  
 APN: 125-180-49  
 GENERAL PLAN LAND USE DESIGNATION: BUSINESS AND PROFESSIONAL OFFICE (BPO)  
 EXISTING ZONING: PLANNED DEVELOPMENT (PD)  
 PROPOSED GP LAND USE DESIGNATION: MEDIUM DENSITY MULTI-FAMILY RESIDENTIAL (R10)  
 COMMERCIAL BUILDING PARCEL TO REMAIN BUSINESS AND PROFESSIONAL OFFICE (BPO)  
 CONSTRUCTION TYPE: VB, SPRINKLERED

**PROJECT DETAILS**

- PROJECT PROPOSES 80 UNIT MULTI-FAMILY AFFORDABLE HOUSING DEVELOPMENT COMPRISED OF 23 BUILDINGS, ASSOCIATED PORCHES, DECKS AND SITE DEVELOPMENTS. ALSO, A COMMERCIAL BUILDING.
- THE PROJECT SITE IS CONSTRAINED BY SEVERAL PG&E GAS LINE EASEMENTS, PROTECTED VEGETATION SPECIES, SEASONAL STREAMS, AND SOME HILLSIDES STEEPER THAN 25%.
- THE GENERAL PLAN CURRENTLY DESIGNATES PARCEL AS BPO. PROJECT PROPOSES A GENERAL PLAN AMENDMENT TO R-10 FOR RESIDENTIAL AREAS ON THE PARCEL. OFFICE BUILDING PARCEL TO REMAIN BPO. PLEASE REFER TO SUPPORTING DOCUMENTATION FOR FURTHER DESCRIPTION OF PROPOSED GENERAL PLAN AMENDMENT.

PROJECT IS DESIGNED AS IF LOCATED IN A WILDLAND-URBAN INTERFACE FIRE AREA 1 AND SUBJECT TO ALL THE REQUIREMENTS OF 2019 CRC R337 FOR ANY NEW CONSTRUCTION OR INSTALLED MATERIALS IN REMODELS AND/OR ADDITIONS.

**APPLICABLE CODES**

- 2019 CALIFORNIA RESIDENTIAL CODE (CRC)
- 2019 CALIFORNIA BUILDING CODE (CBC)
- 2019 CALIFORNIA MECHANICAL CODE (CMC)
- 2019 CALIFORNIA PLUMBING CODE (CPC)
- 2019 CALIFORNIA ELECTRICAL CODE (CEC)
- 2019 CALIFORNIA GREEN BUILDING STANDARDS (CGBS)
- 2019 CALIFORNIA FIRE CODE (CFC)
- 2019 CALIFORNIA ENERGY CODE

**PROJECT DATA**

SITE SUMMARY	
(E) GROSS LOT AREA	(13.56 ACRES) 590,963 S.F.
AVERAGE LOT SLOPE	9.81%

SITE SUMMARY (RESIDENTIAL - R-10)	
RESIDENTIAL R-10 LOT AREA	(12.99 ACRES) 565,756 S.F.
FRONT SETBACK R-10	20'
SIDE SETBACKS R-10	10'
REAR SETBACK R-10	15'

BUILDING & UNIT SUMMARY (RESIDENTIAL - R-10)	
BUILDINGS ON SITE	23 RESIDENTIAL
RESIDENTIAL UNITS ON SITE	80
ALLOWABLE DEVELOPABLE SITE AREA PER R-10	(7.91 ACRES) 344,811 S.F.
RESIDENTIAL BUILDING SQF ON SITE	107,497 S.F.
RESIDENTIAL BUILDING LOT COVERAGE	61,427 S.F.

SITE SUMMARY (BUSINESS & PROFESSIONAL OFFICE - BPO)	
BUSINESS & PROFESSIONAL OFFICE LOT AREA	(0.54 ACRES) 23,625 S.F.
BUILDING & UNIT SUMMARY (BUSINESS & PROFESSIONAL OFFICE - BPO)	
BUILDINGS ON SITE	1 OFFICE BUILDING
ALLOWABLE DEVELOPABLE SITE AREA PER BPO	(0.54 ACRES) 23,625 S.F.
OFFICE BUILDING SQF ON SITE	2,154 S.F.
BPO BUILDING LOT COVERAGE	2,154 S.F.

**PARKING SUMMARY (SEE SHT. A4 FOR DETAILED PARKING INFO)**

RESIDENTIAL PARKING	TYPE	LOCATION
160	RESIDENT	ON-SITE PARKING
2	GUEST	ON-SITE PARKING

162 TOTAL

BPO PARKING	TYPE	LOCATION
23	OFFICE PROFESSIONAL	OFFICE BUILDING

**PROJECT TOTAL**  
 185 PARKING SPACES

**PROJECT DIRECTORY**

CLIENT: HABITAT FOR HUMANITY GREATER SAN FRANCISCO  
 CONTACT: PETER DUNNE  
 500 WASHINGTON STREET, SUITE 250  
 SAN FRANCISCO, CA 94111  
 P: 415.625.1042

ARCHITECT: DORMAN ASSOCIATES, INC.  
 CHRIS DORMAN, AIA  
 229 FLAMINGO RD  
 MILL VALLEY, CA 94941  
 P: 415.380.7914  
 F: 415.380.7915

LANDSCAPE ARCHITECT: CATHY GARRETT  
 PGA DESIGN  
 444 17TH ST, OAKLAND, CA 94612  
 P: 510.465.1284

CIVIL ENGINEER: DAN HUGHES  
 DVC GROUP  
 513 CENTER ST  
 HEALDSBURG, CA 95448  
 P: 707.775.8986

LAND PLANNING: JANE SEDONAEN  
 INTEGRATED DESIGN STUDIO, INC.  
 227 FLAMINGO ROAD, SUITE B  
 MILL VALLEY, CA 94941  
 P: 415.381.9500 X 701

ENVIRONMENTAL CONSULTANT: GREGORY SPROULL  
 WRA, INC.  
 2169-G EAST FRANCISCO BLVD  
 SAN RAFAEL, CA, 94901  
 P: 415.454.8868

GEOTECH: SCOTT STEPHENS  
 MILLER PACIFIC ENGINEERING GROUP  
 504 REDWOOD BLVD., SUITE 220  
 NOVATO, CA, 94947  
 P: 415.382.3444

JOINT TRENCH DESIGN: CHRIS HEFFRAN  
 RADIUS DESIGN LLC  
 1460 MARIA LANE #420  
 WALNUT CREEK, CA 94596  
 P: 925-269-4575





<b>BUILDING 1</b> 4 UNITS • C1 • C2 • D1 • D2	<b>SHEET</b> A9-A11	<b>FOOTPRINT</b> 3,917 SF.
<b>BUILDING 2</b> 6 UNITS • A1 • A1 O.H. • C1 O.H. • C2 • C3 • D2	<b>SHEET</b> A12-A14	<b>FOOTPRINT</b> 4,103 SF.
<b>BUILDING 3</b> 4 UNITS • A2 • B1 • B1 • D4	<b>SHEET</b> A15-A17	<b>FOOTPRINT</b> 2,446 SF.
<b>BUILDING 4</b> 4 UNITS • A2 • A2 • B1 • B1	<b>SHEET</b> A18-A20	<b>FOOTPRINT</b> 2,440 SF.
<b>BUILDING 5</b> 1 UNITS • D5	<b>SHEET</b> A21-A22	<b>FOOTPRINT</b> 1,012 SF.
<b>OFFICE BUILDING</b>	<b>SHEET</b> A23-A25	<b>FOOTPRINT</b> 2,154 SF.

**Dorman Associates**  
LANDSCAPE ARCHITECTS

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415.380.7914  
415.380.7915 FAX  
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garrett@pgadesign.com

**HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD**

8161 REDWOOD BLVD  
NOVATO, CA 94945  
APN: 125-180-49

PLANNING APPLICATION  
RESUBMITTAL #2

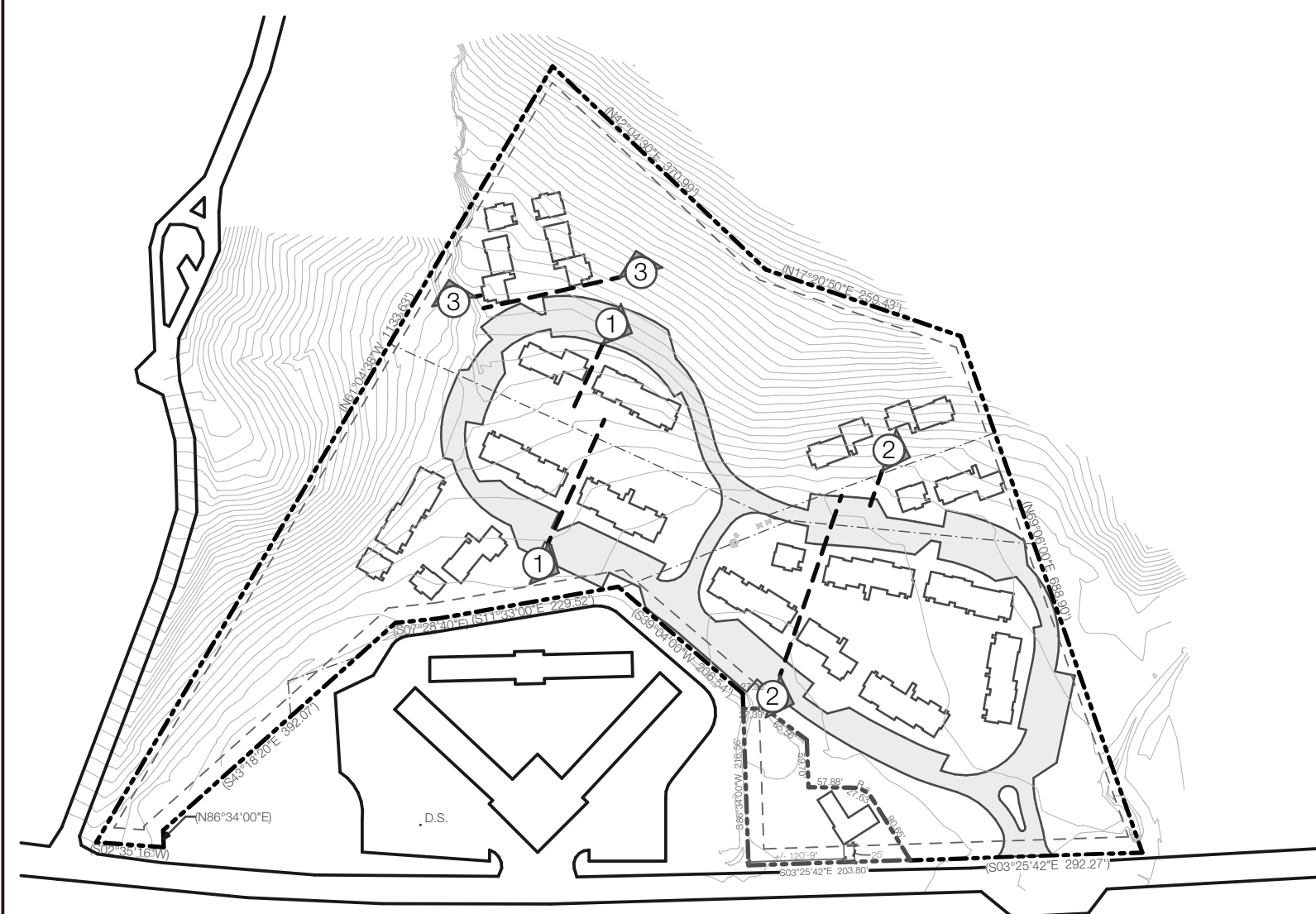
PROPOSED SITE  
PLAN

REVISIONS

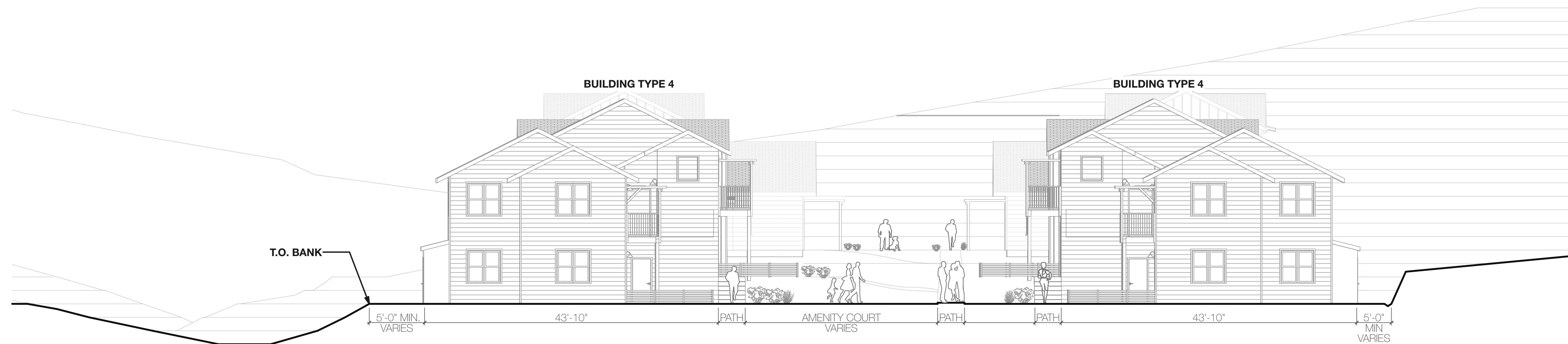

DATE: 4/2/21  
SHEET

**A2**

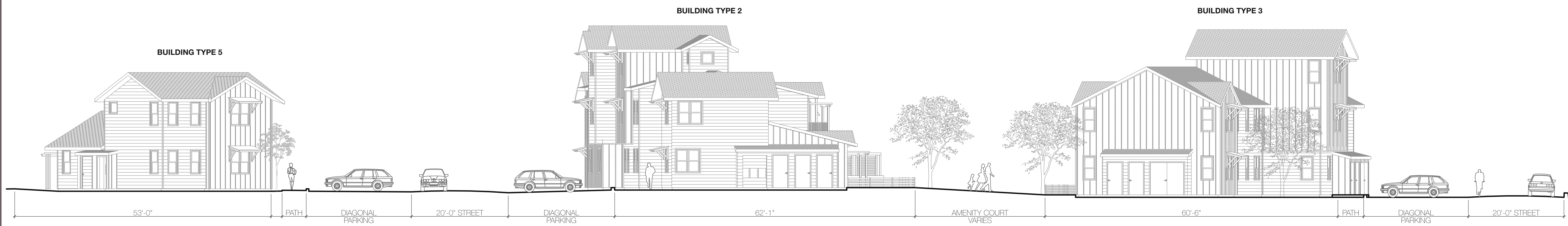




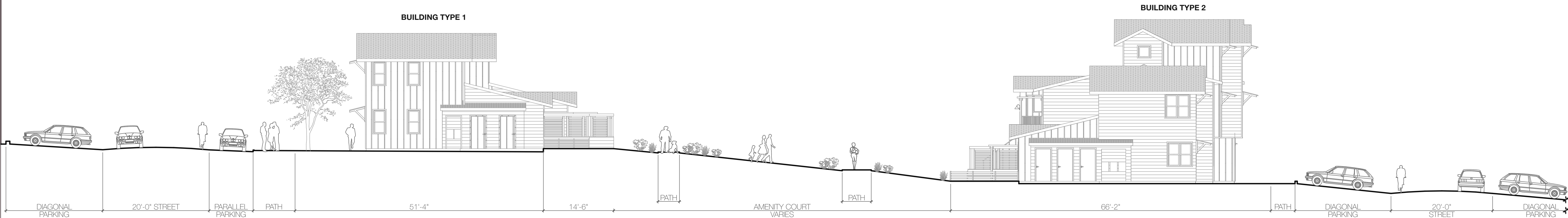
**SITE SECTION LEGEND**



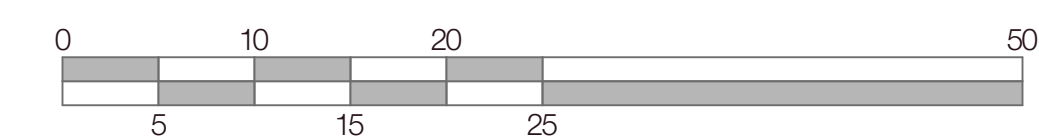
**3 SITE SECTION 3**  
SCALE: 1" = 10'



**2 SITE SECTION 2**  
SCALE: 1" = 10'



**1 SITE SECTION 1**  
SCALE: 1" = 10'



**HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD**

8161 REDWOOD BLVD  
NOVATO, CA 94945  
APN: 125-180-49

PLANNING APPLICATION  
RESUBMITTAL #2

SITE SECTIONS

REVISIONS

DATE: 4/2/21

SHEET

**A3**

# Housing and Federal Grants Division 2021/2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

Indicate type of project. If your project allows, you may apply under multiple categories.

CDBG New Housing Public Facilities/Improvements (uncommon, contact staff)

HOME Housing New Construction

## Organization (Fiscal Sponsor) General Information

### Organization/Agency Name

Homeward Bound of Marin

### Mailing Address

1385 North Hamilton Parkway  
Novato, California, 94949

### Website

<https://www.hbofm.org>

### Organization DUNS#

949337059

### Executive Director/CEO

Mary Kay Sweeney

### Email Address

mksweeney@hbofm.org

### Phone Number

(415) 382-3363

## Project General Information

### Program/Project Name

Novato Veterans and Workforce Housing

### Program/Project Site Address

826 State Access Road  
Novato, California, 94949

### CDBG Year 1 Funding Amount Requested

0

**CDBG Year 2 Funding Amount Requested**

250000

**HOME Year 1 Funding Amount Requested**

500000

**HOME Year 2 Funding Amount Requested**

500000

**Application Contact Person**

Corry Kanzenberg

**Title of Contact Person**

Development Director

**Email Address**

ckanzenberg@hbofm.org

**Phone Number**

(415) 382-3363

**Is this project located in a Special Flood Hazard Area as indicated by FEMA?**

No

**Planning Areas Served:** Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located.

	% of Services Provided
Novato	24
San Rafael	39
County Other	37

**Total Percentage**

100

**Is your organization receiving other County of Marin funding for this project?**

Yes

**Funding Source**

Marin County Affordable Housing Fund

**Funding Amount**

229764

**Date Funding Received**

Saturday, January 1, 2022



## Is your organization receiving any other County of Marin funding for this project?

No

### **Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Please limit to 3000 characters.)**

Founded in 1974, Homeward Bound is the leading provider of shelter and supportive housing for people experiencing homelessness in Marin County, including veterans, families, seniors, and people who struggle with mental health issues or disabilities.

Our mission of “opening doors to safety, dignity, hope, and independence,” is coupled with a vision that “everyone deserves a place to call home.”

Serving 900 people annually, Homeward Bound offers 18 residential programs throughout Marin. Safe and dignified living accommodations are paired with individualized counseling and an array of social and employment services to help people secure housing, achieve self-sufficiency, regain their independence, and lead fulfilling lives. Last year, our programs and services ensured 89% of families and 69% of adults exited Homeward Bound for housing opportunities.

Homeward Bound has grown steadily over the years in response to the demand for housing and services, and our annual agency budget, now almost \$11 million, has kept pace. Our workforce has also expanded each year so that we now employ a highly diverse, experienced, and skilled staff of 75 full-time and 27 part-time individuals—including numerous persons with lived experience of homelessness—who are engaged in program activities, support services, housing assistance, job training, and social enterprises.

A key reason for Homeward Bound’s forward progress has been the sustained and consistent leadership of a highly committed and engaged Board of Directors, including persons with lived experience, varied passions, perspective, and skills. In addition, a four-person management team brings more than 70 years of relevant experience and a proven track record of collaboration and success. This team includes an Executive Director, Deputy Executive Director, Director of Housing and Operations, and Director of Supportive Services.

Over the years, Homeward Bound has successfully launched several major developments comparable to this project. In 2018 we opened King Street Senior Housing in Larkspur with a \$1.3 million renovation budget and a construction timeline of less than one year, transforming a vacant former convent into a permanent group home for 12 seniors exiting homelessness. In 2016, we celebrated the opening of Oma Village following a multi-year construction schedule and \$6.6 million budget. Built with significant local grant support, this Novato housing community now provides 14 affordable homes for families transitioning from homelessness. In 2008, we opened the doors to the Next Key Center, which took \$9.3 million to complete and is currently home to 25 adults and 4 small families living in 29 studio apartments; a 6-bed medical respite program; our culinary job training program and social enterprise hub, and Homeward Bound’s administrative offices.

### **Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Please limit to 3000 characters.)**

Homeward Bound respectfully requests \$1,250,000 in CDBG and HOME funds to support construction and site improvements for 50 veterans and workforce rental housing units in Novato. This future housing community will provide 24 affordable one-bedroom units of permanent supportive housing for veterans in a two-story apartment building, and 26 one-bedroom rental units of workforce housing in an adjacent and similarly designed two-story structure. Specifically, funds from HOME will be used to cover hard and soft construction costs of the new rental housing; and, as a tenant of City of Novato property, CDBG public facilities funds will help cover the cost of connecting the new residential structures to sewer collection lines.

Located next to existing housing programs operated by Homeward Bound for over 20 years, this new development will replace three dilapidated former warehouses and complete a coherent campus of services to address homelessness in Marin.

Perhaps most significantly, because of intensive, ongoing efforts to end veteran homelessness, these units will offer affordable and dignified living spaces for all remaining unhoused veterans in Marin, making our community one of the first in California to ensure every former service member has a place to call home.

The workforce housing units will provide critically needed affordable housing for both small families and single adults who are exiting homelessness and entering or reentering the labor force.

Tenants will receive onsite case management and connections to resources such as public benefits, employment, medical care, legal aid, child care, or transit. In addition, residents will have access to all the amenities of Homeward Bound's adjacent New Beginnings Center, including 24/7 staffing and daily meals. The project is conveniently located within a half mile to a SMART train station, multiple bus lines, a library, grocery store, and parks.

Building on the existing structural landscape of Marin, this project represents a unique opportunity to replace disused buildings with vibrant new homes and fulfill the decades-long intentions of a Novato reuse plan to develop the property for the purposes of serving people without housing.

With a 55-year renewable \$1.00 ground lease approved by the City in 2019, Homeward Bound has engaged with long-time local architectural partner, Fredric C. Divine Associates, to develop plans for the site. Key milestones reached thus far include holding public neighborhood meetings to gain community input, approval of exterior design and landscape plans for the site, and securing considerable funds towards completion of the project.

Having engaged, briefed, and worked with the County and City at each stage of the process, this project has been met with strong support and encouragement. We look forward to reaching our fundraising goals, achieving full approval of all site plans, receiving a building permit, and completing construction by 2024.

**Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and clients/consumers/tenants. (Limit to 3000 characters.)**

COVID-19 remains a primary challenge. Homeward Bound is committed to ensuring the safety and well-being of residents and staff by adhering to all COVID-19 public health guidelines.

Working in partnership with Marin County Health and Human Services, we have hosted on-site vaccine, testing, and booster clinics for program participants and staff, made rapid tests available to residents and staff, and provided ongoing education about COVID-19 as the pandemic now enters its second year.

Homeward Bound also developed standard operating procedures to address COVID-19 beginning in early 2020 and modifications are continually made, as necessary. Protocols include social distancing, mask-wearing, requiring negative COVID tests to receive shelter, quarantine of sick or exposed residents, and rigorous cleaning protocols. Updated information about COVID-19 health requirements is displayed in all public spaces, posted on bulletin boards, and shared via print and email.

These measures significantly increased operational costs to fulfill the need for personal protective equipment, non-reimbursable hotel stays for sick or exposed residents, hygiene products, additional meal distribution, and staffing. We also temporarily closed The Key Room—our onsite public event venue and primary social enterprise—representing a substantial loss in operational income, and have not held fundraising events since the pandemic began.



Despite the extremely difficult circumstances presented by COVID-19, new public resources made available during the past two years gave rise to increased positive housing outcomes across our programs and led to our expanded reach. Early on in 2020, for example, Homeward Bound provided vital relief services, including the preparation and distribution of more than 96,000 meals for people facing food insecurity through the Great Plates Delivered Program, and assistance for families and single adults receiving temporary shelter at local motels through Project Roomkey. The American Rescue Plan Act also resulted in additional vouchers being extended to local housing authorities for persons experiencing homelessness, through which we were able to help more people secure apartments with subsidized rents.

The proposed project will follow all existing COVID-19 protocols set forth by Homeward Bound and the public health department to ensure the safety of staff, contractors, and future tenants. Having entered the construction phase of our Mill Street Center shelter and housing development in San Rafael during the pandemic, our staff and contractors are resilient and well versed in overcoming potential challenges posed by COVID-19.

### **HUD National Objective to be served (check at least one)**

Activities benefiting low and moderate-income persons. (LMI)

### **How will this project Affirmatively Further Fair Housing? (Please limit to 3000 characters.)**

As an agency, Homeward Bound takes meaningful actions to address disparities in housing needs and access through the development of integrated and balanced residential communities. This includes creating and implementing affirmative marketing plans outlining specific methods of targeted outreach to potential tenants who are least likely to apply for housing and/or services.

This project will affirmatively further fair housing through proactive steps intended to address longstanding patterns of segregation, discrimination, and disinvestment, including the development and implementation of an Affirmative Marketing Plan specific to this new housing opportunity, and by offering integrated housing in Marin outside an area of racially and ethnically concentrated poverty.

Housing materials will be provided for Limited English Proficiency persons to ensure free, timely, and meaningful access, including bilingual staff who will provide verbal interpretation and written translation, as well as translated housing program contracts, flyers, and policies.

A staff data analyst will collect and report on project and organizational demographics to identify populations receiving services, and those not receiving services, and inform steps needed to additionally advance goals to affirmatively further fair housing.

Homeward Bound of Marin is committed to affirmatively furthering fair housing. The responsibility to promote nondiscrimination applies to this project and all Homeward Bound's residential programs. Applicants and program participants are treated equally and provided with the same high quality of service and equal housing opportunities. Homeward Bound complies fully with all federal, state, and local nondiscrimination laws, adhering to rules and regulations governing fair housing, civil rights, and equal opportunity in housing, which includes prohibiting discrimination in housing on the basis of race, color, religion, sex, national origin, age, familiar status, or disability.

For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

### **Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)**

This project will conduct affirmative marketing to members of the Federally Protected Classes as well as all segments of the eligible population through the implementation of an Affirmative Marketing

Plan. The Affirmative Marketing Plan for this project outlines targeted outreach to demographic groups least likely to apply for the housing proposed by this application: individuals who are Black or African American, Hispanic or Latino, or persons with disabilities.

Outreach efforts will include marketing intended to draw the attention of these groups such as notices, media, and flyers placed via local Spanish-language websites, newspapers, or radio stations; community television stations, circulated with partners such as Vivalon and local Veterans Administration liaisons, bulletin boards at community centers, libraries, and Homeward Bound’s shelters; or through social media posts on agency Facebook and Twitter accounts.

Community contacts for each targeted marketing population designated as least likely to apply for this housing development will include agencies with the ability and trust to influence such groups, including Marin City Development Corporation, Canal Alliance, Community Action Marin, St. Vincent de Paul Society of Marin, Marin Center for Independent Living, Vivalon, and Marin County Health and Human Services.

All marketing materials will be inclusive, culturally sensitive, and representative of the demographics of the target groups identified in the Affirmative Marketing Plan, together with the supportive service populations this housing is designed to serve. The Equal Housing Opportunity logo will be included on all notices, lease documents, and marketing materials, and the HUD Federal Fair Housing poster will be displayed in the property office making it readily apparent to all persons seeking housing accommodations.

Future and continued marketing efforts following initial lease-up will be carried out to maintain occupancy goals in accordance with the Affirmative Marketing Plan.

As with past and current housing developments, Homeward Bound’s highly experienced and trained Director of Housing and Operations, who also serves as agency Section 504 Coordinator, will be the lead on affirmative marketing efforts for this project.

**Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized. (Use the income level table found in the Application Guidelines document.)**

	Number
Moderate Income	0
Low Income	25
Very Low Income	25
Extremely Low Income	0

**Total Number of Persons by Income Demographic**

50

**How does your organization verify client income? (Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers (Please limit to 3000 characters.)**

Client income is verified at point-of-entry into Homeward Bound’s programs through paycheck stubs, benefit verification letters, General Assistant/General Relief statements, Social Security Disability Income statements, Supplemental Security Income statements, and benefits documentation from the Veterans Administration or other public assistance programs.

**Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.**

	<b>Total Number of Persons</b>	<b>Number Identifying as Hispanic</b>
<b>American Indian or Alaskan Native</b>	1	
<b>Asian</b>	1	
<b>Black or African American</b>	14	2
<b>Native Hawaiian or Other Pacific Islander</b>	1	
<b>White</b>	30	4
<b>American Indian and White</b>		
<b>Asian and White</b>		
<b>Black and White</b>		
<b>American Indian and Black</b>		
<b>Multi-Racial</b>	3	2

**Total Number of Persons**

50

**Total Number Identifying as Hispanic**

8

**Female-Headed Households (out of above total)**

15

**Persons with Disabilities (out of above total)**

23

**PROJECT MANAGEMENT & FINANCIAL DATA**

**If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. (Limit to 3000 characters.)**

In 2018-2019, CDBG provided \$141,008 for expansion and renovation of our Mill Street Center shelter in San Rafael. CDBG represented a key predevelopment resource, covering costs such as architectural and engineering services. With construction scheduled to be completed in the summer of 2022, shelter will be increased to 60 beds and vital upgrades will be made to ensure continuation of emergency shelter services.

HOME provided \$300,000 in 2018-2019 to renovate a vacant former convent in Larkspur and create King Street Senior Housing, a group home for 12 formerly homeless seniors.

From 2012-2016, Homeward Bound received \$1,550,900 from HOME and \$317,729 from CDBG to support development of our Oma Village affordable family housing community in Novato, which provides 14 one- and two-bedroom units with affordable rents for families with children.

Combined grants from CDBG and HOME of \$1,091,888 supported construction of our Next Key Center in Novato. The resulting 25 studios for adults, five studios for small families, and three double-

occupancy medical respite units opened in 2008.

**If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Please limit to 3000 characters.)**

The Marin County Board of Supervisors conditionally approved \$526,526 in HOME funds in July of 2021 for this project. The funds have not yet been placed under contract. All other prior CDBG and HOME funds received for past projects have been fully expended.

**Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with Davis- Bacon prevailing wage requirements? (Please limit to 3000 characters.)**

Homeward Bound has extensive and long-term experience administering federal grant programs, including Continuum of Care (CoC), Emergency Solutions Grants (ESG), and VA Grant Per Diem (GPD). Homeward Bound has been awarded ESG funds nearly every year for family shelter. Our organization is re-applying again this year for our annual VA GPD, which averages approximately \$200,000 for veteran-designated transitional housing. Homeward Bound is familiar with Davis-Bacon prevailing wage. In 2017, we complied with Davis-Bacon requirements for \$80,000 in CDBG funds to replace the New Beginnings Center floors.

**Describe who will supervise and manage the project and their past experience with project management. (Please limit to 3000 characters.)**

Homeward Bound is self-developing this project. Our agency has demonstrated capacity for project management by having successfully developed King Street Senior Housing, Oma Village, the Next Key Center, and the New Beginnings Center projects. Deputy Executive Director Paul Fordham will be the lead project manager, a role he has fulfilled for Mill Street Center, King Street Senior Housing, Oma Village, and the Next Key Center. As such, Paul will interface with all key players, including Novato planning officials and the design and construction teams. An estimated 20% of his time will be committed to the project. Executive Director Mary Kay Sweeney provides leadership, vision, design guidance, and public engagement and communications. An estimated 15% of her time will be committed to the project. Finance Director Bob Heinen will be the financial lead, responsible for the project budget, sources and uses, operating budget, and cash flow analysis. Approximately 5% of his time will be committed to the project.

Fredric C. Divine Associates has been retained for architectural services, a role the firm very successfully carried out for most of the above-referenced development projects, apart from Oma Village. Homeward Bound's Board, leadership, and development team are all working together on fundraising and have demonstrated past and current success with the capital campaigns for Mill Street Center, King Street Senior Housing, Oma Village, and the Next Key Center.

**Describe any recent or upcoming leadership transitions. (Limit to 3000 characters.)**

There have been no recent changes to Homeward Bound's leadership team and upcoming leadership transitions are not anticipated.

**For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Please limit to 3000 characters.)**

The project site is part of the former Hamilton Army Airfield closed by the military in 1975. Under the Hamilton Reuse Plan, the base was turned over to the City of Novato and is now a planned community with a broad array of residential, commercial, open space, and civic uses.

As a decommissioned military base, HUD approved the Hamilton Reuse Plan for this site under the McKinney Act, which included a Legally Binding Agreement that the HUD Parcel be designated for homeless service uses, including housing, supportive employment, and job training. The HUD Parcel is now occupied by three disused military structures built prior to 1952. The City of

Novato is using the buildings for auto impounding, police storage, and theatre storage. These buildings will be demolished to make way for the new veterans and workforce housing.

Currently, this project is well on its way towards achieving all needed approvals and entitlements.

No zoning changes are needed as the project is an allowable use under the existing Planned District designation.

No general plan changes are required since on November 19, 2019, the Planning Commission determined that the ground lease and the proposed uses are fully consistent with the Novato General Plan under the existing Community Facilities general plan designation.

The project is subject to design review. As mentioned earlier, Homeward Bound submitted a complete application for design review and has successfully engaged with Novato Design Review Commission, Novato Planning Commission, City staff, and the public in the design review and approvals process. As a result, on January 15, 2020, Design Review Commission moved to forward to the Planning Commission a recommendation of approval of exterior design and landscape plans for the site.

The project is also subject to a Precise Development Plan as required for all projects in a Planned District zone. The project will move to this phase once the above environmental review process is complete. Thereafter, Homeward Bound will submit the Precise Development Plan application and engage in the detailed design review, Planning Commission, and City Council review and approval process.

Finally, the project will need a building permit as required for all construction projects. Once all needed approvals are secured, the project will submit a building permit application and work with County staff on all steps needed to pull the building permit.

**For Housing and Capital (construction and renovation) projects, what stage are you in? Select the current phase of the proposed project.**

Planning

**For HOME projects: Please describe how you will need the 25% funding match requirement? (Please limit to 3000 characters.)**

The 25% funding match will be met by a grant from Marin Community Foundation.

**For HOME projects: Describe your project's ability to pencil out with HOME Low Rents. (Limit to 3000 characters.)**

All future tenants will have Project-based vouchers or HUD-VASH. This creates a viable option for offering affordable rents calculated at no more than 30% of a household's income, and a subsidy to cover operating and maintenance costs of the facility. Homeward Bound already has experience launching and managing a program based on this model - our King Street Senior Housing community in Larkspur has Project-based vouchers for all units. As an added benefit of a Project-based voucher program, if a tenant chooses to leave the program for a unit of their choosing elsewhere, they may be eligible for a tenant-based voucher to continue receiving assistance.

**For HOME projects: Are you applying as a Community Housing Development Organization (CHDO)?**

No

**For HOME projects: Have you been previously certified as a CHDO?**

No

**For Housing and Capital (construction and renovation) projects, what is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)**

**Define scope of work/finish design**

Monday, July 1, 2019

**Complete planning and environmental review**

Thursday, June 30, 2022

**Release bid package**

Friday, September 30, 2022

**Select contractor**

Monday, October 31, 2022

**Finalize contract**

Wednesday, November 30, 2022

**Obtain building permits**

Wednesday, November 30, 2022

**Start construction**

Thursday, December 1, 2022

**Complete construction**

Thursday, October 31, 2024

**Task**

Design Review Commission Approval

**Date of Completion**

Wednesday, January 1, 2020

**Task**

Planning Commission Approval

**Date of Completion**

Tuesday, May 31, 2022

**If you want to add additional tasks, please list tasks and date of completion below.**

City Council Entitlement Procession Completion:  
6/1/2022

**Required Attachments:**

A. Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.

For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.

For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

B. Organizational Budget: Upload your organization or fiscal sponsors annual budget.

**Attach Project Budget**



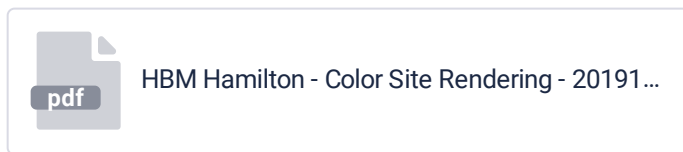
**Attach Organization Budget**



**Attach Dynamic Flood Map**



**Attach Miscellaneous**



**Signer Name**

Corry Kanzenberg

**Signer Title**

Development Director

**Signer Affirmation**



By checking this box, I hereby certify that the information in this application is true and accurate to the best of my knowledge.

**Capital and Housing Project Budget**

Homeward Bound of Marin

Novato Veterans and Workforce Housing

Date: Jan 2022

INCOME	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Income
<b><i>Committed</i></b>					
<b>Foundations:</b>					
Marin Community Foundation - Pre-Development Funds			200,000		
Marin Community Foundation - Construction Funding			2,000,000		
Tamalpais Pacific			100,000		
Anonymous Private Foundation			300,000		
<b>Government:</b>					
HOME 2021-2022 Allocation			526,526		
Veterans Housing and Homelessness Prevention Program			3,000,000		
State of California 2021 Budget Allocation			4,000,000		
County of Marin Affordable Housing Trust with Permanent Local Housing Allocation Match			459,528		
City of Novato			750,000		
<b>Corporations:</b>					
<b>Individual Contributions:</b>					
<b>(list total):</b>					
Earned Income:					
Other (specify):					
<b><i>Subtotal, Committed Income</i></b>	-	-	11,336,054	-	11,336,054
<b><i>Uncommitted</i></b>					
<b>Foundations:</b>					
Other Foundations			500,000		
<b>Government:</b>					
CDBG Public Facilities /Improvements for New Housing: 2022-2023 Allocation		250,000			
HOME Housing New Construction: 2022-2023 Allocation	500,000	500,000			
Project Homekey Round III			16,000,000		
<b>Corporations:</b>					
Corporate Grants			250,000		
<b>Individual Contributions:</b>					
Capital Campaign			763,946		
Other (specify):					
<b><i>Subtotal, Uncommitted Income</i></b>	500,000	750,000	17,513,946	-	18,763,946
<b>Other</b>					
Earned Income:					
<b><i>Subtotal, Earned Income</i></b>			-	-	-
<b><i>Grand Total Income</i></b>	<b>500,000</b>	<b>750,000</b>	<b>28,850,000</b>	<b>-</b>	<b>30,100,000</b>

EXPENSES	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
<b>Direct Project Related Expenses</b>					
<b>Acquisition</b>					
Demolition			450,000		
Title/Recording/Escrow			95,000		
Insurance			200,000		
<b>Pre-development</b>					
Engineering (M, E, P, Civil, Energy & Green Consulting)			1,800,000		
ALTA Land Survey 1%			280,000		
Design 6%			1,800,000		
Supervision 2%			600,000		
Entitlements/Zoning					
Local Development Impact Fees			200,000		
<b>General Development</b>					
New Construction	500,000	500,000	19,062,892		
Site Improvements		250,000			
Hard Cost Contingency 5%			1,000,000		
Soft Cost Contingency 10%			322,108		
Furnishings			500,000		
Development			2,415,000		
<b>Subtotal, Direct Project Related Expenses</b>	<b>500,000</b>	<b>750,000</b>	<b>28,725,000</b>	<b>-</b>	<b>29,975,000</b>
<b>Proj Admin Fee (specify % in column A below)</b>					
10.00%					125,000
<b>Fiscal Sponsorship Fee (specify % in column A below)</b>					
0.00%					-
<b>Grand Total All Expenses</b>					<b>30,100,000</b>

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# Homeward Bound

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OF MARIN

## Annual Operating Budget: 2021-2022

### Revenue

Federal Government	1,902,648
State Government	337,409
County Government	3,347,185
City Government	16,000
Individual Contributions	1,500,000
Foundation Grants	926,001
Corporation Grants	295,382
Contracts	209,546
Rents	1,249,034
Client Contributions	115,582
Washer Dryer Income	14,500
Halo Products	10,000
The Key Room - Events Income	301,000
The Key Room - Kitchen Rental Income	12,000
Wagster Dog Treats	145,548
In-Kind Donations	76,000
Project Management Developer Income	515,000
Interest Income	15,000
<b>Total Revenue</b>	<b>10,987,835</b>

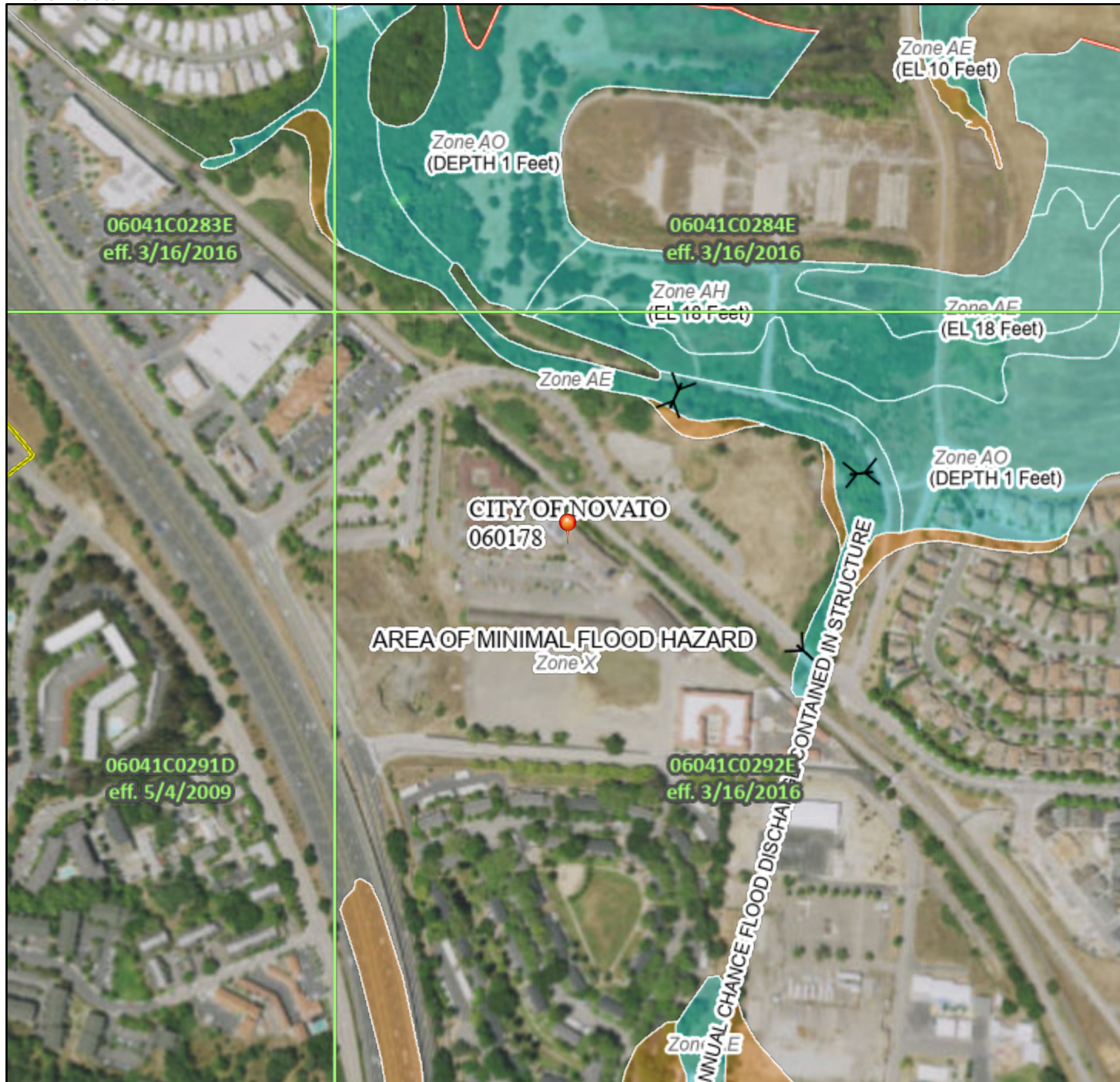
### Expenses

Admin Labor	1,949,259
Program Labor	2,487,512
Social Enterprise Labor	895,586
<b>Total Labor</b>	<b>5,332,356</b>
Taxes and Benefits	1,373,507
Office and Admin	508,929
Marketing Materials	44,500
Lease and Utilities	2,672,743
Occupancy and Operating	1,008,617
Reserves	45,400
<b>Total Expenses</b>	<b>10,986,052</b>
Gain or Loss	1,783

# National Flood Hazard Layer FIRMMette



122°32'3"W 38°3'53"N



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee. See Notes. Zone X
		Area with Flood Risk due to Levee Zone D
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard Zone X
		Effective LOMRs
GENERAL STRUCTURES		Area of Undetermined Flood Hazard Zone D
		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
		17.5 Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **1/13/2022 at 12:59 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

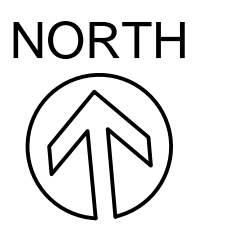
This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.





HAMILTON HUD PARCEL  
 HOMEWARD BOUND OF MARIN

November 13, 2019



# Housing and Federal Grants Division 2021/2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

Indicate type of project. If your project allows, you may apply under multiple categories.

CDBG Housing Rehabilitation

## Organization (Fiscal Sponsor) General Information

### Organization/Agency Name

Marin Center for Independent Living

### Mailing Address

710 4th Street  
San Rafael, California, 94901

### Website

Marincil.org

### Organization DUNS#

199670811

### Executive Director/CEO

Eli Gelardin

### Email Address

eli@marincil.or

### Phone Number

(415) 459-6245

## Project General Information

### Program/Project Name

Residential Access Modification Program

### Program/Project Site Address

710 4th Street  
San Rafael, California, 94901

### CDBG Year 1 Funding Amount Requested

0

### CDBG Year 2 Funding Amount Requested

18000



**Application Contact Person**

Susan Malardino

**Title of Contact Person**

Deputy Director

**Email Address**

Susan@Marincil.org

**Phone Number**

(415) 459-6245

**Is this project located in a Special Flood Hazard Area as indicated by FEMA?**

Yes

**Planning Areas Served: Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located.**

	% of Services Provided
Novato	40
San Rafael	40
County Other	20

**Total Percentage**

100

**Is your organization receiving other County of Marin funding for this project?**

No

**Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Please limit to 3000 characters.)**

MCIL's mission is to assist seniors and persons with all types of disabilities with achieving their maximum level of sustainable independence as contributing, responsible and equal participants in society. We offer Information and referral, Personal Assistant Registry, Benefits Counseling, Housing Preservation Services, Assistive Technology, Home Modifications and Systems Change Advocacy.

MCIL has served over 952 unique clients in 2021.

**Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Please limit to 3000 characters.)**

The Residential Accessibility Modification Program (RAMP) of MCIL serves Marin residents with disabilities by increasing housing accessibility. The majority of clients have orthopedic, visual or hearing impairments, chemical sensitivities HIV+ or AIDS or are frail, older adults. This program has been in operation for more than 31 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

**Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and clients/consumers/tenants. (Limit to 3000 characters.)**

COVID -19 continues to be a challenge based on the continued low numbers of consumers making request. Many of our consumer are in a high-risk group and are not willing to allow contractors in their homes due to the possibility of being exposed to COVI-19. In addition, it has been difficult finding contractors willing to participate with the lengthy approval process. Assistive Technology Advocate (ATA) continues to look for additional contractors to recruit that are willing to work with us.

**For Public Service projects, which community priority does your project align with? (check as many boxes as applicable)**

- Children, Youth and Parent Services
- Housing Support Services

**For Public Service projects, describe how your project aligns with these priorities. (Limit to 3000 characters.)**

N/A

**HUD National Objective to be served (check at least one)**

- Activities benefiting low and moderate-income persons. (LMI)

**How will this project Affirmatively Further Fair Housing? (Please limit to 3000 characters.)**

Marin County's population is rapidly aging into disability. Currently a third of the population in Marin are older adults, representing the fastest growing rate for seniors in any county in the state of California. Presently Marin has more than 65,000 older adults and individuals with disabilities enrolled in Medicare and 9,500 individuals enrolled in Medi-Cal. However, despite our significant aging and disabled population, there are limited options for housing. Another change in our county is in the financial incentives to support community-based living compared to acute or post-acute care. The median monthly cost of a skilled nursing facility bed in Marin is over \$6000 a month, while the combined median monthly cost of in-home personal assistants and an individual's social security benefits is less than \$2000.

Living safely and independently in the home with community supports is critical to both the emotional and financial health of our community members and the County. The need for a coordinated and systematized approach to serving individuals at risk of entering long term care facilities can never be more present.

For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

**Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)**

All consumers of MCIL are people with disabilities, a protected class, as defined by HUD. In addition, MCIL engages in outreach to underserved communities. MCIL participates in the Aging Action Initiative and is a partner in the Green and Healthy Homes Project. MCIL will continue to outreach to underserved communities in Marin County.

**Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized. (Use the income level table found in the Application Guidelines document.)**

	Number
<b>Moderate Income</b>	0
Page 108 of 209	3

	Number
Low Income	0
Very Low Income	1
Extremely Low Income	5

**Total Number of Persons by Income Demographic**

6

**How does your organization verify client income? (Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers (Please limit to 3000 characters.)**

Each applicant is required to supply proof of income in the form of one of the following: Social Security award letter, recent bank statement (noting automatic deposit) or a recent Federal Tax return.

**Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.**

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native		
Asian		
Black or African American		
Native Hawaiian or Other Pacific Islander		
White	6	2
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial		

**Total Number of Persons**

6

**Total Number Identifying as Hispanic**

2

**Female-Headed Households (out of above total)**

5

**Persons with Disabilities (out of above total)**

6

**PROJECT MANAGEMENT & FINANCIAL DATA**

**If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. (Limit to 3000 characters.)**

MCIL has been providing the Residential Access Modification Program for the past 31 years. Increasingly we are serving older adults who are aging into disability who require home modification to live safely in their homes. In the past 6 years the program has served approximately 41 individuals and families with home access modifications ranging from grab bar installations, stair lifts, ramps and bathroom widening. These modifications have been specifically provided to low-income individuals who do not have the resources to complete them on their own. Through the consumer surveys our consumers have reported that their home access modifications have significantly improved overall quality of life, ability to perform activities of daily living and to engage in community activities.

**If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Please limit to 3000 characters.)**

Currently we have 4 ramps, 1 Chairlift and 1 accessible walkway in the pipeline. Once these projects are approved the actual completion should take 1-2 days.

**Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with Davis- Bacon prevailing wage requirements? (Please limit to 3000 characters.)**

For over 31 years MCIL has managed grants for independent living services. These grants have been administered by the Department of Education and the Administration on Community Living. The organization has complied with all Federal regulations, fiscal policies and programmatic requirements. Each year the agency undergoes an Annual Audit performed by an outside CPA. MCIL has never fallen out of compliance with our Federal Funders. MCIL adheres to Davis-Bacon by ensuring that all contractors are current on their licensing and adhere to the local (Marin) prevailing wages and fringe benefits requirements.

**Describe who will supervise and manage the project and their past experience with project management. (Please limit to 3000 characters.)**

Tonique McNair will oversee the project. Tonique McNair has been with MCIL for over 5 years managing RAMP. MCIL has an intake process for all new consumers. Tonique meets with each consumer to develop their goal as part of their Independent Living Plan. Once the scope of work is determined, Tonique will contact the appropriate contractors and/ or vendors to acquire bids for the project. While waiting to receive bids she will confirm that the prospective project is not in a flood hazard area as well collect all required documents. Once the contractor/vendor is selected and the Site Contamination inspection is completed she will submit to CDBG for approval.

**Describe any recent or upcoming leadership transitions. (Limit to 3000 characters.)**

N/A

**For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Please limit to 3000 characters.)**

Typically, our projects do not require additional authorizations however, if authorization should be required this is usually the responsibility of the contractor that is selected for the project.

**For Housing and Capital (construction and renovation) projects, what stage are you in? Select the current phase of the proposed project.**

Cost Estimate

**For HOME projects: Please describe how you will need the 25% funding match requirement? (Please limit to 3000 characters.)**

N/A

**For HOME projects: Describe your project's ability to pencil out with HOME Low Rents. (Limit to 3000 characters.)**

N/A

**For Housing and Capital (construction and renovation) projects, what is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)**

**Define scope of work/finish design**

Tuesday, February 1, 2022

**Complete planning and environmental review**

Friday, February 25, 2022

**Release bid package**

Friday, March 18, 2022

**Select contractor**

Friday, March 25, 2022

**Finalize contract**

Monday, February 28, 2022

**Obtain building permits**

Thursday, February 24, 2022

**Start construction**

Monday, March 28, 2022

**Complete construction**

Friday, April 1, 2022

**Describe any flexibility regarding your projects start/completion date. (Limit to 3000 characters.)**

MCIL staff work with both the contractor and CDBG timelines to ensure the required documentation is provided for the approval process. If these timelines change we inform the consumer and/or CDBG. During the process we inform our consumers of the anticipated timeline, but do note that there may be changes along the way and explain the need for flexibility with regard to scheduling the project.

**Required Attachments:**

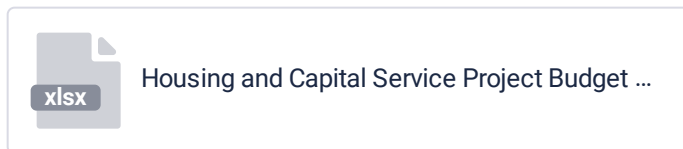
A. Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.

For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.

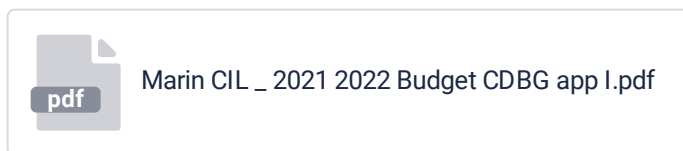
For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

B. Organizational Budget: Upload your organization or fiscal sponsors annual budget.

**Attach Project Budget**



**Attach Organization Budget**



**Signer Name**

Tonique McNair

**Signer Title**

Assistive Technology Advocate

**Signer Affirmation**

By checking this box, I hereby certify that the information in this application is true and accurate to the best of my knowledge.

**Capital and Housing Project Budget Template**

<b>Organization Name:</b> Marin Center for Independent Living
<b>Project Title:</b> Residential Access Modification Program

**Date:** 1/24/2022

INCOME:	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Income
<b><u>Committed</u></b>					
<b>Foundations:</b>					
<i>(Add rows)</i>					
<b>Government:</b>					
<i>(Add rows)</i>					
<b>Corporations:</b>					
<i>(Add rows)</i>					
<b>Individual Contributions: (list total):</b>					
<b>Earned Income:</b>					
<i>(Add rows)</i>					
<b>Other (specify):</b>					
<i>(Add rows)</i>					
<b>Subtotal, Committed Income</b>			\$ -	\$ -	\$ -
<b><u>Uncommitted</u></b>					
<b>Federal Grants Request</b>		\$ 18,000.00			
<b>Foundations:</b>					
<i>(Add rows to list other Foundations)</i>					
<b>Government:</b>					
<i>(Add rows to list other Government agencies)</i>					
<b>Corporations:</b>					
<i>(Add rows to list other Corporations)</i>					
<b>Individual Contributions:</b>					
<i>(Add rows to list other Contributions)</i>					
<b>Other (specify):</b>					
<i>(Add rows to list others )</i>					
<b>Subtotal, Uncommitted Income</b>	\$ -	\$ 18,000.00	\$ -	\$ -	\$ 18,000.00
<b>Other</b>					
<b>Earned Income:</b>					
<i>(Add rows)</i>					
<b>Subtotal, Earned Income</b>			\$ -	\$ -	\$ -
<b>Grand Total Income</b>	\$ -	\$ 18,000.00	\$ -	\$ -	\$ 18,000.00



EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
<b>Direct Project Related Expenses</b>					
<b>Acquisition</b>					
Purchase price					
Title/Recording/Escrow					
(Add rows to list other direct project expenses)					
<b>Pre-development</b>					
Architecture & engineering					
Phase 1					
Market Study					
Entitlements/Zoning					
(Add rows to list other direct project expenses)					
<b>General Development</b>					
Home modification - materials		\$ 10,000.00			
Home modification - labor		\$ 8,000.00			
<b>Subtotal, Direct Project Related Expenses</b>	\$ -	\$ 18,000.00	\$ -	\$ -	\$ 18,000.00
<b>Developer Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Fiscal Sponsorship Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Grand Total All Expenses</b>					\$ 18,000.00

<b>Marin Center for Independent Living Budget 21-22</b>	
<b>Income</b>	<b>21-22</b>
Dept of Rehab	406,483
Dept of Rehab VIIB	168,224
ACL	80,911
ACL-Covid	40,000
Registry Program	52,400
MGH- Access to Benefits	25,000
MCF-Safety Net Services	50,000
ADRC - Infrastructure	537,158
ADRC - COVID	50,000
MCC - LICN	50,000
DDARC Program	125,000
Contracts/Client Fees	25,000
Development/Donations	198,500
Rental Inc	83,400
To Celebrate Life - BC	25,000
AHEAD. One time	50,000
CDBG Community Dev Block Grant	18,000
FHANC	20,000
BFF/MCF - Bob Roberts Client Asst	10,000
Marketing/Design	56,375
<b>Total Income</b>	<b>2,071,451</b>
<b>Personnel</b>	<b>21-22</b>
Salary/Fringe	1,474,360
<b>Operating</b>	<b>21-22</b>
Taxes/Fees	7,200
Utilities	8,500
Bldg Maint	8,500
Property Mgmt	6,600
Equip Maint	3,500
General Insurance	11,500
Supplies	11,000
Marketing/Branding	50,000
Telephone	10,000
Postage	5,500
Printing	5,500
Audit/Tax Prep	16,500
Professional Services	34,975
Equip Lease	7,000
Trvl/Mileage/Lodging	4,000
Staff Dev/Trng	9,500
Dues/Bks/Sub	18,000
Development	51,000
ADRC Infrastructure Grant	170,651
DDAR Program	38,665
Capacity Bldg	10,000
AHEAD	40,000
Home Modifications (CDBG/FHANC)	38,000
BR CA Fund & Client Assistance	10,000
TCL BCER Fund	20,000
Technology	1,000
<b>Total Operating</b>	<b>597,091</b>
<b>Total Pers &amp; Oper</b>	<b>2,071,451</b>
<b>Net Income (loss)</b>	<b>0</b>

# National Flood Hazard Layer FIRMMette



122°31'41"W 37°58'36"N



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee. See Notes. Zone X
		Area with Flood Risk due to Levee Zone D
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard Zone X
		Effective LOMRs
GENERAL STRUCTURES		Area of Undetermined Flood Hazard Zone D
		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance
		17.5 Water Surface Elevation
		Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
MAP PANELS		Jurisdiction Boundary
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
		Digital Data Available
		No Digital Data Available
		Unmapped



The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 1/31/2022 at 7:23 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

# Housing and Federal Grants Division 2021/2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

Indicate type of project. If your project allows, you may apply under multiple categories.

CDBG Housing Rehabilitation

## Organization (Fiscal Sponsor) General Information

### Organization/Agency Name

HOUSING AUTHORITY OF THE COUNTY OF MARIN

### Mailing Address

4020 Civic Center Drive  
San Rafael, California, 94947

### Website

[www.marinhousing.org](http://www.marinhousing.org)

### Organization DUNS#

037871852

### Executive Director/CEO

Kimberly Carroll, Interim Executive Director

### Email Address

kcarroll@marinhousing.org

### Phone Number

(415) 226-7982

## Project General Information

### Program/Project Name

Residential Rehab Loan Program

### Program/Project Site Address

4020 Civic Center Drive  
San Rafael, California, 94947

### CDBG Year 1 Funding Amount Requested

267800

### CDBG Year 2 Funding Amount Requested

282200

**Application Contact Person**

Carmen Soruco

**Title of Contact Person**

Homeownership Programs Manager

**Email Address**

csoruco@marinhousing.org

**Phone Number**

(415) 491-2532

**Is this project located in a Special Flood Hazard Area as indicated by FEMA?**

No

**Planning Areas Served: Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located.**

	% of Services Provided
<b>Novato</b>	33%
<b>San Rafael</b>	27%
<b>County Other</b>	40%

**Total Percentage**

100

**Is your organization receiving other County of Marin funding for this project?**

No

**Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Please limit to 3000 characters.)**

The Housing Authority of the County of Marin, "Marin Housing" is a public corporation committed to the provision of decent, safe and sanitary housing for low and moderate income people in Marin County by assisting them to secure and maintain high quality affordable housing. To accomplish this public purpose, Marin Housing is empowered to undertake the acquisition of property, development of housing, issuance of tax-exempt bonds, execution of mortgages, borrowing of money, condemnation of property, application for and acceptance of grants and managing property.

Marin Housing is separate and distinct from HUD, from county government, and from other county and state agencies and operates like a special district. The Housing Authority Commission currently consists of seven members - the five members of the Board of Supervisors, and two public housing tenants. Marin Housing operates programs in the incorporated areas of Marin under Cooperation agreements with the local towns and cities and in the unincorporated areas of Marin under Cooperation agreement with the County of Marin.

Marin Housing is the largest provider of permanent supportive rental housing in Marin County, operating over 560 MHA-owned housing units (300 units for family housing, 200 units for elderly/disabled housing and over 60 units for low-income) and three major voucher-based housing programs totaling over 2200 units: Section 8 (Housing Choice Vouchers), Shelter Plus Care, HOPWA and Family Self Sufficiency.



In addition, Marin Housing operates Homeownership Programs including the Rehab Loan Program offering home repair loans to low-income homeowners, the Below Market Rate Homeownership Program administering 333 inclusionary ownership units throughout the County (except Novato), the Cal Home Mortgage Assistance and Marin City Downpayment Assistance Programs for first time homebuyers, Re-issued Mortgage Credit Certificates and collaborating with Fair Housing Advocates in presenting quarterly First Time Homebuyer Education Workshops.

The Homeownership staff works closely with the Family Self Sufficiency program to assist residents to move from the Section 8 program to homeownership. In the past three years four Section 8 households have been able to purchase BMR units through the Section 8 Homeownership Program. In addition, MHA has started a program to provide public housing residents the opportunity to transfer to the Section 8 program and ultimately into homeownership through the Family Self Sufficiency program.

**Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Please limit to 3000 characters.)**

The Residential Rehabilitation Loan Program (Rehab Loan Program) proposes to continue to provide low-interest home repair loans throughout Marin County to low, very-low and extremely-low income owner-occupants of single family detached homes, condominiums, floating homes docked in approved berths, mobile homes located within mobile home parks and non-profit-sponsored group homes serving disabled populations.

Eligible work includes foundation repairs, dry-rot and termite damage repairs, plumbing, electrical and heating system repairs or replacement, new roofs, flooring, decks, windows, energy efficiency upgrades and accessibility improvements such as wheelchair ramps and roll-in showers. Rehab Loans of up to \$50,000 can be used to correct health and safety hazards, remediate building code issues and catch up on deferred maintenance as well as payment of Special Assessments levied by HOA's for exterior repairs. All of the work is completed by contractors hired by the homeowners who are encouraged to use MBE/WBE contractors from the list provided by MHA. Homeowners or their contractors are also required to apply for and obtain building permits from the applicable jurisdictions.

In addition, the Rehab Loan program may be utilized for the creation of legal second units (Accessory Dwelling Units or Junior Accessory Dwelling Units) with loans up to \$100,000. Elderly and disabled homeowners, who are the majority of our borrowers due to their low, usually fixed, incomes, are then able to generate added income to allow them to age in place or house a caregiver in exchange for free rent. At the same time, an affordable housing unit would be added to the dwindling inventory in Marin County. An incentive, in the form of a lower interest rate, is offered if the unit is rented to a Section 8 voucher holder.

Another area being developed for inclusion in the Rehab Loan program is the repair, upgrade and/or replacement of septic systems. The cost of septic systems is prohibitive but with the added funding available through a recently approved septic repair program being established by the Bolinas Community Land Trust, the two loans could be used together to cover failing and unpermitted septic systems which are common in West Marin and unincorporated areas of Marin County.

All Rehab Loans will complete the Environmental Review process through the County of Marin Community Development Agency and receive approval before loans are made. Marin Housing staff will work closely with the County CDA staff and consultants on the required Federal environmental review during the loan process. This review includes the examination of the FEMA flood maps, examination of the NEPA Assist, California DTSC and Geo tracker databases for nearby hazardous materials, SHPO review, and site inspections for potential hazardous situations. Lead paint testing, abatement and remediation will also be completed as part of the scope of work for each loan.

**Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and clients/consumers/tenants. (Limit to 3000 characters.)**

As soon as the Covid-19 epidemic began manifesting in Marin County, Marin Housing responded immediately to safeguard the health and safety of all employees as well as all clients and public

housing residents. Both offices were closed to the public and employees whose work could be done remotely, were set up with laptops, scanners and printers and IT support to work from home and Telework Agreements were executed.

The MARIN HOUSING AUTHORITY COVID-19 PREVENTION PROGRAM (CPP) was then established with the purpose to provide employees a healthy and safe workplace as required under the California Occupational Safety and Health Act (Lab. Code §§ 6300, et seq.) and associated regulations (8 C.C.R. § 3205). Nothing in the CPP precludes the Marin Housing Authority from complying with federal, state, or local laws or public health order or guidance that may recommend or require measures that are more prescriptive and/or restrictive than those that are provided therein. The Marin Housing Authority monitors applicable public health orders and guidance from the State of California and the local health department related to COVID-19 hazards and prevention. The Marin Housing Authority fully and faithfully complies with all applicable orders and guidance from the State of California and the local health department's public health orders.

Office protocols were also set up for those whose positions necessitated at least some time in the office. These included sign in and sign out documentation, masking, hand hygiene, sanitizing of premises, social distancing, provision of PPE, ventilation, filtration, limiting number of staff in office, closing of the kitchen, rearrangement of work spaces, etc. , all of which were detailed in the Marin Housing Covid Safety Procedures as well as vaccination requirements, contact tracing, isolation and quarantine, etc. Employees were required to attend Zoom trainings on the above as well as a COVID-19 training for California Workers from Cal-OSHA Training Academy and sign Acknowledgment Forms. Staff were also kept informed regarding any benefits, such as sick leave, available through the US Federal Government or the State of California.

All of the above protocols governed the Rehab Loan Program processes as well. Clients were not seen in the office. Site visits were conducted mainly outside of the home with brief interior visits limited to picture-taking. Execution of loan documents was done via DocuSign and any required notarization of documents was done out of office at alternate places of business. A mailbox was set up at the front of MHA's main office where documents could be securely submitted. Weekly office visits were made to pick up mail.

### **HUD National Objective to be served (check at least one)**

Activities benefiting low and moderate-income persons. (LMI)

### **How will this project Affirmatively Further Fair Housing? (Please limit to 3000 characters.)**

The Rehab Loan Program combats historic patterns of lending discrimination and fosters more integrated communities by:

- Providing equal access to home repair funding opportunities benefiting low-income residents of Marin County
- Providing the means to improve the housing stock in low income and/or racially concentrated areas
- Providing opportunities for low income homeowners to construct ADU/JDU units on their property
- Remediating unsanitary and dangerous housing conditions for which conventional funding is unavailable

The Rehab Loan Program serves low-income households that cannot access the standard mortgage market such as seniors and the disabled. The Rehab Loan Program is an important resource to provide an alternative to predatory lending practices that can result in lower income persons losing their homes and the opportunity to build intergenerational wealth for their families. Approximately 30% of the Rehab Loan Program participants are owners of mobile homes. The private lending market does not provide adequate financing options for this important affordable housing resource. The Rehab Loan Program also provides opportunities for low income homeowners to add ADU/JDU to their homes, increasing the supply of housing, providing income stability for lower income owners and



increasing housing opportunities in the higher opportunity areas of the County, especially for Housing Choice voucher recipients.

For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

**Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)**

Marin Housing has prepared an Affirmative Marketing Program for the Rehab Loan Program and continues to work on activities listed in the Plan. The groups least likely to apply for the rehabilitation loan program are Hispanic/Latino, Black/African American and persons with disabilities. Marin Housing closely collaborates with organizations serving the populations least likely to apply for the program, especially organizations in Marin City, Novato and San Rafael. The Rehab Loan Program staff created a partnership with the Spahr Center serving LGBTQ community. The Affirmative Marketing Plan lists all the community partners with whom we collaborate.

**Spanish language services**

Carmen Hall Soruco, the manager of the Home Ownership Programs Department, is bilingual in English and Spanish. All of the Rehab Loan Program marketing materials are available in Spanish and bilingual staff is available to assist homeowners with all aspects of the process. Staff conducted a targeted bilingual mailing to homeowners in Census Tract 1122.

**Partnership with Fair Housing Organizations**

Rehab Loan Program staff works closely with Fair Housing Advocates of Northern California to combat unfair and predatory lending. The Rehab Loan Program uses standard loan documents, which include Federal Fair Lending and Fair Housing language.

**Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized. (Use the income level table found in the Application Guidelines document.)**

	Number
Moderate Income	0
Low Income	2
Very Low Income	11
Extremely Low Income	7

**Total Number of Persons by Income Demographic**

20

**How does your organization verify client income? (Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers (Please limit to 3000 characters.)**

The Rehab Loan Program requires the following documentation to verify income:

- 1) Most current Federal Tax Return with W-2s attached
- 2) Last TWO years of Federal Tax Returns, if self-employed
- 3) Most recent month's worth of pay stubs
- 4) Current Year-to-Date Profit and Loss Statement, if self-employed
- 5) SSI and/or SSA benefit statement
- 6) Unemployment benefit statement
- 7) Retirement or pension payment statement
- 8) Alimony or child support payment orders

9) Most recent month's bank statements for all asset accounts, retirement, etc. (10% of all assets over \$100,000, excluding home equity, will be added to income)

**Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.**

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native		
Asian	3	
Black or African American	4	
Native Hawaiian or Other Pacific Islander		
White	13	2
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial		

**Total Number of Persons**

20

**Total Number Identifying as Hispanic**

2

**Female-Headed Households (out of above total)**

10

**Persons with Disabilities (out of above total)**

11

**PROJECT MANAGEMENT & FINANCIAL DATA**

**If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. (Limit to 3000 characters.)**

The Rehab Loan Program has been providing invaluable assistance to low-income homeowners in Marin County for over 46 years. During that time, the Rehab Loan Program has processed over 1560 applications and funded 825 loans and further advances totaling over \$17 million dollars. The Rehab Loan Program has continued to serve many clients despite the Covid restrictions and there was a noticeable increase in applications due to loss of income from Covid.

Mobile homes represented about 30% of the work because mobile homeowners, mostly seniors and female headed households, are historically in the extremely-low income range and have limited financial resources for repairs and replacements and no ability to secure financing, which is very limited for mobile homes in any case.

The program has also assisted several very-low homeowners to optimize their properties for additional

income opportunities; including rehabilitation to allow an in-home day care center to expand and adapt to COVID restrictions and three properties where homeowners added or rehabilitated existing space resulting in legal second units to be rented for additional income.

In 2019, CDA requested MHA provide the NEPA analysis for all loan applications. Marin Housing staff received training from the CDA consultant on the NEPA review process, the required mapping and the SHPO review. Staff has completed ongoing training as the County's NEPA review process has been updated. Marin Housing staff developed a standard template for the multiple NEPA submittals and a tracking template in partnership with CDA staff.

Marin Housing staff also completed the HUD lead safe training courses. Marin Housing staff developed a Request for Proposals for lead paint inspections and remediations for the program in 2021. Marin Housing issued the RFP in December and is actively pursuing qualified firms to encourage multiple submittals.

**If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Please limit to 3000 characters.)**

All previously approved funds have been billed.

**Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with Davis- Bacon prevailing wage requirements? (Please limit to 3000 characters.)**

The Marin Housing Authority has administered and currently administers numerous federal grant programs including the Housing Choice Voucher Program, the Shelter+Care Program, the Family Self Sufficiency Program, the Housing Opportunities for People With Aids Program, etc. The Rehab Loan Program is exempt from Davis-Bacon requirements since they only apply to the rehabilitation of residential property that contains 8 or more units.

**Describe who will supervise and manage the project and their past experience with project management. (Please limit to 3000 characters.)**

Carmen Soruco is the manager of the Homeownership Programs Department for the Marin Housing Authority where she has worked for over twenty years. The Department administers the Residential Rehabilitation Loan Program (Rehab Loan Program) for low-income homeowners as well as the Below Market Rate Homeownership Program for first-time home buyers, the Re-issued Mortgage Credit Certificate Program, Cal Home and Marin City down payment assistance programs, etc. Ms. Soruco is a graduate of UC Berkeley and studied at the University of Madrid, Spain. She has worked as a social worker, community programs director, home mortgage lender, real estate appraiser, and licensed general contractor and is bilingual in English and Spanish.

**Describe any recent or upcoming leadership transitions. (Limit to 3000 characters.)**

The Rehabilitation Loan Program is part of MHA's homeownership department. Carmen Hall Soruco is the Manager of the Department and there are two part time staff members. The Department Services Coordinator retired in 2021 and one of the part time staff will be retiring within the next twelve months. We are in the process of hiring another staff person to be devoted full-time to the Rehab Loan program. This hiring process has been challenging due to the specialized nature of the work which requires a background in construction and lending, ability to work well with our clients and experience with federal funding and billing. Other than this new position, we do not anticipate any other staff transitions in the Homeownership Dept.

The Executive Director of MHA, Lewis Jordan, left the agency at the end of 2021. Kimberly Carroll currently serves as the Interim Executive Director of Marin Housing. Ms. Carroll has served the organization as Deputy Director since 2007. She has worked for Marin Housing since 2000. Ms. Carroll has served on the Board of the National Association of Housing and Redevelopment Agencies (NAHRO) since 2013, including two years as the Board President. MHA will be starting the search for a new Executive Director within the next few months. There are no other anticipated changes to the Leadership Team at Marin Housing.

**For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Please limit to 3000 characters.)**

The Rehabilitation Loan program provides loans to individual homeowners. The homeowner is required to apply for building permits from the local jurisdiction.

**For Housing and Capital (construction and renovation) projects, what is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)**

**Describe any flexibility regarding your projects start/completion date. (Limit to 3000 characters.)**

Please see the attached Rehab Loan Process Outline.

**Required Attachments:**

A. Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.


For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.

For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

B. Organizational Budget: Upload your organization or fiscal sponsors annual budget.




### Attach Project Budget


 CDBG RLP Budget 2022-2024.pdf

### Attach Organization Budget

 Approved 2022 MHA Consolidated Budget.pdf

### Attach Miscellaneous

 Checklist for NEPA transmittal to County.pdf

 Outline of Rehab Loan Process-FINAL.pdf

 RFP for lead-based paint services.pdf

### Signer Name

Carmen Soruco

### Signer Title

Homeownership Programs Manager

### Signer Affirmation

By checking this box, I hereby certify that the information in this application is true and accurate to the best of my knowledge.

	B	C	E	F	G	H	I	J	K
1	<b>Project Budget Template</b>								
2	<b>Organization Name:</b>		<b>HOUSING AUTHORITY OF THE COUNTY OF MARIN</b>						
3	<b>Project Title:</b>		<b>RESIDENTIAL REHABILITATION LOAN PROGRAM</b>						
4	<b>Date:</b>		<b>JANUARY 23, 2022</b>						
5	<b>Federal Grants Request:</b>								
6	<b>INCOME:</b>		<b>FY 2022-23</b>	<b>FY 2023-24</b>	<b>FY-2022-24 Two Year Total</b>	<b>Other Funding Sources</b>	<b>In Kind</b>	<b>Total Proposed Project Income</b>	
7	<b>Committed</b>								
8	<b>Foundations:</b>								
9	<i>(Add rows)</i>								
10	<b>Government:</b>								
11	<i>(Add rows)</i>								
12	<b>Corporations:</b>								
13	<i>(Add rows)</i>								
14	<b>Individual Contributions: (list total) :</b>								
15	<b>Earned Income:</b>								
16	<i>(Add rows)</i>								
17	<b>Other (specify):</b>								
18	<i>(Add rows)</i>								
19	<b>Subtotal, Committed Income</b>								
20	<b>Uncommitted</b>								
21	<b>Other (specify):</b>								
22	<b>Federal Grants Request</b>		267,800	282,200	550,000				
23	<b>Other Foundations:</b>								
24									
25	<b>Government:</b>								
26									
27	<b>Corporations:</b>								
28									
29	<b>Individual Contributions:</b>								
30	<b>Subtotal, Uncommitted Income</b>								
31	<b>Other</b>								
32	<b>Earned Income:</b>								
33	<i>(Add rows)</i>								
34	<b>Subtotal, Earned Income</b>								
35	<b>Grand Total Income</b>		267,800	282,200	550,000	-	-	500,000	
36									
37	<b>EXPENSES (Add rows to list other</b>		<b>FY 2022-23</b>	<b>FY 2023-24</b>	<b>FY-2022-24 Two Year Total</b>	<b>Other Funding Sources</b>	<b>In Kind</b>	<b>Total Proposed Project Income</b>	
38	<b>Personnel Expenses</b>								
40	Program Director	50%	50,000	52,000	102,000			102,000	
41	RLP Specialist	100%	82,000	86,000	168,000			168,000	
42	Benefits		60,000	65,000	125,000			125,000	
43	<b>Subtotal Salaries and Benefits</b>		192,000	203,000	395,000	-	-	395,000	
44	<b>Contracted Services</b>								
45	Professional Fees - Legal		-	-	-			-	
46	Project Consultant		-	-	-			-	
47	<b>Subtotal Contracted Services</b>		-	-	-	-	-	-	
48	<b>Direct Project Related Expenses</b>								
49	Central Office Costs		69,000	72,000	141,000			141,000	
50	Audit fees		1,000	1,000	2,000			2,000	
51	Supplies		2,700	2,900	5,600			5,600	
52	Computer Maintenance			-	-			-	
53	IT Services / Software		2,500	2,700	5,200			5,200	
54	Travel		-	-	-			-	
55	Professional Development			-	-			-	
56	Marketing		600	600	1,200			1,200	
57	Other			-	-			-	
58	<b>Subtotal, Direct Project Related Ex</b>		75,800	79,200	155,000	-	-	155,000	
59	<b>Indirect Expense (specify % in column A below)</b>								
60									
61	<b>Subtotal, Indirect Expense</b>		-	-	-	-	-	-	
62	<b>Fiscal Sponsorship Fee (specify % in column A below)</b>								
63									
64	<b>Grand Total All Expenses</b>		267,800	282,200	550,000	-	-	550,000	
65									
66									



December 14, 2021

Board of Commissioners  
Housing Authority of the County of Marin  
3501 Civic Center Drive, Room 315  
San Rafael, CA 94903



Executive Director  
Lewis A. Jordan

**SUBJECT:** Adoption of the 2022 Consolidated Budget for the Marin Housing Authority.

**RECOMMENDATIONS:** Adopt Resolution 08-2021.

**SUMMARY:** The Housing Authority of the County of Marin’s budget year begins on January 1 each year. Authority operations include Public Housing, Housing Choice Voucher, non-HUD properties, and program areas such as Supportive Housing and Home Ownership initiatives.

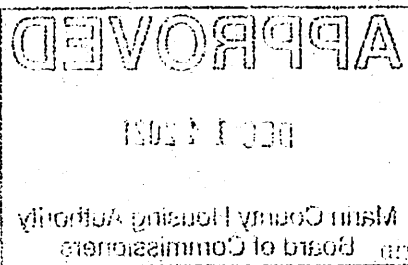
Approval of the consolidated budget and related revenues and expenditures for the entire Authority is being sought. Periodic budget vs. actual reports will be submitted throughout the year to the Board of Commissioners.

The proposed operating budgets for 2022, are as follows:

<b>Central office</b>	
Total Revenues	\$2,120,396
Total Expenditures	\$1,993,642
Net Income for Operating Reserves	\$126,754
<b>Public Housing Program (496 units)</b>	
Total Revenues	\$5,845,462
Total Expenditures	\$5,845,462
Net Income for Reserves	\$0
<b>PH Capital Fund Program</b>	
Total Revenues	\$1,300,000
Total Expenditures	\$1,300,000
<b>Housing Choice Voucher Program (2187 vouchers)</b>	
Total Revenues	\$59,930,116
Total Expenditure	\$59,930,116
<b>Isabel Cook (18 units)</b>	
Total Revenues	\$709,383
Total Expenditures	\$548,439
Net Income to Repl. Reserves	\$160,944

Housing Authority of  
The County of Marin  
415/491-2525  
(FAX) 415/472-2186  
(TDD) 1-800-735-2929  
www.marinhousing.org

e



December 14, 2021

Board of Commissioners  
Housing Authority of the County of Main  
3501 Civic Center Drive, Room 212  
San Rafael, CA 94903

San Rafael, CA 94903-4173  
4030 Civic Center Drive

Executive Director  
Lorise A. Jordan

SUBJECT: Adoption of the 2022 Consolidated Budget for the Main Housing Authority.

RECOMMENDATIONS: Adopt Resolution 08-2021.

SUMMARY: The Housing Authority of the County of Main's budget year begins on January 1 each year. Authority operations include Public Housing, Housing Choice Voucher (non-HUD) properties, and program areas such as supportive housing and Home Ownership initiatives.

Approval of the consolidated budget and related revenues and expenditures for the entire Authority is being sought. Periodic budget vs. actual reports will be submitted throughout the year to the Board of Commissioners.

The proposed operating budget for 2022, in as follows:

General Office	Total Revenue	\$2,130,300
	Total Expenditures	\$1,908,842
	Net Income for Operating Reserves	\$221,458
Public Housing Program (see units)	Total Revenue	\$2,848,482
	Total Expenditures	\$2,848,482
	Net Income for Reserves	\$0
PH Capital Fund Program	Total Revenue	\$1,300,000
	Total Expenditures	\$1,300,000
Housing Choice Voucher Program (3187 vouchers)	Total Revenue	\$29,930,718
	Total Expenditure	\$29,930,718
Isabel Cook (see units)	Total Revenue	\$708,353
	Total Expenditures	\$248,439
	Net Income to Repl. Reserves	\$459,914

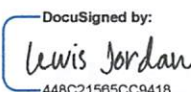


<b>Bradley House (15 units)</b>	\$460,476
Total Revenues	\$313,072
Total Expenditures	\$147,403
Net Income to Repl. Reserves	
<b>Sundance (28 units)</b>	
Total Revenues	\$682,304
Total Expenditure	\$487,138
Net Income to Repl. Reserves	\$195,166
<b>Fairfax (6 units)</b>	
Total Revenues	\$273,056
Total Expenditures	\$253,186
Net Income to Reserves	\$19,870
<b>Local Fund</b>	
Total Revenues	\$118,372
Total Expenditures	\$82,920
Net income	\$35,452
<b>MHA's Supporting Housing program</b>	
Total Revenues	\$6,871,570
Total Expenditures	\$6,871,570
<b>MHA's Home Ownership/BMR Programs</b>	
Total Revenues	\$620,069
Total Expenditures	\$620,069
<b>Grand Total- Operating Budget</b>	
<b>Total Revenues</b>	<b>\$78,671,203</b>
<b>Expenditures</b>	<b>\$77,985,615</b>
<b>Net Income to Reserves</b>	<b>\$685,588</b>
<b>Net Income after Reserves funding</b>	<b>\$162,205</b>
<b>Capital Expenditures Budget</b>	<b>\$1,324,000</b>

**CONCLUSION:** This budget is intended to ensure that MHA remains financially sound while delivering services according to its mission statement. There has been a continued decline in federal funding for low-income housing programs. MHA continues to strive for operational efficiencies in its effort to serve our residents and clients.

**FISCAL IMPACT:** Budgeted revenues exceed budgeted expenses in 2022 by \$162,205 between various programs.

Sincerely,

DocuSigned by:  
  
448C21565CC9418...  
 Lewis A. Jordan  
 Executive Director

Attachments

MARIN HOUSING AUTHORITY PROPOSED BUDGET - FY2022

	2021 Actual		2022 Budget		2021 Actual		2022 Budget		2021 Actual		2022 Budget		2021 Actual		2022 Budget		2021 Actual		2022 Budget		2021 Actual		2022 Budget		Total		
	Central Office	Housing Choice Voucher	Public Housing	Capital Fund	Home Ownership	Supportive Housing	Bradley House	Fairfax	Isabel Cook	Sundance	Local Fund																
<b>INCOME</b>																											
TOTAL TENANT INCOME	-	-	1,885,831	1,679,228	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL GRANT INCOME	-	53,474,079	59,920,116	4,027,056	3,906,234	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL OTHER INCOME	1,893,292	2,120,396	4,535	10,000	123	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>TOTAL INCOME</b>	1,893,292	2,120,396	53,478,563	59,930,116	5,713,009	5,585,462	1,270,074	1,300,000	397,334	620,069	3,839,682	6,971,570	423,517	460,716	270,903	273,056	639,022	709,383	634,420	682,304	97,172	118,372	68,851,009	78,871,203			
<b>EXPENSES</b>																											
TOTAL ADMINISTRATIVE EXPENSES	1,554,750	1,873,249	2,393,283	2,890,793	1,907,459	1,951,401	127,007	130,000	555,346	618,069	1,483,572	2,574,296	101,354	122,561	85,162	88,972	109,761	120,700	129,996	150,110	-	-	-	-	-	-	-
TOTAL TENANT SERVICES EXPENSES	593	-	38,639	-	21,550	22,628	-	-	-	-	29,947	38,000	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL UTILITY EXPENSES	31,422	32,994	77,019	4,696	4,931	1,527,640	1,346,569	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL MAINTENANCE EXPENSES	73,352	77,019	39,139	284,044	270,519	1,846,608	952,556	910,000	621	-	2,776	-	31,323	34,119	24,613	27,181	50,532	59,920	82,503	80,960	-	-	-	-	-		
TOTAL GENERAL EXPENSES	9,885	10,380	37,275	182,266	182,266	191,300	203,832	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL HOUSING ASSISTANCE PAYMENTS	-	-	51,298,246	56,995,253	-	-	-	-	-	-	2,130,854	4,255,716	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL FINANCING EXPENSES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL NON-OPERATING ITEMS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>TOTAL EXPENSES</b>	1,670,002	1,993,642	53,772,140	59,930,116	5,687,123	5,845,462	1,079,563	1,040,000	559,515	620,069	3,649,637	6,871,570	246,352	313,072	166,922	253,186	248,929	548,439	418,375	487,138	82,920	67,545,491	77,885,615				
<b>NET OF OPERATION</b>	223,290	126,754	(293,576)	(260,000)	190,511	260,000	(190,511)	(260,000)	337,819	(1)	180,055	(6)	(176,164)	147,403	103,981	19,870	390,103	160,944	216,946	195,166	35,452	1,305,518	685,588				
<b>TRANSFER IN</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>TRANSFER OUT</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>CAPITAL RESERVE DEPOSIT</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>OPT RESERVE DEPOSIT</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>NET INCOME</b>	223,290	126,754	(293,576)	(260,000)	190,511	260,000	(190,511)	(260,000)	337,819	(1)	180,055	(6)	(176,164)	147,403	103,981	19,870	390,103	160,944	216,946	195,166	35,452	1,305,518	685,588				

**MARIN HOUSING AUTHORITY PROPOSED BUDGET - FY2022**

	Central Office	Housing Choice Voucher	Public Housing	Capital Fund	Home Ownership	Supportive Housing	Bradley House	Fairfax	Isabel Cook	Sundance	Local Fund	Total
<b>INCOME</b>												
TOTAL TENANT INCOME	-	-	1,679,228	-	-	-	64,560	35,000	143,850	449,960	-	2,372,598
TOTAL GRANT INCOME	-	59,920,116	3,906,234	1,300,000	244,500	6,871,570	395,916	229,656	565,533	232,344	-	73,665,869
TOTAL OTHER INCOME	2,120,396	10,000	-	-	375,569	-	-	8,400	-	-	118,372	2,632,737
	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL INCOME</b>	<b>2,120,396</b>	<b>59,930,116</b>	<b>5,585,462</b>	<b>1,300,000</b>	<b>620,069</b>	<b>6,871,570</b>	<b>460,476</b>	<b>273,056</b>	<b>709,383</b>	<b>682,304</b>	<b>118,372</b>	<b>78,671,203</b>
<b>EXPENSES</b>												
TOTAL ADMINISTRATIVE EXPENSES	1,873,249	2,890,793	1,951,401	130,000	618,069	2,574,296	122,561	80,972	120,700	150,110	-	10,512,151
TOTAL TENANT SERVICES EXPENSES	-	-	22,628	-	-	38,000	-	5,000	-	-	-	65,628
TOTAL UTILITY EXPENSES	32,994	-	1,346,569	-	-	-	34,119	27,181	59,920	80,960	-	1,581,743
TOTAL MAINTENANCE EXPENSES	77,019	4,931	1,845,608	910,000	-	-	148,292	133,688	290,237	160,901	-	3,570,877
TOTAL GENERAL EXPENSES	10,380	39,139	284,044	-	2,000	3,558	8,100	6,145	7,164	26,419	-	386,949
TOTAL HOUSING ASSISTANCE PAYMENTS	-	56,995,253	191,380	-	-	4,255,716	-	-	-	-	-	61,442,349
TOTAL FINANCING EXPENSES	-	-	203,832	-	-	-	-	-	70,418	68,748	82,920	425,918
TOTAL NON-OPERATING ITEMS	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL EXPENSES</b>	<b>1,993,642</b>	<b>59,930,116</b>	<b>5,845,462</b>	<b>1,040,000</b>	<b>620,069</b>	<b>6,871,570</b>	<b>313,072</b>	<b>253,186</b>	<b>548,439</b>	<b>487,138</b>	<b>82,920</b>	<b>77,985,615</b>
	-	-	-	-	-	-	-	-	-	-	-	-
<b>NET OF OPERATION</b>	<b>126,754</b>	<b>(0)</b>	<b>(260,000)</b>	<b>260,000</b>	<b>(0)</b>	<b>(0)</b>	<b>147,403</b>	<b>19,870</b>	<b>160,944</b>	<b>195,166</b>	<b>35,452</b>	<b>685,588</b>
<b>TRANSFER IN</b>			260,000									260,000
<b>TRANSFER OUT</b>				(260,000)								(260,000)
<b>CAPTIAL RESERVE DEPOSIT</b>							(24,000)	(7,644)	(5,172)	(6,180)		(42,996)
<b>OPT RESERVE DEPOSIT</b>							(123,403)	(12,226)	(155,772)	(188,986)		(480,387)
<b>NET INCOME</b>	<b>126,754</b>	<b>(0)</b>	<b>(0)</b>	<b>-</b>	<b>(0)</b>	<b>(0)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>35,452</b>	<b>162,205</b>

## FY 2022 MHA Proposed Budget Summary

Central Office Cost Center & Local Fund	Housing Choice Voucher Program	Public Housing and Capital Grant Programs	QUAD properties (Isabel Cook, Fairfax, Sundance and Bradley House)	Supportive Housing Programs	BMR, Home Ownership & Loan Programs	Total MHA Operating Budget 2022
---	--------------------------------------	---	---	-----------------------------------	---	--

<b>Total Revenue</b>	\$ 2,238,768	\$ 59,930,116	\$ 6,885,462	\$ 2,125,219	\$ 6,871,570	\$ 620,069	\$ 78,671,203
<b>Total Expenditures</b>	\$ 2,076,562	\$ 59,930,116	\$ 6,885,462	\$ 2,125,219	\$ 6,871,570	\$ 620,069	\$ 78,508,998
<b>Net Revenues</b>	\$ 162,206	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 162,206

### MHA Capital Expenditure Budget for 2022

• Bradley House	\$ 51,000
• Fairfax	\$ 85,000
• Isabel Cook	\$ 234,000
• Sundance	\$ 44,000
• MHA Management Improvement	\$ 136,500
• Capital Improvement for Public Housing Program including Golden Gate Village, Casa Nova, Golden Hinde, Homestead Terrace, Kruger Pines, Venetia Oaks	\$ 773,500
<b>Total</b>	<b>\$ 1,324,000</b>

### Source of Funding

Cashflow from current year operations
Cashflow from current year operations
Cashflow from current year operations
Cashflow from current year operations
Capital Grant Fund
Capital Grant Fund



## Highlights of MHA's 2022 Budget


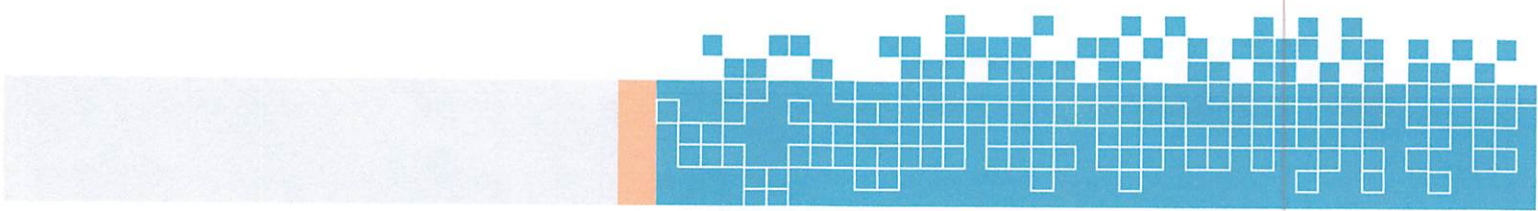
### Relevant Acronym:

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MHA	Marin Housing Authority
HCV	Housing Choice Voucher
HAP	Housing Assistant Payments
HUD	U.S. Department of Housing and Urban Development

---

- MHA provides housing services through a variety of housing programs and activities. These activities include two major programs developed by HUD, the Public Housing Program which includes 500 units in six properties and the Housing Choice Voucher/Section 8 tenant-based/project-based housing programs which has in total 2583 vouchers. In addition, MHA offers various programs for the children, youth, adults and seniors of our housing programs which are designed to improve their quality of life.
- Total MHA Budgeted Operating Revenues for 2022 is \$78,671,203, an increase of \$10,228,501 from the 2021 Budget. \$8.2 million of this increase is due to higher Section 8 HAP funding available from HUD for the HCV program and Supportive Housing Program.
- Out of the total Operating Revenues of \$78,671,203, \$60,528,304 is HAP revenue to cover HAP expenditure in HCV and Supportive Housing Programs.
- Total Budgeted Expenses for 2022 is \$77,985,615 which is \$9,542,913 higher than 2021. \$8.2 million of this increase is due to the higher Section 8 HAP expense for 2022. Utility rates increases and new Grants related service expenditures account for the remainder of the variance between 2021 and 2022 Total Expenditures.

- 
- 52 employees (full-time and part-time) are budgeted for 2022. Out of the 52, 44 are permanent employee and 8 are extra-hire employee. Total salaries and benefits budgeted for 2022 is \$6,074,119 before factoring in Pension Expense. Average salary and benefit cost per employee are \$116,810.
  - 2022 Budget for HAP expenses is \$60.5 million which is \$8.2 million higher than 2021 due to the previously accumulative impact from rent increases. This higher HAP expense is offset with a corresponding higher HAP funding revenue from HUD for 2022.
  - 2180 units are projected to be leased monthly in 2022 in HCV program. Leasing will be adjusted based on HAP funding as determined by HUD.
  - Section 8 Administration fee from HUD is budgeted at 80% of eligibility.
  - Public Housing Operating Subsidy is projected at 95% of Eligibility.
  - 99% of occupancy is projected for MHA's Public Housing program for 2022.
  - 117 Emergency Housing Voucher were received in 2021. In FY2022, 90% of EHV vouchers are projected to be leased out.
  - The total Capital Expenditure Budget for 2022 is \$1,324,000. Out of the total, \$414,000 is for QUAD properties which will be funded by their operating revenue, \$136,500 is for MHA Management Improvement, and \$773,500 is for Capital Improvement for all six properties in the Public Housing program.
- 

**RESOLUTION NO. 08-2021**

**RESOLUTION OF THE HOUSING AUTHORITY OF THE COUNTY OF MARIN  
BOARD OF COMMISSIONERS  
APPROVING THE 2022 PUBLIC HOUSING BUDGET AND  
OTHER AUTHORITY-WIDE BUDGETS**

**WHEREAS**, on December 14, 2021, in accordance with the Department of Housing and Urban Development requirements, the Executive Director submitted to the Board of Commissioners of the Housing Authority a comprehensive budget for the 2022 fiscal year;

**WHEREAS**, this comprehensive budget encompasses all MHA Programs and Funds which include the Public Housing project-based operating budgets for each asset management project (AMP) of MHA;

**WHEREAS**, the Board of Commissioners of the Authority is required to annually review and adopt the MHA's annual budget; and

**WHEREAS**, the Board has determined that the proposed expenditures are necessary for the efficient and economical operation of the Authority for the purpose of serving its residents.

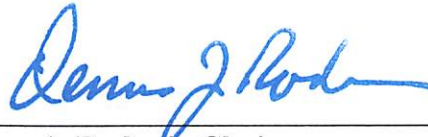
**NOW, THEREFORE, BE IT RESOLVED** by the Board of Commissioners of the Authority that the fiscal year 2022 budget is hereby adopted. The operating budgets and capital programs attached hereto are hereby appropriated for the 2022 calendar year.

**PASSED AND ADOPTED** at a meeting of the Commissioners of the Housing Authority of the County of Marin, held on December 14, 2021, by the following vote:

AYES: COMMISSIONERS Damon Connolly, Sarah Canson, Katie Rice, Homer Hall,  
Stephanie Moulton-Peters, Judy Arnold, Dennis Rodoni

NOES: NONE

ABSENT: NONE



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**Dennis Rodoni, Chairperson**  
Board of Commissioners  
Housing Authority of the County of Marin

ATTEST:



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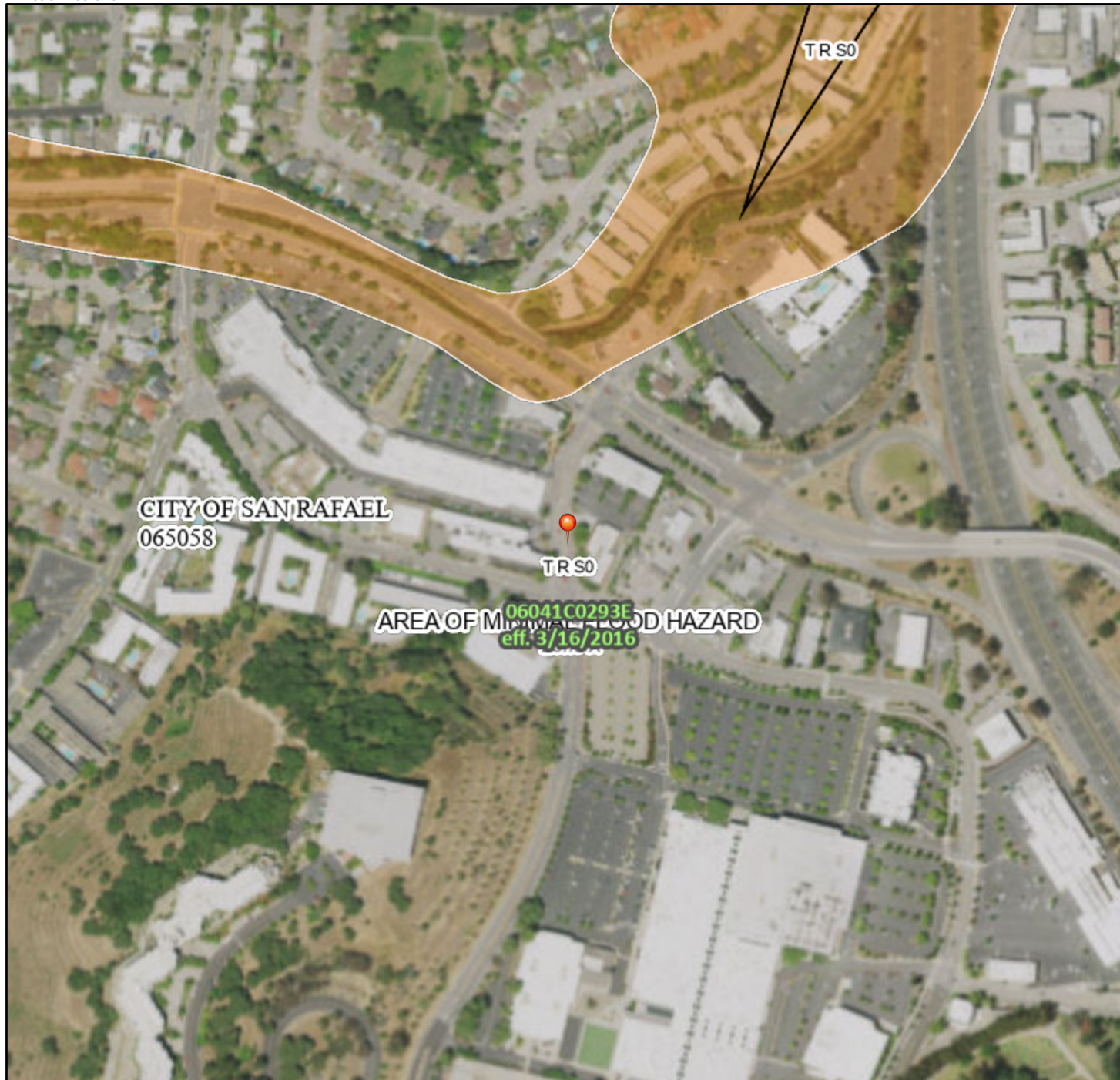
**Lewis A. Jordan, Secretary**



# National Flood Hazard Layer FIRMMette



122°33'3"W 38°0'40"N



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

- |                                    |  |  |
|------------------------------------|--|--|
| <b>SPECIAL FLOOD HAZARD AREAS</b>  |  | Without Base Flood Elevation (BFE)<br><i>Zone A, V, A99</i>  |
|                                    |  | With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>   |
|                                    |  | Regulatory Floodway  |
| <b>OTHER AREAS OF FLOOD HAZARD</b> |  | 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i> |
|                                    |  | Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>  |
|                                    |  | Area with Reduced Flood Risk due to Levee. See Notes. <i>Zone X</i>  |
|                                    |  | Area with Flood Risk due to Levee <i>Zone D</i>  |
| <b>OTHER AREAS</b>                 |  | NO SCREEN Area of Minimal Flood Hazard <i>Zone X</i>   |
|                                    |  | Effective LOMRs  |
| <b>GENERAL STRUCTURES</b>          |  | Area of Undetermined Flood Hazard <i>Zone D</i>  |
|                                    |  | Channel, Culvert, or Storm Sewer   |
|                                    |  | Levee, Dike, or Floodwall  |
| <b>OTHER FEATURES</b>              |  | 20.2 Cross Sections with 1% Annual Chance Water Surface Elevation<br>17.5  |
|                                    |  | Coastal Transect   |
|                                    |  | Base Flood Elevation Line (BFE)  |
|                                    |  | Limit of Study   |
|                                    |  | Jurisdiction Boundary  |
|                                    |  | Coastal Transect Baseline  |
| <b>MAP PANELS</b>                  |  | Digital Data Available   |
|                                    |  | No Digital Data Available  |
|                                    |  | Unmapped   |
|                                    |  | The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.                                     |



This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **1/28/2022 at 3:56 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



Property Address & Zip

APN:

CDBG #

Transmittal Date to County

Year Built

Floodway

External Construction

FEMA Zone

Project Description	
MHA Tier 2 Checklist for cat. Exemption	
FEMA Map	
Flood insurance Partner Worksheet	
Flood Plain Mgmt. Partner Worksheet	
Google map & satellite view	
Assessor Info	
Coastal Zone (Y/N)	
Marin Map Report	
NEPA assist species	
NEPA Assist for site contamination & backups RCRA, TRI, TSCA, NPL, ACRES, Streams	
CA Geo Tracker toxic substance map	
Cortese List	
Site contamination field inspection cklist	
Environmental justice partner form	
Historic Resource checklist	

## **MHA Rehab Loan Process**

### Receipt of Rehab Loan Application

MHA reviews application, determines income eligibility, and schedules site visit  
MHA checks FEMA map for floodway & need for flood insurance

### Site Visit

MHA evaluates property, takes photos and works with the homeowner on the scope of work  
MHA prepares the site contamination checklist  
MHA provides the homeowner with the EPA-approved information booklet on identifying and controlling lead-based paint hazards and notifies the homeowner that lead testing and a written lead testing report is a program requirement  
Homeowner signs "Receipt of Lead Disclosure Booklet and Consent to Lead Testing"

### Rehab Loan Committee

MHA submits the loan application, property description with photos, homeowner income and demographic information and scope of work to the Rehab Loan Committee for approval  
Upon approval by Loan Committee, a Conditional Loan Approval is sent to Owner (conditioned upon CDA environmental approval) along with an "Authorization for Release of Information", "Loan Estimate" and "Fair Lending Notice"  
Subsequently, MHA forwards the loan committee package to CDA or to their consultant, along with the FEMA map, the site contamination checklist, and the environmental justice form

### Contractor Bidding Process

After approval and submittal to CDA, MHA provides the homeowner with the list of MBE/WBE and other contractors who have previously performed work for the Rehab Loan Program and have completed a contractor application, W-9, Section 3 and MBE/WBE Business Self-Certification, and submitted required insurance verification, including workers compensation. MHA verifies Contractor License through CSLB. MHA works with the homeowner to obtain 1-7 contractor bids per the County of Marin Procurement Policy and MHA submits the required bid documentation to the County, if required, along with proof of valid contractor license and debarment status prior to commencement of work

### SHPO

MHA prepares the draft SHPO letter if home is over 50 years old as verified through the Marin County Assessor's records. SHPO is not required for mobile homes.  
MHA forwards the draft SHPO and the Assessors information to the Federal Grants staff or, if approved by CDA staff, submits directly to SHPO

### NEPA

MHA will forward the property description, the FEMA map, the site contamination checklist, and the environmental justice form to the CDA who will submit to their consultant, Dan Sicular  
Dan will prepare the full NEPA package under the CDA contract. CDA will charge MHA for the cost and MHA will pay from the Revolving Loan Fund

Alternately, MHA will contract directly with Dan for environmental review with contract and terms to be negotiated by CDA staff

#### Execution of Loan Documents

MHA orders and receives "Mortgagee's Abbreviated Guarantee" (MAGIC) title report

MHA prepares the loan documents including:

Deed of Trust, Addendum to Deed of Trust, Promissory Note, 3 day Recission Notice, Closing Disclosure, Property Improvement Agreement and Attachments (Notice to Owner, Guidelines for a Successful Rehab Loan Project, CSLB Homeowner Checklist

#### Lead Testing

MHA schedules the lead paint testing and risk assessment from the firms approved through the MHA RFP  
The risk assessment will be conducted with a XRF analyzer in a minimum of three rooms and the entryway  
Wipe tests in the applicable areas where lead paint is detected to be conducted per HUD guidelines  
The testing will be conducted on the full house and any separate outbuildings per the requirements in HUD 2012 Lead Paint hazard guidelines.

The cost of the testing will be paid by the Revolving Loan Fund

Written report to be provided to MHA

#### Lead Remediation / Abatement

MHA will provide the lead report to the homeowner and require a written receipt

If lead is found, MHA will work with the homeowner to update the scope of work to remediate the areas with lead. Maximum loan amount will increase from \$35,000 to a maximum of \$50,000

MHA will provide homeowner with list of lead abatement contractors certified by CA EPA

Homeowner will bear the cost of remediation work through the increased loan amount

#### Funding of Loan

After three day recission period has passed, MHA forwards executed and notarized Deed of Trust and Addendum to Deed of Trust to the title company for recording

Upon receipt of recorded documents, MHA will store in on-site fire-proof safe along with original Note

#### Completion of Rehab Loan Project

MHA will establish Loan Disbursement Account through accounting department and provide check request forms to homeowner

MHA will process all check requests and maintain records of amounts expended

MHA will continue to provide technical support to the homeowner throughout the home repair project

MHA will conduct final inspection upon completion of project

**MARIN HOUSING  
REQUEST FOR PROPOSALS  
Lead Paint Testing and Risk Assessment Services**

**INTRODUCTION**

Marin Housing (the “Agency”) is requesting proposals from qualified firms or individuals for Lead Based Paint Testing and Risk Assessment Services on an as-needed basis at various locations in Marin County.

The successful respondent(s) shall enter an approximate two-year contract to provide the services that are related to the Rehabilitation Loan Program which is funded through the County of Marin Community Development Block Grant program (“CDBG”) with the US Department of Housing and Urban Development (“HUD”).

The purpose of each lead based paint testing and risk assessment is to provide Marin Housing and the individual property owners with information to help them manage and control lead-based paint hazards efficiently and effectively during rehabilitation activities, with particular attention to the requirements of the rule on federally-owned and assisted housing (24 CFR 35).

The selected consultant shall be responsible for compliance with all federal, state and local statutes and regulations. All services provided shall be consistent with the requirements and guidelines of the HUD Office of Healthy Home and Lead Hazard Control and the State of California (Cal OSHA).

**SCOPE OF SERVICES**

The consultant will inspect housing units for lead paint and provide, as applicable, a lead hazard screen test or a Risk Assessment, provide the Agency with a written report that includes specifications for recommended mitigation and/or abatement measures to be used during the rehabilitation.

The purposes of the risk assessment are: 1) to identify conditions that may result in adverse human health effects from the following sources: deteriorated lead-based paint (LBP), interior dust-lead hazards, soil lead hazards, chewable surfaces, friction surfaces and impact surfaces, as defined by HUD and EPA, and; 2) to test for lead on painted surfaces that will be disturbed during the renovation. See Attachment C for more information.

In circumstances where abatement is required, the consultant will re-inspect the home and provide clearance testing.

The properties to be inspected and assessed will be scattered site, owner-occupied single family homes.

Marin Housing believes that using a portable X-ray fluorescence (XRF) instrument to test for lead in paint will be most beneficial for the initial inspections. All qualified firms are invited to



apply; however, firms that can provide XRF instrument testing will be prioritized.

### Inspection Report Requirements

Inspection reports will require the following: A listing of components that tested positive, sections on regulatory compliance, overall scope of work, field procedures, laboratory and field quality control procedures, Substrate Equivalent Lead determination, data analysis and reduction, laboratory procedures, and application of HUD decision-making rules. As is typical, the consultant shall supply diagrammatic floor plans of each unit. The consultant shall submit all reports via a digital (electronic) copy. If the report is not clearly written and understood by the Agency, the Agency reserves the right to request clarifications and revisions by the risk assessor, at no additional cost to the agency.

### Standards

The following references or regulatory standards to be met in providing lead based paint testing and risk assessment services:

### *Personnel*

All work must be performed by firms certified to perform risk assessments and by individuals certified and/or licensed to perform risk assessments by EPA (or State, if applicable) where the services are to be provided. If an X-ray fluorescence (XRF) instrument is used, all risk assessors must possess current training, certification and licensing in the use of the XRF equipment under appropriate federal, state or local authority. The Agency reserves the right to restrict the assignment of any individual, for any reasonable cause, as a risk assessor under the contract or any subcontracts.

### *Scope of Work*

The Contractor shall provide all necessary facilities, materials, supplies, equipment, supervision, and personnel and other items and services to perform the lead evaluation services as defined in this RFP. These services must be in accordance with applicable work practice standards of the EPA (or State, if applicable) where the services are provided. When more than one regulatory provision applies to a condition or activity, the most stringent shall be used. Applicable regulations are those that are in force when and where the lead evaluation is conducted, including, but not limited to:

U.S. Department of Housing and Urban Development (HUD): 24 CFR 35

U.S. Occupational Safety and Health Administration: 29 CFR 1926

U.S. Environmental Protection Agency (EPA): 40 CFR 745

State regulations

Local regulations

### *Laboratory Requirements*

All laboratories selected by the Contractor for use in the lead-based paint hazards and evaluation reports shall hold all accreditations, certifications and recognitions needed to conduct lead testing services as governed by regulatory agencies having jurisdiction over such work. At a minimum, the laboratory used by the contractor shall be recognized by the U.S. Environmental Protection

Agency (EPA) National Lead Laboratory Accreditation Program (NLLAP) for the analyses performed under this contract, and shall, for work under this contract, use the same analytical method used for obtaining the most recent NLLAP recognition.

### *Portable XRF Testing*

Any portable X-ray fluorescence (XRF) instrument used to test for lead in paint shall have a valid XRF Performance Characteristic Sheet (PCS). Any portable XRF instrument used shall be used in accordance with its XRF PCS. [**Optional:** The requirements of American Society for Testing and Materials standard PS 95 Standard Provisional Practice for Quality Systems for Conducting in Situ Measurements of Lead Content in Paint or Other Coatings Using Field-Portable X-Ray Fluorescence (XRF) Devices, shall be used.]

### *Paint Sample Collection Specifications*

Lead determination of coatings not applicable for X-ray fluorescence (XRF) testing (highly curved, ornate or restricted space locations) shall be tested by sample collection followed by laboratory analysis. For collected paint samples, the contractor shall insure that all area dimensions are collected and recorded in inches (or centimeters) to the nearest 1/16<sup>th</sup> of an inch. For each submitted sample, the contractor shall provide the laboratory with the collection dimensions in inches (or centimeters) to the nearest 1/16<sup>th</sup> of an inch and obtain the results from the laboratory required for reporting. Areas from which samples are collected must be repaired after samples are collected (e.g., fill void created by sample collection and prime paint area.)

## PROPOSAL CONTENT

Respondents must submit a statement of qualifications including fee proposal on the form provided (Attachment A).

Proposals must include the following:

- Qualifications: certifications and training as required by the State of California.
- Related experience: directly applicable experience in performing these services for comparable housing.
- Three references from clients needing inspection reports and/or from contracts performing lead abatement of safe practices.
- Proposed staffing and project organization, including names, licenses and certifications of individuals to be assigned to the project.
- Work plan/technical approach.
- One copy each of a sample inspection report and sample risk assessment report, including a sample copy of test results, type of instrument XRF tests will be taken with, drawings, abatement/management plans and sample of specifications previously completed.
- Statement about availability to provide services on an as needed basis. In order to effectively manage the program, Marin Housing will require that test results and

appropriate plans and information be received within two weeks of the order date. If you are unable to commit to this schedule, please indicate the time frame required.

- Copies of applicable licenses.

## EVALUATION OF PROPOSALS

The following criteria will be used in the evaluation and selection process:

Experience in collecting environmental samples and interpreting test results. Collection and analysis of lead sample such as dust wipes, soil, paint chips in housing environments. Applicable to both riskassessment and inspection.

Experience in environmental report writing. Ability to outline a lead hazard control strategy with an order of priorities and recommended methodologies.

Staffing and organization.

Quality of proposed work plan/technical approach. Understanding and experience inusing HUD lead-based paint testing and/or risk assessment protocols.

References.

Cost and Price: Proposers must submit prices on the attached form (Attachment A). Additional price information may be attached to the form.

## GENERAL REQUIREMENTS

It is the responsibility of each proposer to be familiar with all the specifications, terms and conditions of the RFP. By the submission of a proposal, the proposer certifies that if awarded a contract, proposer will make no claim against Marin Housing based upon ignorance of or misunderstanding of the specifications. Each proposer shall submit its proposal with the understanding that the proposal will become a part of the official file on this matter and shall be subject to disclosure, if requested by a member of the public, following the completion of negotiations.

By submitting a proposal, each proposer certifies that all statements in this proposal are true. This constitutes a warranty, the falsity of which shall include the right, at the option of Marin Housing, of declaring any contract made, as a result thereof, null and void. Proposals shall be completed, executed, and submitted in accordance with the instructions of this RFP.

If a proposal is not submitted in the format specified in this RFP, it may be rejected, unless Marin Housing determines that the nonconformity is either a minor irregularity or that the defect or variation in the proposal is immaterial or inconsequential. Marin Housing may give the proposer an opportunity to cure any deficiency resulting from a minor irregularity or an immaterial or inconsequential defect, or Marin Housing may waive such deficiency, whichever is most advantageous to Marin Housing.

Proposals received in response to this solicitation, at the discretion of Marin Housing, may be incorporated into the awarded contract and may serve as basic terms and conditions for the ultimate contract. Therefore, proposers are advised that, if successful, they will be held responsible for levels of services proposed.

Marin Housing shall not be responsible for any expenses incurred in preparing and submitting a response to this Request for Proposals. Marin Housing further reserves the right to request information from individual respondents and to negotiate fees and/or other terms and conditions.

Marin Housing reserves the sole right to reject proposals that contain exceptions which are unacceptable. In order to provide the requested services, the respondent must be able to demonstrate the expertise and flexibility necessary to successfully complete this work. Services shall only be provided after written authorization is received. Marin Housing reserves the right to utilize some, all or none of the various services identified in this RFP.

All services performed shall be completed to the satisfaction of the Marin Housing Project Manager. Marin Housing reserves the right to terminate any agreement upon ten (10) calendar days' written notice of failure by the respondent to provide service to the satisfaction of the Project Manager

#### *Nondiscrimination*

The Contractor shall agree and warrant that it will not discriminate or permit discrimination against any person or group of persons on the grounds of sex, race, color, religion, age, marital status, ancestry, national origin, history of mental health disorder, mental disability, physical disability, or other basis in any manner prohibited by the laws and policies of the United States, the State of California, or Marin Housing.

#### **CONTRACT**

Successful bidders will be asked to enter a HUD Professional Services Short Form contract. A sample contract is attached to this RFP (Attachment B). Please take note of the insurance requirements in the contract, including a minimum \$1 Million dollar per occurrence general liability policy, a minimum \$1 Million dollar per accident automobile liability policy and a workers compensation policy.

#### *Award*

Marin Housing may, but is not required, to make one or more awards as a result of this RFP that are open-ended in nature in order to provide the continuity and consistency it deems vital to the successful operation of its various programs.



### *Work Product Ownership*

All responses and submittals received as a result of this Request for Proposals shall become the property of Marin Housing upon receipt. All work products provided to Marin Housing following award shall also be the sole property of Marin Housing upon receipt.

### **PROCESS**

All firms or individuals wishing to be considered for this appointment shall submit written responses via email based on the requirements set forth in this RFP document. Proposals will be received on an ongoing basis.

Proposals received will be reviewed for completeness and clarity. They will be evaluated in accordance with the Proposal Evaluation Criteria above and the firm(s) to be interviewed, if any, will be determined.

All questions regarding this Request for Proposals shall be submitted via email only to Stephanie Lovette, Homeownership Department [slovette@marinhousing.org](mailto:slovette@marinhousing.org)

MARIN HOUSING IS AN EQUAL OPPORTUNITY/AFFIRMATIVE ACTION  
EMPLOYER.

WBE/MBE/SBE & SECTION 3 DESIGNATED BUSINESSES ARE ENCOURAGED TO  
APPLY.

#### Attachments:

- A. Bid Form
- B. Sample Contract
- C. Risk Assessment Reporting Requirements
- D. Information on the Marin County Rehabilitation Loan Program

**Attachment C**  
**The Risk Assessment Process.**

The risk assessment shall include the following activities: occupant interviews, testing for lead content of all coatings on surfaces to be disturbed during the renovation, lead hazard identification of deteriorated paint, friction, impact and chewable surfaces, and dust and soil sampling.

Interviewing Occupants and Owner. The risk assessor shall acquire whatever signed permission releases are needed to enter the dwelling and conduct the lead risk assessment. The risk assessor shall use the resident questionnaire from the HUD Guidelines and shall, at a minimum, collect the following information: age of the building, identify the numbers of occupants and their ages, with specific note being made of children under age six, women of childbearing age and other persons to be considered at risk from the hazards of lead.

Identification of Lead-Based Paint. The risk assessor shall sample all components/surfaces to be disturbed during the renovation, as well as any surface that is deteriorated or hazardous. If a component is not to be disturbed and is not a hazard, it should not be sampled for lead content. Identification of LBP may be done by either XRF testing or by collecting samples of paint followed by laboratory analysis.

- a. Component Sampling within each Room or Area.
  - i. Windows. When testing windows, at a minimum, the following window surfaces shall be tested: Exterior sash, jamb, casing and trough; Interior sash, casing and sill.
  - ii. Doors. When testing doors, at a minimum, the following surfaces shall be tested: jamb, both sides of the door itself and door casing.
  - iii. Component Sampling Locations. All testing shall include the following identification items: the room or area, component or portion of component tested, exact location of each component tested and the substrate. For example, Living Room/upper window sash/second window from wall B/wood. Substrates shall be identified as one of the following types: brick, concrete, drywall, metal, plaster, or wood. Other substrate types shall be assigned the closest among the designated types based on density, porosity, and other physical factors, with the report annotated with the actual substratetype.
- b. Wallpaper shall be assumed to cover paint and shall be tested.
- c. The risk assessor shall regard parts of the building components as separate testing combinations if visual indication or evidence exists that the different parts have

separate and/or distinct painting histories.

Identification of Dust Lead Hazards, Friction, Impact and Chewable Surfaces and Dust Wipe Sampling. The risk assessment shall include identification of all lead hazards as defined by HUD and EPA. Dust sampling will be performed in accordance with the work practice standards of the state (or EPA, if applicable) in which the services are performed and in rooms where the greatest potential risk is expected. [**Optional:** The requirements of American Society for Testing and Materials Standard E 1728, Standard Practice for Field Collection of Settled Dust Samples Using Wipe Sampling Methods for Lead Determination by Atomic Spectrometry Techniques.] Dust samples shall be collected from floors and sills in all sampled living areas. The exact locations of each dust sample collected, and each hazard identified shall be clearly identified. The presence of a dust-lead hazard in a dwelling unit or common area must be determined by comparing the hazard standard to the weighted arithmetic mean of all single-surface and composite dust sub-samples taken from the same component type in a dwelling unit or common area. Quality control samples must be taken and submitted for analysis with samples from each structure.

Identification of Soil Lead Hazards and Sampling of Areas of Bare Soil. Soil samples shall be taken any time the risk assessor identifies bare soil. Risk assessor must collect a minimum of two samples from play and non-play areas, with the option of an additional composite sample from the drip line/perimeter of the building. The risk assessor shall separately identify children's play areas and non-play areas, if applicable. [**Optional:** Soil samples shall be collected in accordance with the requirements of ASTM Standard E-1727, Field Collection of Soil Samples for Lead Determination by Atomic Spectrometry Techniques.]

Hazard Control Options. All hazard control options provided by the risk assessor must be technically feasible and specifically suited to the identified surface(s) or hazard. The control options must take into account the surfaces to be disturbed during the renovation, the condition of the property and the location and severity of hazards. Rough cost estimates shall be provided for all hazard control options. Risk assessors shall be advised that hazard control options provided by the risk assessors will be evaluated in the context of the Agency's requirements under the Lead Safe Housing Rule (24 CFR Part 35).

Minimum Report Requirements. The risk assessment report shall comply with the minimum requirements established by the state (or EPA) where the services are provided. The risk assessment report shall contain at least the following:

Notice of Evaluation Results. Completed copy of Notice of Evaluation Results suitable for distribution by the agency to the occupants.

Summary of Risk Assessment. An executive summary written in simple and easy-to-understand English describing the on-site investigation conducted and the results. The summary must be in the basic format found at 24 CFR Part 35, Appendix B and include the names of all risk assessors performing services, the date the site was visited, and samples collected. The summary must include all identified lead-based paint and/or lead-based paint hazards and their locations. In addition, it must include all treatment options for each hazard identified, clearly identified as either being either interim control or abatement.

If paint testing is performed, the summary will include the information found at 24 CFR Part 35, Appendix A. It will also contain a list of all surfaces tested, with the unique test identification number (ID) for each testing combination and the results, the location description of the testing combination where any XRF measurement or paint sample was collected, the XRF and/or laboratory analysis measurement value with units of measure, i.e., for paint, mg/sq.cm, and the lead classification result for the surface as positive or negative.

Data Collected. The risk assessor shall provide all interview questionnaires, sampling forms and field notes, all XRF results, raw data, analytical laboratory results, and all miscellaneous photographs or documents relating to the on-site visit, assessments and all paint, dust and soil samples collected.

- a. List of all surfaces tested and/or sampled.
- b. Identification of all lead-based paint and/or LBP hazards with sufficient detail to permit replication of sampling and/or testing effort.
- c. Sketches or drawings of property with floor plan detailing all sample locations.



# Housing and Federal Grants Division 2021/2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

Indicate type of project. If your project allows, you may apply under multiple categories.

CDBG Housing Rehabilitation

## Organization (Fiscal Sponsor) General Information

### Organization/Agency Name

San Geronimo Valley Affordable Housing Association

### Mailing Address

PO Box 152  
Woodacre, California, 94973

### Website

sgvaha.org

### Executive Director/CEO

Kit Krauss - Chair

### Email Address

info@sgvaha.org

### Phone Number

(415) 488-4890

## Project General Information

### Program/Project Name

Sage Lane Units #11, 15 Exterior Painting

### Program/Project Site Address

11, 15 Sage Ln.  
Forest Knolls, California, 94933

### CDBG Year 1 Funding Amount Requested

17000

### CDBG Year 2 Funding Amount Requested

0

### Application Contact Person

Owen Clapp

**Title of Contact Person**

Fundraising and Communications Coordinator

**Email Address**

owen@sgvaha.org

**Phone Number**

(415) 686-1794

**Is this project located in a Special Flood Hazard Area as indicated by FEMA?**

No

**Planning Areas Served: Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located.**

	% of Services Provided
Novato	0
San Rafael	0
County Other	100

**Total Percentage**

100

**Is your organization receiving other County of Marin funding for this project?**

No

**Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Please limit to 3000 characters.)**

The San Geronimo Valley Affordable Housing Association (the Association) is a California Public Benefit Corporation with 501(c)(3) tax exempt status. The Association preserves, creates, and manages permanently affordable homes in the San Geronimo Valley. Our vision is a culturally diverse and vibrant San Geronimo Valley community that retains its unique, rural and natural qualities while offering housing opportunities for people of all income levels and walks of life.

The Association owns and manages two affordable housing properties. The property known as Sage Lane in Forest Knolls provides shared living homes for six low income senior adults in three residential buildings. The Association acquired the property in 1995 to satisfy the required affordable housing component of a major residential development project known as French Ranch.

The Forest Knolls Mobil Home Park was acquired in 2015. There are 19 owner occupied mobile homes on the site, each owner pays rent on a ground lease to the Association. One new mobile home was purchased by the Association in 2018, placed of site and rented to a low income qualified household. The Association has right of first refusal in the event of a sale of any of the owned units. If the Association exercises it right to purchase, the unit would be made available for purchase or rent, based on maximum household income restrictions. A third party buyer would be required to meet maximum income and asset criteria consistent with the ground lease and deed restrictions to insure permanent affordability.

The Association has undertaken significant rehabilitation to the Sage Lane property and the Mobile Home Park including solar panel system installation, appliances conversion, upgraded septic system, improvements to roads and drainage, plans for a new common building for residents.

The Association hosts the annual San Geronimo Valley Community Housing Fair, presenting models and approaches for home sharing and intentional community to inspire and generate networking opportunities between home seekers and landlords to create cooperative occupancy of existing housing stock.

The Association educates community residents on fair housing practices, and their eligibility to access economic and technical assistance from community development and other public agencies, and community housing organizations, that promote housing practices in alignment with AFFH policy. The Association is actively working to increase its portfolio of affordable housing by working with property owners on the creation of junior accessory dwelling units and accessory dwelling units under the umbrella of the Real Community Rentals program administered by the Community Land Trust Association of Marin (CLAM).

The Association has made thirty site assessments in the last year and is engaged in community outreach programs to overcome obstacles and take advantage of new state legislation to facilitate creation of affordable units on private property.

**Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Please limit to 3000 characters.)**

This project consists of the overdue painting and minor patching repairs of the cement. board siding of numbers 11 and 15 Sage Lane.

We included Exterior Painting of all three Sage Lane buildings (painting for two buildings, sealing for one) in our 2018-19 CDBG application, however, that year's grant all went to the solar project.

Repainting of #11 and #15 Sage Lane is overdue. The buildings have cement board siding that is now roughly 20 years old and in need of painting, patching, and repair to retain its integrity. We had hoped to do the work with reserve funds for this project, but were unable to when more immediate needs took precedent late last year.

Numbers 11 and 15 Sage Lane are visible from Sir Francis Drake Boulevard, and therefore serves as a visual representation of our senior housing complex as a whole. Leaving a positive visual impression is secondary to the necessity of protecting siding from early failure but is still significant towards leaving a positive impression to the community.

**Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and clients/consumers/tenants. (Limit to 3000 characters.)**

COVID has created financial issues for some of our tenants, however we have aided in connecting our residents as well as residents of the entire San Geronimo Valley with COVID-19 emergency funds to assist with paying rent. Thanks to this successful effort in partnership with the San Geronimo Valley Community Center, hundreds of thousands of dollars have been distributed to area residents to aid with rent payments and making other bill payments.

Fortunately, our residents have stayed in good health and we are current on all rents.

This particular project is not related to COVID.

**HUD National Objective to be served (check at least one)**

Activities benefiting low and moderate-income persons. (LMI)

**How will this project Affirmatively Further Fair Housing? (Please limit to 3000 characters.)**

This project will protect the health and integrity of two of our three senior housing buildings (four of six units), units that we always advertise and market in compliance with Fair Housing law. Units rarely become available, but when they do, we have an extensive marketing plan that has been and will continue to be implemented to reach seniors of all backgrounds.

It is particularly important to protect the appearance and structural integrity of these buildings, as they

are visible from Sir Francis Drake Boulevard (which the Mobile Home Park is not in the same way) and therefore represent to the community and example of how we hope to present our work and our care for our residents. This senior housing complex serves seniors at the lowest end of the income spectrum - for most, social security only, possibly with some other limited source of fixed income.

Currently in two of the six units on Sage Lane are People of Color of Native American and African American ethnicity. Our success in reaching these applicants (now tenants) during the marketing phase is our proud testament to the success of our outreach methods.

For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

**Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)**

When our next Sage Lane opening occurs, we will follow our previously developed marketing plan and advertise the opening in the following places:

2022 SGVAHA Affirmative Fair Housing Marketing Plan: for the rental of a shared ranch style senior housing unit in Forest Knolls.

- Methods of advertising to least likely to apply populations:

1. Seniors

Marin Housing Authority - Housing Authority of the County of Marin 4020 Civic Center Drive San Rafael, CA 94903.

West Marin Senior Services - P.O. Box 791/11435 State Route One Point Reyes Station, CA 94956

Whistlestop - 930 Tamalpais Avenue San Rafael, CA 94901

Goldenaires - 618 B St. San Rafael, CA 90491

2. Latino

Bulletin Boards in Nicasio and the San Geronimo Valley:

Nicasio Post Office, 1 Old Rancheria Rd., Nicasio CA 94946

San Geronimo Valley Community Center, 6350 Sir Francis Drake Blvd, San Geronimo CA 94963

West Marin Community Resource Center

West Marin Collaborative (list serve through Maria Niggle) [nigglehollis@gmail.com](mailto:nigglehollis@gmail.com)

Organizations in the Canal Area:

Bulletin Boards:

Canal Alliance, 91 Larkspur St., San Rafael 94901 [claudiac@canalalliance.org](mailto:claudiac@canalalliance.org)

3. African American

Bulletin Boards:

Marin City Library, 164 Donohue St, Marin City CA 94956

Marin City Health and Wellness Center, 630 Drake Ave. Marin City 94956 Mail to PO Box 3517 San Rafael, CA 94912

4. Asian

Marin Asian Advocacy Project, Vinh Luu, [vluu@marinaap.org](mailto:vluu@marinaap.org)

Persons with Disabilities

Marin Center for Independent Living, 710 4 th St, San Rafael, [mcilkelly@gmail.com](mailto:mcilkelly@gmail.com)



5. General

All West Marin Post Offices-Woodacre, San Geronimo, Forest Knolls, Lagunitas, and Pt. Reyes Station.

6. Applications will be available at:

- [www.sgvaha.org](http://www.sgvaha.org) (download and print)
- San Geronimo Valley Community Center, 6350 Sir Francis Drake Blvd. San Geronimo, CA 94963

**Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized. (Use the income level table found in the Application Guidelines document.)**

	Number
Moderate Income	0
Low Income	0
Very Low Income	3
Extremely Low Income	3

**Total Number of Persons by Income Demographic**

6

**How does your organization verify client income? (Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers (Please limit to 3000 characters.)**

The Association uses the Annual Income and Asset Verification procedures established by the Marin Housing Authority.

**Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.**

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native	1	
Asian		
Black or African American	1	
Native Hawaiian or Other Pacific Islander		
White	4	
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial		

**Total Number of Persons**

6

**Total Number Identifying as Hispanic**

0

**Female-Headed Households (out of above total)**

3

**Persons with Disabilities (out of above total)**

0

**PROJECT MANAGEMENT & FINANCIAL DATA****If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. (Limit to 3000 characters.)**

The Association has received the following CDBG funding:

2016-2017: \$13,000 2017-2018: \$23,379 2018-2019: \$40,105 2019-2020: \$32,175 21-22: \$15,000 The six Sage Lane Low-income Senior Housing units are in three wood frame duplex buildings. Each separate unit includes a private bedroom, bathroom, small food prep area, and a rear separate exit; each building has a common kitchen/laundry, living room, front entrance, porch and landscaped areas. The private area of each unit has an area of 400 sq ft, and the common area is 350 sq ft. All the buildings are in good condition. By 2015, operating costs had increased significantly, the original appliances were beginning to fail, and the need for major long-term maintenance began to appear (interior carpets, paint, repairs, and exterior roofs, repairs and painting). Financially, the property was essentially breaking even, and whatever small reserve funds there were had been depleted. The Association conducted a comprehensive evaluation of maintenance needs. This resulted in our first CDGB Housing grant application (2016-17), with the following scope of work and budget. - Dry rot repair 1,200 - New carpeting (6 units) 18,000 - New window coverings (6 units) 9,405 - Roof replacement (3 bldgs) 38,131 - Solar system (3 bldgs) 30,000 Total: \$96,736 The dry rot, new carpeting and roof replacements were long term maintenance costs. Insulating and solar system were intended to reduce operating costs to produce surplus income that could be used to create a Replacement Reserve Fund. In 2017, one of our residents passed away, creating a vacancy. This unit needed to be refurbished before we could find a new tenant. Since the building contained 2 units (private space and shared space), and both were due for refurbishing, we applied for a \$25,000 Marin Housing Authority loan and did both units at the same time. This included: new carpets, painting, major repair of one bathroom, and a new stove. The loan was not received until May 2018, but the work was completed in 2017. In December 2017, we applied for a 2018-19 CDBG Housing grant. In July 2018, we asked the Green and Healthy Home Initiative (GHHI) to do an energy audit. This resulted in the recommendation (from MCE) that we should install as much solar capacity as possible, and make all the buildings "all electric". This would mean replacing: the 3 gas furnaces with electric heat pumps, the 3 gas water heaters with heat pump water heaters, and the gas appliances (stoves, and dryers) with energy efficient electric appliances, thus eliminating the use of propane. The Association, as referenced above, received \$32,175 from the 2019-2020 CDBG grant funds to finance with energy rebate funding, the installation of a photo voltaic system at the Sage Lane property. Our 2021-22 CDBG funds for resealing the cedar shingles of Sage Lane #7 and rebuilding a fence segment have been received, and we are in the process of securing the third and final bid for the work.

**If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Please limit to 3000 characters.)**

None of the funds from our received 2021-22 award have been spent yet, as we plan to have the shingles of Sage Lane unit #7 resealed in the month of March after, as previously stated, receiving a third and final bid for the work. We will also submit the environmental review and project update paperwork for that project in the month of January.

**Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with Davis- Bacon prevailing wage requirements? (Please limit to 3000 characters.)**

The Association has administered the four CDBG Grants (with a fifth in progress) referenced in prior sections of this application. The funding for these varied projects has involved significant matching funds and coordination of planning, permitting, contracting and oversight. Davis-Bacon paperwork, as required, was submitted for portions of these projects.

**Describe who will supervise and manage the project and their past experience with project management. (Please limit to 3000 characters.)**

The varied and extent of the projects described earlier were managed by the Property Management Committee of the Association with extensive In-kind support from local volunteer contractors. The chair of the organization, Kit Krauss, has significant experience in overseeing project in his long-standing involvement with the management and maintenance of the San Geronimo Presbyterian Church property which house daycare center and community food pantry.

**Describe any recent or upcoming leadership transitions. (Limit to 3000 characters.)**

Recently, Co-Chair Maya Gladstern stepped down while remaining on the Board. Laura Sherman has stepped into the role of Vice Chair, while Kit Krauss remains as Chair.

**For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Please limit to 3000 characters.)**

Per Marin County guidelines, no permits or authorizations are required for:

6. Painting, papering, tiling, carpeting, cabinets, counter tops and similar finish work.

**For Housing and Capital (construction and renovation) projects, what stage are you in? Select the current phase of the proposed project.**

Planning

**For Housing and Capital (construction and renovation) projects, what is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)**

**Define scope of work/finish design**

Monday, February 28, 2022

**Complete planning and environmental review**

Thursday, March 31, 2022

**Select contractor**

Saturday, April 30, 2022

**Finalize contract**

Tuesday, May 31, 2022

**Start construction**

Thursday, June 30, 2022

## Complete construction

Wednesday, August 31, 2022

### Describe any flexibility regarding your projects start/completion date. (Limit to 3000 characters.)

We are hoping that we can complete this repainting before the beginning of the next rainy season, but that leaves a good deal of flexibility for when the actual painting can occur. The rainy season in California is generally considered to begin in November and last till the very beginning of April. Additionally, the work can be done during dry spells that take place during the rainy season, or even as late as Spring 2023.

#### Required Attachments:

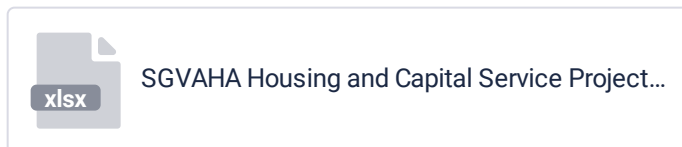
A. Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.

For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.

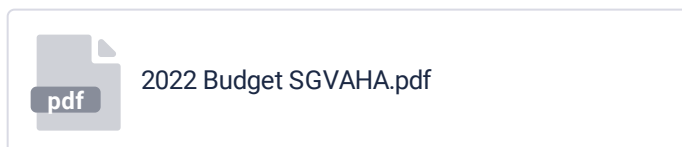
For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

B. Organizational Budget: Upload your organization or fiscal sponsors annual budget.

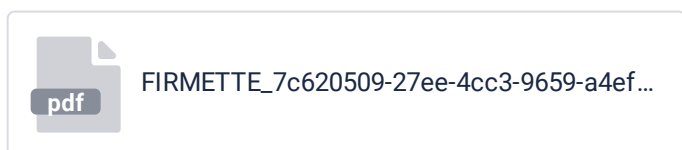
#### Attach Project Budget



#### Attach Organization Budget



#### Attach Dynamic Flood Map





**Signer Name**

Owen Clapp

**Signer Title**

Fundraising and Communications Coordinator

**Signer Affirmation**

By checking this box, I hereby certify that the information in this application is true and accurate to the best of my knowledge.

**Capital and Housing Project Budget Template**

<b>Organization Name:</b> San Geronimo Valley Affordable Housing Association
<b>Project Title:</b> Sage Lane Units #11, 15 Exterior Painting

Date: 1/24/22

INCOME:	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Income
<b><u>Committed</u></b>					
<b>Foundations:</b>					
<i>(Add rows)</i>					
<b>Government:</b>					
<i>(Add rows)</i>					
<b>Corporations:</b>					
<i>(Add rows)</i>					
<b>Individual Contributions: (list total):</b>					
<b>Earned Income:</b>			\$ 2,000.00		
<i>(Add rows)</i>					
<b>Other (specify):</b>					
Board member volunteer				\$ 2,000.00	
Staff time			\$ 2,000.00		
<i>(Add rows)</i>					
<b>Subtotal, Committed Income</b>			\$ 4,000.00	\$ 2,000.00	\$ 6,000.00

<b><u>Uncommitted</u></b>					
<b>Federal Grants Request</b>	\$ 17,000.00	Environmental review on file; can be completed in one year			
<b>Foundations:</b>					
<i>(Add rows to list other Foundations)</i>					
<b>Government:</b>					
<i>(Add rows to list other Government agencies)</i>					
<b>Corporations:</b>					
<i>(Add rows to list other Corporations)</i>					
<b>Individual Contributions:</b>					
<i>(Add rows to list other Contributions)</i>					
<b>Other (specify):</b>					
<i>(Add rows to list others )</i>					
<b>Subtotal, Uncommitted Income</b>	\$ 17,000.00	Environmental review on file; can be completed in one year	\$ -	\$ -	\$ 17,000.00

<i>Other</i>						
<b>Earned Income:</b>						
<i>(Add rows)</i>						
<b>Subtotal, Earned Income</b>			\$ -	\$ -	\$ -	
<b>Grand Total Income</b>	\$ 17,000.00	Environmental review on file; can be completed in one year	\$ 4,000.00	\$ 2,000.00	\$ 23,000.00	

EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
<b>Direct Project Related Expenses</b>					
<b>Acquisition</b>					
Purchase price					
Title/Recording/Escrow					
<i>(Add rows to list other direct project expenses)</i>					
<b>Pre-development</b>					
Architecture & engineering					
Phase 1					
Market Study					
Entitlements/Zoning					
<i>(Add rows to list other direct project expenses)</i>					
<b>General Development</b>					
Administration/coordination	\$ 4,000.00				
Painting work	\$ 19,000.00				
<i>(Add rows to list other specific project expenses)</i>					
<b>Subtotal, Direct Project Related Expenses</b>	\$ 23,000.00	\$ -	\$ -	\$ -	\$ 23,000.00
<b>Developer Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Fiscal Sponsorship Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Grand Total All Expenses</b>					\$ 23,000.00



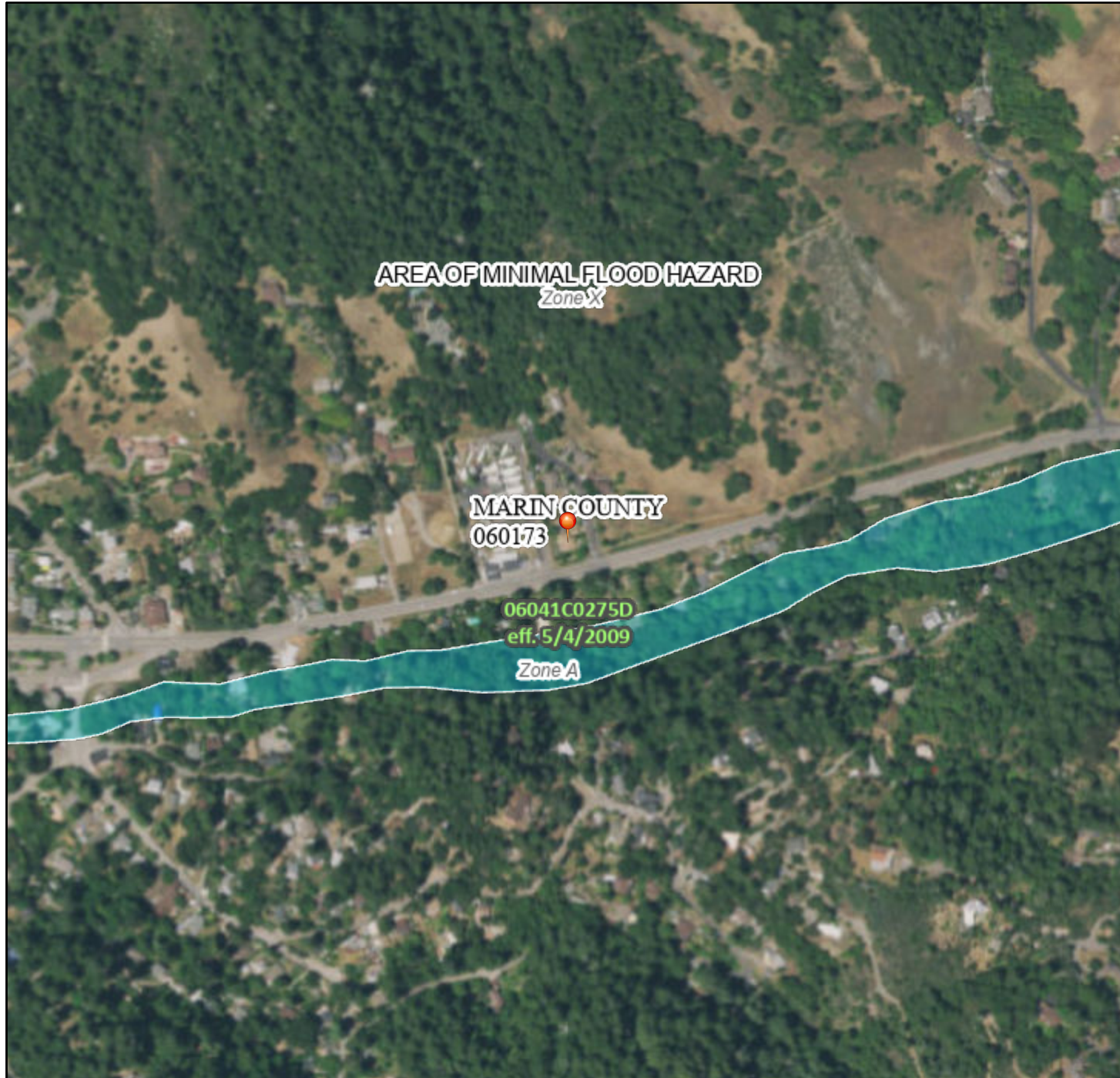
**San Geronimo Valley Affordable Housing Assn.  
2022 Budget**

	<b>TOTAL</b>
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
41010 · Rent Income	230,000
41100 · Management Fee	5,900
42010 · Contributions - Unrestricted	40,000
42050 · Grants	65,000
46000 · Interest Income	100
<b>Total Income</b>	<b>341,000</b>
<b>Expense</b>	
Operating Reserve Expense	5,000
<b>Rehab Project</b>	
Landscaping, Lighting, Signage	10,000
New Laundry/Rest Room/Shop	80,000
Resident Rehab Upgrade	5,000
<b>Total Rehab Project</b>	95,000
Replacement Reserve Expense	22,600
51010 · Electricity	19,000
51015 · Non-Energy charges	100
51020 · Propane	600
51030 · Water	8,200
51040 · Trash	6,700
51050 · Wastewater Maintenance-FK	3,000
51110 · Insurance-Property & Liability	5,800
51120 · Property Tax	2,900
51130 · Homeowners Dues	9,500
51210 · Mortgage Interest - MCF	8,100
51310 · Repairs/Maintenance	22,900
52010 · Gross Salary	58,000
52020 · Payroll Taxes - FICA	4,400
52030 · Payroll Taxes - SUI	800
52040 · Worker's Comp Insurance	1,000
52050 · Payroll Processing	1,800
53010 · Telephone,Internet,Website,etc	3,700
53020 · Office Supplies & Expense	500
53030 · Postage and Printing	700
53040 · Licenses and Permits	1,200
53070 · Audit Fees	5,500
53110 · Directors and Officers Insur.	1,500
53120 · Organizational Meetings	1,000
53130 · Dues and Subscriptions	2,400
53140 · Bank Charges & Paypal Fees	200
53150 · Travel, Training, Entertainment	1,200
53410 · Fundraising	7,300
53420 · Community Events	500
6270 · Legal/Professional	2,500
Other Consulting	15,000
6650 · Accounting	1,600
<b>Total 6270 · Legal/Professional</b>	19,100
<b>Total Expense</b>	<b>320,200</b>
<b>Net Income</b>	<b>20,800</b>

# National Flood Hazard Layer FIRMMette



122°41'22"W 38°1'12"N



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
		Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
		Area with Reduced Flood Risk due to Levee. See Notes. <i>Zone X</i>
		Area with Flood Risk due to Levee <i>Zone D</i>

OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard <i>Zone X</i>
		Effective LOMRs

GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall

OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
		17.5 Cross Sections with 1% Annual Chance Base Flood Elevation
		Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary

MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **1/24/2022 at 1:56 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

# Housing and Federal Grants Division 2021/2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

Indicate type of project. If your project allows, you may apply under multiple categories.

CDBG Housing Rehabilitation

## Organization (Fiscal Sponsor) General Information

### Organization/Agency Name

Buckelew Programs

### Mailing Address

201 Alameda Del Prado, Suite 103  
Novato, California, 94949

### Website

[www.Buckelew.org](http://www.Buckelew.org)

### Organization DUNS#

097991194

### Executive Director/CEO

Chris Kughn

### Email Address

ChrisK@Buckelew.org

### Phone Number

(415) 457-6964

## Project General Information

### Program/Project Name

Buckelew Programs - Novato House Residentail Support Services Facility

### Program/Project Site Address

1333 Seventh Street  
Novato, California, 94945

### CDBG Year 1 Funding Amount Requested

103500

### CDBG Year 2 Funding Amount Requested

33750

**Application Contact Person**

Connie Mann

**Title of Contact Person**

Behavioral Health Regional Director

**Email Address**

ConnieM@Buckelew.org

**Phone Number**

(415) 457-6966

**Is this project located in a Special Flood Hazard Area as indicated by FEMA?**

No

**Planning Areas Served: Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located.**

	% of Services Provided
Novato	100
San Rafael	0
County Other	0

**Total Percentage**

100

**Is your organization receiving other County of Marin funding for this project?**

No

**Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Please limit to 3000 characters.)**

Buckelew’s mission is to promote recovery, resilience and hope by providing behavioral health and support services that enhance quality of life. Founded in 1970, Buckelew Programs provides comprehensive behavioral health services in Marin, Sonoma and Napa counties for individuals of all ages and their families. Core programs include Counseling, Supported Housing, Service Navigation, Substance Use Recovery and Suicide Prevention. Buckelew provides continuum of care direct service to over 3,500 annually in addition to the 12,000 people who call the accredited Suicide Prevention Hotline that serves Marin, Sonoma, Lake and Mendocino counties. Operating for over five decades, Suicide Prevention program conducts outreach, awareness, suicide prevention/postvention services.

Buckelew serves those who live with mental illness, including those with chronic and persistent mental illness and/or substance use. Included in the numbers Buckelew serves are over 650 individuals who remain in stable health and housing through Supported Housing programs, which provides varying levels of case management, interventions and supervision—from independent living to 24/7 care. For over twenty years, Buckelew’s Helen Vine Recovery Center has been providing withdrawal management and substance use Recovery Services for 900 annually. In 2020, Helen Vine opened two Sober Living Residences for clients to continue working to maintain their sobriety. Buckelew provides services to those who may otherwise not have access. Last year, the RSS program provided services



to 49 individuals, 41 percent with a co-occurring substance use, and 14 with a history of chronic homelessness.

**Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Please limit to 3000 characters.)**

Bucklew Programs requests \$137,250, the preliminary estimate, to remodel and upgrade its Residential Support Services (RSS) facility in Novato that is approximately 5,000 square feet, with 9 bedrooms and 4 bathrooms. This house, particularly common living areas, sustains heavy traffic by its 15 residents and 24/7 care staff. The scope includes:

Permitting process

Lead testing and potential remediation

Updating electrical service, wiring, including replacing dated light fixtures in multiple rooms

Water heater replacement – (qty: 2)

Replace aging refrigerators with energy efficient models (qty 2)

Laundry room/pantry remodel to address accessibility and functionality/efficiency – widen doorway to ADA standards, reachable shelving

Renovation of 4 bathrooms, including plumbing updates – (3 client, 1 for overnight staff), includes flooring, sink, toilet

Floor replacement: durable vinyl flooring to replace carpet in 2 hallways, 1 office, 1 staff room, 1 living room.

interior painting (approximately 5,000sq. feet)

Exterior Hardscape: walkway and patio update - rebuild walkway to reduce tripping hazard, rebuild retaining wall, resurface patio area to repair cracks and level, rebuild container enclosure, replace exterior awning.

Landscape: remove trees to create defensible space, remove old fencing, remove abandoned shed

**Community Benefit**

The “Novato House” is a 15-bed long term residential program that is one of four state licensed facilities located in Marin. RSS provides housing and in-home supportive services, including 24-hour care for adults diagnosed with serious mental illness, many of whom have experienced homelessness and are statistically at a higher risk for chronic homelessness. The RSS program is unique for Marin, providing both housing and mental health services for Medi-Cal recipients open to Behavioral Health Recovery Services as an alternative to a locked psychiatric facility. The RSS program is the only community-based step-down program for adults meeting the qualifications to be discharged from a long term locked psychiatric institution. RSS’s goal is to help clients manage their mental health symptoms through a social rehabilitation model to avoid future crises such as hospitalizations or engagement with law enforcement. RSS provides services to individuals who, without supportive services, would continue cycling in and out of intensive treatments (psychiatric hospital/lock-down facilities and often jail) without opportunity to reach recovery—longer term health stability.

**Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and**

**clients/consumers/tenants. (Limit to 3000 characters.)**

The pandemic has significantly impacted our clients, services and the agency. The clients served by Buckelew are those who live with a mental illness and/or substance use. Many services have been shifted to remote delivery, which can be challenging for many of our clients who lack tech skills. Clients in our supported housing programs have become, like many, more homebound due to restrictions in public settings.

Our project, renovation of our 15-bed “Novato House” residence, addresses Buckelew’s values of providing high-quality services for clients, protecting those assets that enable us to do our important work and ensuring our agency’s sustainability. Since the pandemic, we are seeing an increase in behavioral health needs in the community and those who live with a mental illness diagnoses are experiencing greater acuity of symptoms. We anticipate that the trauma of the pandemic will have lasting impact. Perhaps there has never been a time in our community’s recent history when the need for our services has been more in demand.

**For Public Service projects, describe how your project aligns with these priorities. (Limit to 3000 characters.)**

N/A This application is a request for CDBG Housing Rehabilitation Funding

**HUD National Objective to be served (check at least one)**

Activities benefiting low and moderate-income persons. (LMI)

**How will this project Affirmatively Further Fair Housing? (Please limit to 3000 characters.)**

Buckelew Programs Residential Support Services (RSS) provides long term mental health and affordable housing to individuals who are diagnosed with serious and persistent mental illness and co-occurring substance use. Clients served by this program are at a higher risk factor for chronic homelessness—often cyclical, as well as increased psychiatric hospitalizations and incarcerations. The clients served receive affordable housing, mental health services, meals and medication management through a social rehabilitation model of care. Recipients of services meet the HUD poverty line income criteria; most receive Social Security Insurance benefits that are not a comparable living wage in Marin County. Clients served live with a long-term disability (severe mental illness) that: substantially impacts two or more major life activities or functional impairments exceeding the defined HUD standard. Buckelew’s housing programs is inclusive of individuals without discrimination based on age, race, religion, ethnicity, sexual orientation, sexual identity, socio-economic background and/or country of origin.

The Marin County Mental Health Services Act (MHSA) has stated its primary goal is “to better serve un/underserved populations.” While there has been a steady increase in its most underserved populations, namely, those in low-income Latinx communities, the county continues work toward improving service reach. As a partner with Marin County, Buckelew operates programming to specifically meet the needs of those most vulnerable. Buckelew Programs continues to increase the cultural competence of our workforce through training and targeted job posting for hiring more bilingual/bicultural staff, in order to achieve a higher penetration rate and more adequately serve Latino clients in all programs.

By maintaining homes for the disabled in residential neighborhoods, Buckelew Programs is sustaining a housing pattern that allows low income, disabled residents to live in neighborhoods they would not generally have access to or be able to afford on their own, creating a more fair and balanced residential mix and facilitating community integration of those with severe and persistent mental illness. Buckelew adheres to fair housing regulations.

For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and

scroll down to the Affirmative Marketing panel.

**Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)**

Buckelew Programs Supported Housing clients are referred to our programs though the County of Marin Behavioral Health Services. Clients are never turned away based on race, color, national origin, religion and/or sexual identity/orientation. All clients in residential facilities within Buckelew’s Supported Housing programs represent members of the Federally Protected Classes.

Clients served through Buckelew Housing Programs, including the RSS program, are referred through County of Marin Behavioral Health and Recovery Services (BHRS), which has had a primary goal “to better serve un/underserved populations...” Buckelew Programs works closely with the County to meet the needs of the community and those who are most vulnerable.

**Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized. (Use the income level table found in the Application Guidelines document.)**

	Number
Moderate Income	0
Low Income	0
Very Low Income	0
Extremely Low Income	15

**Total Number of Persons by Income Demographic**

15

**How does your organization verify client income? (Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers (Please limit to 3000 characters.)**

We verify client income at start of services with identified representative payee- each client enters program under a full LPS conservatorship. Conservator/Representative Payee completes a financial form, Medi-Cal benefits are verified and are cross referenced with Behavioral Health and Recovery Services. Income is verified annually or if there are any changes to income status. This program is a Medi-Cal recipient program and must meet the Title-9 federal income guidelines to provide specialty mental health and housing services.

**Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.**

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native		2
Asian		
Black or African American	1	
Native Hawaiian or Other Pacific Islander	1	

	Total Number of Persons	Number Identifying as Hispanic
White	12	
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial	1	

**Total Number of Persons**

15

**Total Number Identifying as Hispanic**

2

**Female-Headed Households (out of above total)**

4

**Persons with Disabilities (out of above total)**

15

**PROJECT MANAGEMENT & FINANCIAL DATA**

**If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. (Limit to 3000 characters.)**

Most recently, Buckelew was awarded a \$10,000 CDBG grant (2016-2017) to remodel the Novato House medicine room to provide privacy and more efficiency. The program was successful and in budget. The remodel turned a cramped and less functional space into a bright, efficiently designed room with better lighting and much needed storage. The home is now in need of more comprehensive refurbishment to address access and quality of services.

We can provide more detailed historical documentation of the CDBG funding.

**If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Please limit to 3000 characters.)**

n/a

**Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with Davis- Bacon prevailing wage requirements? (Please limit to 3000 characters.)**

Throughout its fifty-year history, Buckelew has history administering federal grant programs and currently holds HUD contracts. Buckelew received a \$10,000 CDBG in 2017 for upgrades to the Novato House's medical room, which included remodeling and updates that created a designated area for medication distribution and private client meetings take place. Creating this designated space reduced staff errors. (The house now needs more comprehensive upgrades.) Buckelew Programs complies with the Davis-Bacon prevailing wage and procurement requirements and will continue to do so if awarded funding for upgrades.

**Describe who will supervise and manage the project and their past experience with project management. (Please limit to 3000 characters.)**

Alex Tolkach, Director of Operations for Buckelew Programs will supervise the contractors who will



participate in completing the scope of work described herein. He has 20 years of experience managing construction projects as an owner's representative for multiple organizations.

**Describe any recent or upcoming leadership transitions. (Limit to 3000 characters.)**

Chief Financial Officer Keith Edwards is transitioning from his role in February 2022. Marsha Rose, who has a long history of working with Buckelew Programs will step in as interim CFO until the position is filled.

**For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Please limit to 3000 characters.)**

Buckelew will apply for the required interior and exterior permits for the refurbishment project. There is no new construction related to this project.

**For Housing and Capital (construction and renovation) projects, what stage are you in? Select the current phase of the proposed project.**

Cost Estimate

**For HOME projects: Please describe how you will need the 25% funding match requirement? (Please limit to 3000 characters.)**

n/a - housing capital project

**For HOME projects: Describe your project's ability to pencil out with HOME Low Rents. (Limit to 3000 characters.)**

n/a - housing capital project

**For Housing and Capital (construction and renovation) projects, what is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)**

**Define scope of work/finish design**

Thursday, March 31, 2022

**Complete planning and environmental review**

Saturday, April 30, 2022

**Release bid package**

Thursday, September 15, 2022

**Select contractor**

Wednesday, November 30, 2022

**Finalize contract**

Thursday, December 15, 2022

**Obtain building permits**

Monday, January 30, 2023

## Start construction

Wednesday, February 15, 2023

## Complete construction

Saturday, September 30, 2023

### Describe any flexibility regarding your projects start/completion date. (Limit to 3000 characters.)

Some of this work, specifically the exterior renovations and landscaping, will need to take place during the dry season. We will target the start dates of those components of the project as appropriate. The timeline above is an estimation of how long activities would take during the project.

#### Required Attachments:

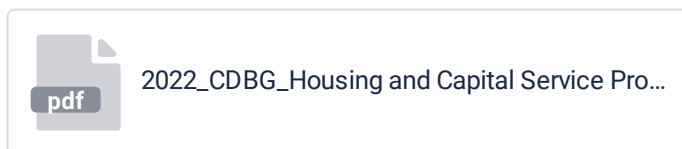
A. Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.

For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.

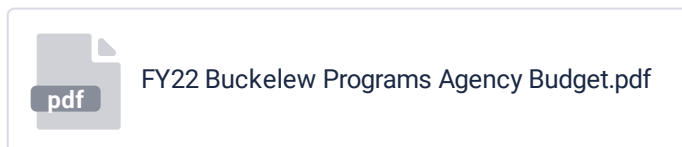
For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

B. Organizational Budget: Upload your organization or fiscal sponsors annual budget.

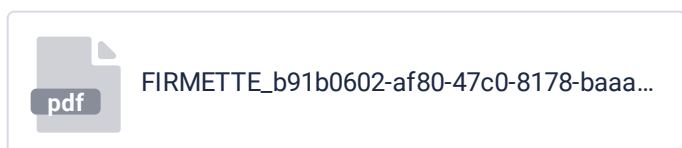
### Attach Project Budget



### Attach Organization Budget



### Attach Dynamic Flood Map



## Attach Miscellaneous



Buckelew ProgramsNovato RSS Floorplan.pdf

## Signer Name

Connie Mann

## Signer Title

Behavioral Health Regional Director

## Signer Affirmation

By checking this box, I hereby certify that the information in this application is true and accurate to the best of my knowledge.

**Capital and Housing Project Budget Template**

<b>Organization Name:</b> Buckelew Programs
<b>Project Title:</b> Novato House Residential Support Services Facility

Date: January 31, 2022

INCOME:	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Income
<b><u>Committed</u></b>					
<b>Foundations:</b>					
<i>(Add rows)</i>					
<b>Government:</b>					
<i>(Add rows)</i>					
<b>Corporations:</b>					
<i>(Add rows)</i>					
<b>Individual Contributions: (list total):</b>					
<b>Earned Income:</b>					
<i>(Add rows)</i>					
<b>Other (specify):</b>					
<i>(Add rows)</i>					
<b>Subtotal, Committed Income</b>			\$ -	\$ -	\$ -
<b><u>Uncommitted</u></b>					
<b>Federal Grants Request</b>	\$ 103,500.00	\$ 33,750.00			
<b>Foundations:</b>					
Pape Family Foundation			\$ 9,500.00		
<i>(Add rows to list other Foundations)</i>					
<b>Government:</b>					
<i>(Add rows to list other Government agencies)</i>					
<b>Corporations:</b>					
<i>(Add rows to list other Corporations)</i>					
<b>Individual Contributions:</b>					
<i>(Add rows to list other Contributions)</i>					
<b>Other (specify):</b>					
<i>(Add rows to list others )</i>					
<b>Subtotal, Uncommitted Income</b>	\$ 103,500.00	\$ 33,750.00	\$ 9,500.00	\$ -	\$ 146,750.00
<b>Other</b>					
<b>Earned Income:</b>					
<i>(Add rows)</i>					
<b>Subtotal, Earned Income</b>			\$ -	\$ -	\$ -
<b>Grand Total Income</b>	\$ 103,500.00	\$ 33,750.00	\$ 9,500.00	\$ -	\$ 146,750.00



EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
<b>Direct Project Related Expenses</b>					
<b>Acquisition</b>					
Purchase price					
Title/Recording/Escrow					
(Add rows to list other direct project expenses)					
<b>Pre-development</b>					
Architecture & engineering					
Phase 1					
Market Study					
Entitlements/Zoning					
(Add rows to list other direct project expenses)					
<b>General Development</b>					
Lead Testing/Remediation	\$ 2,000.00				\$ 2,000.00
electrcal service updates/fixtures	\$ 10,000.00				\$ 10,000.00
Water heater replacement (2)	\$ 3,000.00				
Energy efficient refrigerators (2)	\$ 3,000.00				
Laundry room/pantry room remodel for accessibility	\$ 11,500.00				
Bathroom remodels (4)	\$ 32,500.00		\$ 9,500.00		\$ 42,000.00
Floor replacement: common areas/staff rooms	\$ 15,500.00				\$ 15,500.00
Interior painting - 5,000 sq ft	\$ -	\$ 13,750.00			
hardscape - ext. walkway, patio, stairs, etc.	\$ 26,000.00				\$ 26,000.00
Landscape	\$ -	\$ 20,000.00			\$ 20,000.00
(Add rows to list other specific project expenses)					
<b>Subtotal, Direct Project Related Expenses</b>	\$ 103,500.00	\$ 33,750.00	\$ 9,500.00	\$ -	\$ 146,750.00
<b>Developer Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Fiscal Sponsorship Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Grand Total All Expenses</b>					\$ 146,750.00



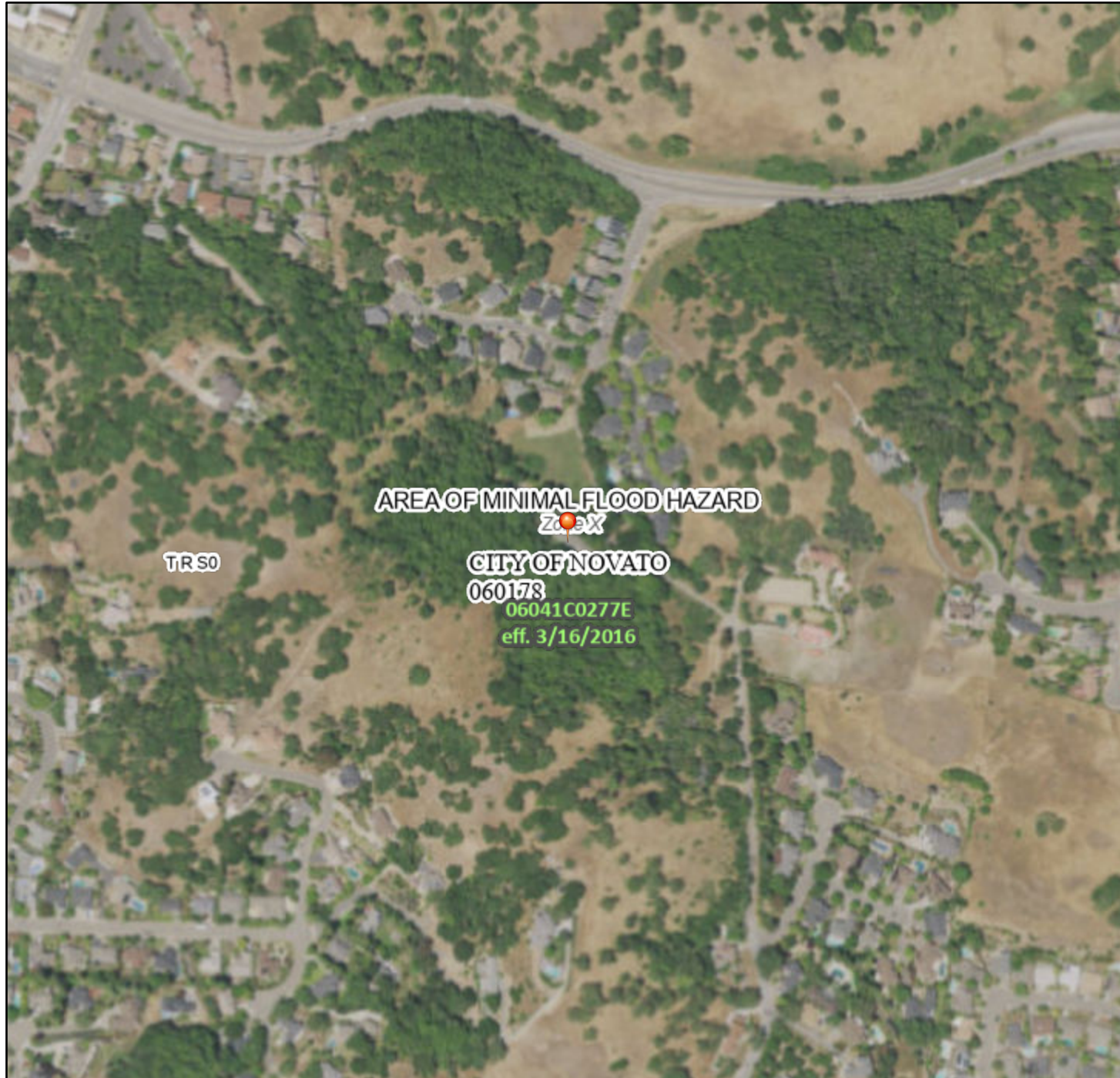
FY 2021-2022

<b>Income:</b>	
Local Contracts	<b>10,807,376</b>
State	<b>604,654</b>
DOR	<b>192,422</b>
HUD	<b>910,998</b>
Commercial	<b>86,140</b>
Marin Housing	<b>36,000</b>
Client Fees	<b>1,427,785</b>
<b>Contract &amp; Client Fees</b>	<b>14,065,375</b>
Fundraising Income	<b>1,888,676</b>
<b>TOTAL INCOME</b>	<b>15,954,051</b>
<b>Expense:</b>	
Personnel	<b>11,083,020</b>
Occupancy	<b>2,830,055</b>
Program	<b>1,470,911</b>
Admin	<b>843,793</b>
Expense sub-total	<b>16,227,779</b>
<b>TOTAL EXPENSE</b>	<b>16,227,779</b>
<b>SURPLUS/(DEFICIT)</b>	<b>(273,728)</b>

# National Flood Hazard Layer FIRMMette



122°35'7"W 38°7'20"N



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
		Area with Reduced Flood Risk due to Levee. See Notes. <i>Zone X</i>
		Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard <i>Zone X</i>
		Effective LOMRs
GENERAL STRUCTURES		Area of Undetermined Flood Hazard <i>Zone D</i>
		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
		17.5 Cross Sections with 1% Annual Chance Water Surface Elevation
		Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
MAP PANELS		Jurisdiction Boundary
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
		Digital Data Available
		No Digital Data Available
		Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

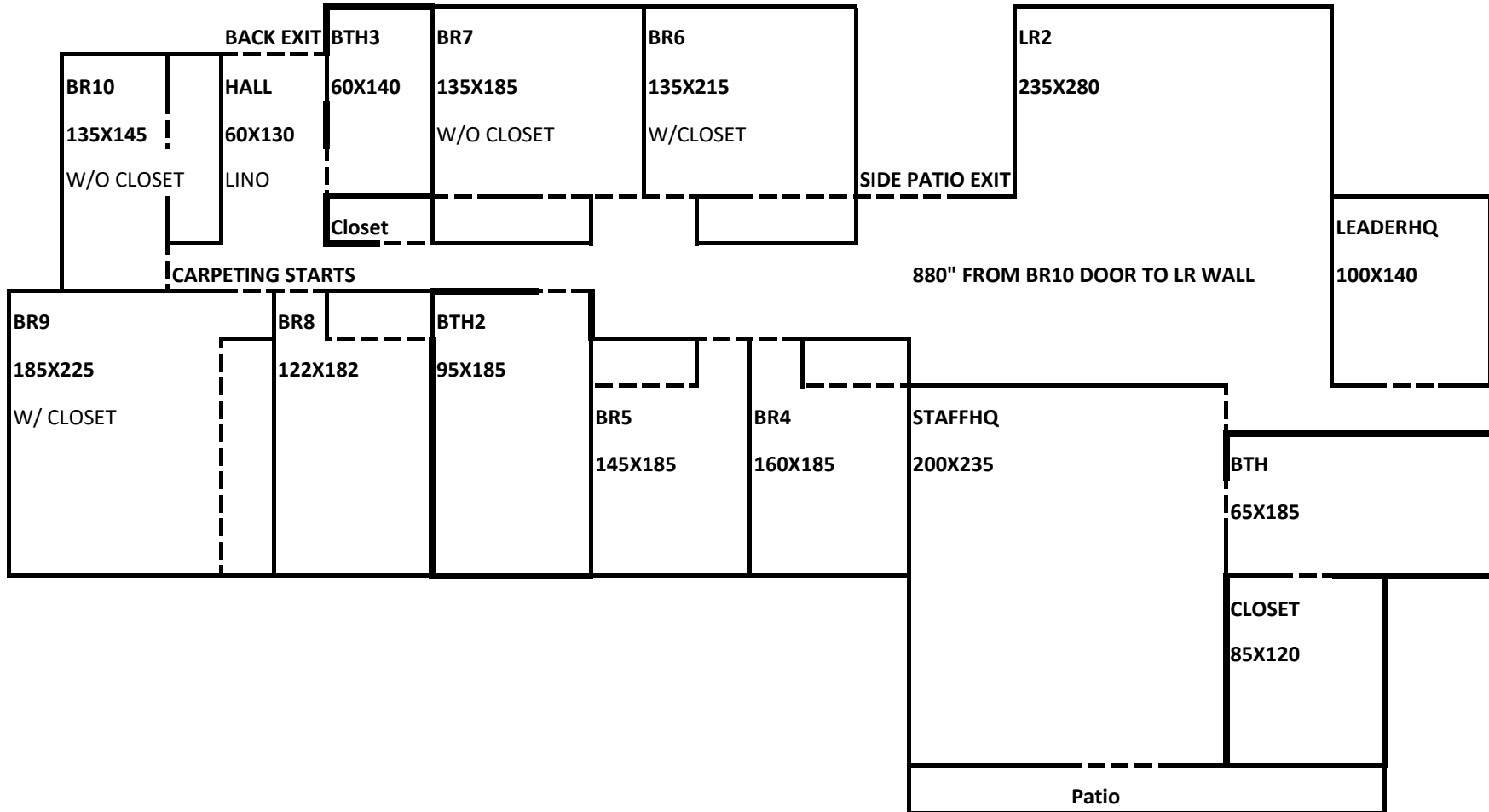
This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **1/30/2022 at 2:18 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

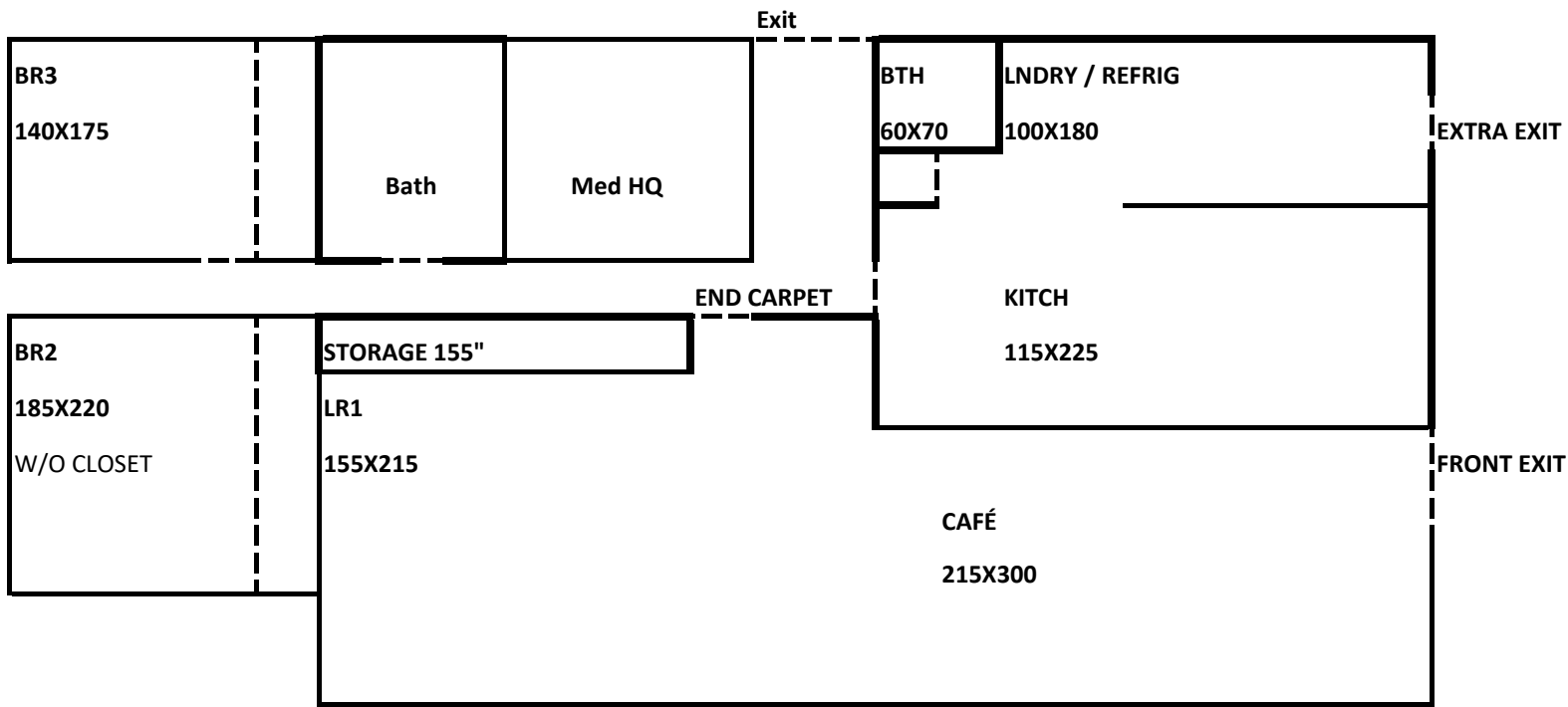
This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

**Bucklew Programs Novato House Layout**

**WALL TO WALL MEASUREMENTS MAY NOT INCLUDE JOGS**







# Housing and Federal Grants Division 2021/2022 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

Indicate type of project. If your project allows, you may apply under multiple categories.

CDBG Housing Rehabilitation

## Organization (Fiscal Sponsor) General Information

### Organization/Agency Name

Canal Alliance

### Mailing Address

91 Larkspur St  
San Rafael, California, 94901

### Website

canalalliance.org

### Executive Director/CEO

Omar Carrera

### Email Address

omarc@canalalliance.org

### Phone Number

(415) 306-0443

## Project General Information

### Program/Project Name

Canal Alliance Affordable Housing

### Program/Project Site Address

Belvedere st  
San Rafael , California, 94901

### CDBG Year 1 Funding Amount Requested

0

### CDBG Year 2 Funding Amount Requested

300000

### Application Contact Person

Yolanda Oveido

**Title of Contact Person**

SENIOR MANAGER RESIDENTIAL PROPERTIES/COVID RESPONSE

**Email Address**

YolandaO@canalalliance.org

**Phone Number**

(415) 306-0443

**Is this project located in a Special Flood Hazard Area as indicated by FEMA?**

Yes

**Planning Areas Served: Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located.**

	% of Services Provided
Novato	0
San Rafael	100
County Other	0

**Total Percentage**

100

**Is your organization receiving other County of Marin funding for this project?**

Yes

**Funding Source**

Pending approval for a loan from Marin County's Affordable Housing Trust Fund

**Funding Amount**

600000

**Date Funding Received**

Thursday, July 7, 2022

**Is your organization receiving any other County of Marin funding for this project?**

No

**Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Please limit to 3000 characters.)**

The Canal Alliance was founded in 1982 and has been the leading service provider and community advocate for Marin's low-income Latino immigrant community for 39 years. We have a trusted history of providing effective services for the low-income Latino immigrant community in San Rafael and throughout Marin. Canal Alliance offers a wraparound model of service delivery that simultaneously improves individual and family stability and well-being, education, and employment. Our primary strategy is to help clients access education and immigration legal services, which have the greatest impact on improving economic outcomes for immigrants. Beyond direct services, Canal Alliance is

also engaged in increasing advocacy and community engagement efforts designed to facilitate community input, develop grassroots leadership, and expand civic engagement among Latino immigrants. Our goals in this area are to improve the health, wellness and stability of the Latino immigrant community by lifting the voices of community members to provide input and solutions to the challenges faced by the community. We are guided by a 12-member volunteer board comprised of Marin business and community leaders. By appreciating the importance of inclusion, we acknowledge that the collective and individual talents, skills and perspectives of our staff foster a culture of belonging, safety, collaborative practice, innovation, and mutual respect.

**Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Please limit to 3000 characters.)**

The Canal Alliance is requesting \$300,000 of CDBG to rehab an apartment building that is rented to low and moderate income earners. The funds would be used in collaboration with funds from MCF and/or the Canal Alliance to improve/rehab a building. We currently do not have control or ownership of the property, but intend to purchase one that is primarily rented by low and moderate income earners in the Canal neighborhood. The CDBG funds would be used to rehab the property. For example making specific improvements to the units, or to make improvements to the entire building such as improving the roof or parking. In San Rafael's Canal neighborhood, there are a number of outdated apartment buildings with significant interior and exterior deferred maintenance that are rented to low and moderate income earning households. The residents would benefit by living in improved conditions.

**Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and clients/consumers/tenants. (Limit to 3000 characters.)**

Covid 19 has dramatic impacts on our organization. Our scope of services increased substantially. Community members primarily from the Latinx community depend on our organization for more services, which now includes public health services. Furthermore our donor funding and the organizational balance sheet has also grown.

**For Public Service projects, which community priority does your project align with? (check as many boxes as applicable)**

Children, Youth and Parent Services

Housing Support Services

**For Public Service projects, describe how your project aligns with these priorities. (Limit to 3000 characters.)**

N/A

**HUD National Objective to be served (check at least one)**

Activities benefiting low and moderate-income persons. (LMI)

**How will this project Affirmatively Further Fair Housing? (Please limit to 3000 characters.)**

This project would prevent displacement by preserving affordable housing in a neighborhood and certain type of apartment that is primarily rented by low and moderate earning Latinx families. We would have an affirmative marketing plan per the City of San Rafael's standards and follow it accordingly.

For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

**Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)**



Our plan to conduct affirmative marketing to members of federal protected classes would be described in the affirmative marketing plan.

**Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized. (Use the income level table found in the Application Guidelines document.)**

	Number
Moderate Income	24
Low Income	24
Very Low Income	24
Extremely Low Income	12

**Total Number of Persons by Income Demographic**

84

**How does your organization verify client income? (Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers (Please limit to 3000 characters.)**

We verify income by gathering information on household earnings from our tenants each quarter.

**Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.**

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native		
Asian		
Black or African American		
Native Hawaiian or Other Pacific Islander		
White		
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial	84	84

**Total Number of Persons**

84

**Total Number Identifying as Hispanic**

84

## PROJECT MANAGEMENT & FINANCIAL DATA

**If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. (Limit to 3000 characters.)**

N/A

**If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Please limit to 3000 characters.)**

N/A

**Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with Davis- Bacon prevailing wage requirements? (Please limit to 3000 characters.)**

Canal Alliance has extensive experience administering federal grant programs. We have no experience complying with Davis-Bacon Prevailing wage and procurement requirements. If we were to win an award we would consider this requirement further before accepting the award.

**Describe who will supervise and manage the project and their past experience with project management. (Please limit to 3000 characters.)**

Canal Alliance has acquired and preserved affordable housing previously. We currently own and manage 12 affordable housing units in the Canal. The Canal would assign a certain tasks to its leadership team, property management supervisor, and various consultants. We currently engage three different parties on a consulting basis to assist with real estate oriented tasks. Furthermore, our Board of Directors maintains a real estate specific subcommittee.

**Describe any recent or upcoming leadership transitions. (Limit to 3000 characters.)**

In 2021, we hired a new CFO. We do not expect any upcoming leadership transitions in 2022.

**For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Please limit to 3000 characters.)**

For this renovation project we would likely need permits from the building department.

**For Housing and Capital (construction and renovation) projects, what stage are you in? Select the current phase of the proposed project.**

Predevelopment

**For HOME projects: Please describe how you will need the 25% funding match requirement? (Please limit to 3000 characters.)**

N/A

**For HOME projects: Describe your project's ability to pencil out with HOME Low Rents. (Limit to 3000 characters.)**

N/A

**For Housing and Capital (construction and renovation) projects, what is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)**

**Define scope of work/finish design**

Friday, July 7, 2023

**Complete planning and environmental review**

Friday, July 7, 2023

**Release bid package**

Friday, July 7, 2023

**Select contractor**

Friday, September 1, 2023

**Finalize contract**

Sunday, October 1, 2023

**Obtain building permits**

Wednesday, November 1, 2023

**Start construction**

Friday, December 1, 2023

**Complete construction**

Friday, March 1, 2024

**Describe any flexibility regarding your projects start/completion date. (Limit to 3000 characters.)**

The timeline will adjust based on the scope of the work and other variables such as supply side constraints.

**Required Attachments:**


A. Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.

For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.


For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

B. Organizational Budget: Upload your organization or fiscal sponsors annual budget.


### Attach Project Budget

 Housing and Capital Service Project Budget T...


### Attach Organization Budget

 Canal Alliance 2021 Final FS.pdf

### Attach Dynamic Flood Map

 FEMA Dynamic Flood Map.pdf

### Attach Miscellaneous

 Source and Uses updated 2022.pdf

### Signer Name

Dino Adelfio

### Signer Title

On behalf of the Canal Alliance

### Signer Affirmation

By checking this box, I hereby certify that the information in this application is true and accurate to the best of my knowledge.



**Capital and Housing Project Budget Template**

<b>Organization Name:</b> Canal Alliance
<b>Project Title:</b> Canal Alliance Affordable Housing

**Date:** 1.31.22

INCOME:	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Income
<b><u>Committed</u></b>					
<b>Foundations:</b>					
<i>(Add rows)</i>					
<b>Government:</b>					
<i>(Add rows)</i>					
<b>Corporations:</b>					
<b>Canal Alliance</b>			\$ 58,410.00		
<i>(Add rows)</i>					
<b>Individual Contributions: (list total):</b>					
<b>Earned Income:</b>					
<i>(Add rows)</i>					
<b>Other (specify):</b>			\$ 24,500.00		
<i>(Add rows)</i>					
<b>Subtotal, Committed Income</b>	0	0	\$ 82,910.00	\$ -	\$ 82,910.00
<b><u>Uncommitted</u></b>					
<b>Federal Grants Request</b>	\$ -	\$ 300,000.00			
<b>Foundations:</b>					
			\$ 650,000.00		
<b>Marin Community Foundation</b>					
<i>(Add rows to list other Foundations)</i>					
<b>Government:</b>					
<b>Marin County Affordable Housing Trust Fund</b>			\$ 600,000.00		
<b>City of San Rafael</b>			\$ 800,000.00		
<i>(Add rows to list other Government agencies)</i>					
<b>Corporations:</b>					
<b>Bank of Marin</b>			\$ 4,275,000.00		
<i>(Add rows to list other Corporations)</i>					
<b>Individual Contributions:</b>					
<i>(Add rows to list other Contributions)</i>					
<b>Other (specify):</b>					
Canal Alliance Inc			\$ 760,000.00		
Credit to Buyer for deposits			\$ 25,000.00		
<i>(Add rows to list others)</i>					
<b>Subtotal, Uncommitted Income</b>	\$ -	\$ 300,000.00	\$ 7,110,000.00	\$ -	\$ 7,410,000.00
<b>Other</b>					
<b>Earned Income</b>					

<i>(Add rows)</i>						
<b>Subtotal, Earned Income</b>				\$ -	\$ -	\$ -
<b>Grand Total Income</b>	\$ -	\$ 300,000.00		\$ 7,192,910.00	\$ -	\$ 7,492,910.00

EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
<b>Direct Project Related Expenses</b>					
<b>Acquisition</b>					
Purchase price			\$ 6,300,000.00		
Title/Recording/Escrow			\$ 24,500.00		
additional DD fees			\$ 58,410.00		
(Add rows to list other direct project expenses)					
<b>Pre-development</b>					
Architecture & engineering			\$ 130,000.00		
Phase 1					
Market Study					
Entitlements/Zoning/ Building permits			\$ 30,000.00		
(Add rows to list other direct project expenses)					
<b>General Development</b>					
rehab/ improvements of existing units		\$ 300,000.00			
conversion			\$ 650,000.00		
(Add rows to list other specific project expenses)					
<b>Subtotal, Direct Project Related Expenses</b>	\$ -	\$ 300,000.00	\$ 7,192,910.00	\$ -	\$ 7,492,910.00
<b>Developer Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Fiscal Sponsorship Fee (specify % in column A below)</b>					
0.00%					\$ -
<b>Grand Total All Expenses</b>		\$ 300,000.00	\$ 7,192,910.00		\$ 7,492,910.00

# CANAL ALLIANCE

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

JUNE 30, 2021



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## INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of  
Canal Alliance  
San Rafael, California

We have audited the accompanying financial statements of Canal Alliance (a nonprofit corporation), which comprise the statement of financial position as of June 30, 2021, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



## Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Canal Alliance as of June 30, 2021, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

## Report on Summarized Comparative Information

We have previously audited Canal Alliance's financial statements for the year ended June 30, 2020, and we expressed an unmodified audit opinion on those audited financial statements in our report dated March 5, 2021. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2020, is consistent, in all material respects, with the audited financial statements from which it has been derived.

*Goranson and Associates, Inc.*

November 22, 2021  
Santa Rosa, CA

CANAL ALLIANCE  
STATEMENT OF FINANCIAL POSITION  
JUNE 30, 2021  
(with summarized comparative totals for June 30, 2020)

	2021	2020
ASSETS		
Current assets:		
Cash	\$ 5,400,204	\$ 4,900,399
Grants and contracts receivable	1,468,996	1,321,518
Accounts and other receivables	27,632	46,794
Prepaid expenses and other assets	158,004	98,806
Total current assets	7,054,836	6,367,517
Fixed assets:		
Land	463,735	463,735
Buildings and improvements	1,747,612	1,747,612
Furniture and equipment	309,140	139,508
Leasehold improvements	498,275	647,770
Subtotal	3,018,762	2,998,625
Work in process	-	80,867
Less accumulated depreciation	(1,239,509)	(1,282,982)
Net fixed assets	1,779,253	1,796,510
Other assets:		
Beneficial interest in assets held by Marin Community Foundation	110,644	88,423
Long term receivable	525,992	238,988
Deposits	3,450	3,450
Total other assets	640,086	330,861
Total assets	\$ 9,474,175	\$ 8,494,888

The accompanying notes are an integral part of these financial statements

CANAL ALLIANCE  
STATEMENT OF FINANCIAL POSITION  
JUNE 30, 2021  
(with summarized comparative totals for June 30, 2020)

	2021	2020
LIABILITIES AND NET ASSETS		
Current liabilities:		
Accounts payable and accrued expenses	\$ 106,300	\$ 78,797
Accrued compensation	329,855	167,001
Security deposits	13,108	10,708
Current portion of long term debt	653,112	234,139
Total current liabilities	1,102,375	490,645
Long-term debt, net of current portion	1,157,567	1,576,542
Total liabilities	2,259,942	2,067,187
Net assets:		
Without donor restriction	4,656,119	2,417,618
With donor restriction		
Temporarily restricted	2,497,114	3,949,083
Permanently restricted	61,000	61,000
Total net assets	7,214,233	6,427,701
Total liabilities and net assets	\$ 9,474,175	\$ 8,494,888

The accompanying notes are an integral part of these financial statements



CANAL ALLIANCE  
STATEMENT OF ACTIVITIES  
FOR THE YEAR ENDED JUNE 30, 2021  
(with summarized comparative totals for the year ended June 30, 2020)

	Without donor restriction	With donor restriction		2021 Total	2020 Total
		<u>Temporary</u>	<u>Permanent</u>		
SUPPORT AND REVENUE:					
Grants and awards	\$ 1,757,807	\$ 2,638,227		\$ 4,396,034	\$ 4,397,194
In-kind contributions	1,151,087	-		1,151,087	953,693
Contributions	2,262,411	905,250		3,167,661	3,636,817
Government contracts	2,275,865	400,000		2,675,865	1,110,940
Program fees	-	-		-	44,041
Housing rental fees	210,384	-		210,384	215,984
Interest and other income	26,212	-		26,212	2,036
Net assets released from restriction	5,395,446	(5,395,446)		-	-
Total support and revenue	<u>13,079,212</u>	<u>(1,451,969)</u>		<u>11,627,243</u>	<u>10,360,705</u>
EXPENSES:					
Program:					
Social Services	4,640,000			4,640,000	3,325,752
Adult Education	1,270,731			1,270,731	571,370
Youth Education	1,028,366			1,028,366	898,040
Immigration	1,377,111			1,377,111	1,268,984
Canal Housing	387,788			387,788	219,818
Total program services	<u>8,703,996</u>			<u>8,703,996</u>	<u>6,283,964</u>
Supporting services:					
Management and general	1,292,589			1,292,589	1,073,772
Fundraising	844,126			844,126	673,717
Total supporting services	<u>2,136,715</u>			<u>2,136,715</u>	<u>1,747,489</u>
Total expenses	<u>10,840,711</u>			<u>10,840,711</u>	<u>8,031,453</u>
CHANGE IN NET ASSETS	<u>2,238,501</u>	<u>(1,451,969)</u>		<u>786,532</u>	<u>2,329,252</u>
NET ASSETS, BEGINNING	<u>2,417,618</u>	<u>3,949,083</u>	<u>\$ 61,000</u>	<u>6,427,701</u>	<u>4,098,449</u>
NET ASSETS, ENDING	<u>\$ 4,656,119</u>	<u>\$ 2,497,114</u>	<u>\$ 61,000</u>	<u>\$ 7,214,233</u>	<u>\$ 6,427,701</u>

The accompanying notes are an integral part of these financial statements

CANAL ALLIANCE  
STATEMENT OF FUNCTIONAL EXPENSES  
FOR THE YEAR ENDED JUNE 30, 2021  
(with summarized comparative totals for the year ended June 30, 2020)

	Social Services	Adult Education	Youth Education	Immigration	Canal Housing	Total Program Expense	Management and General	Fundraising	Shared costs	2021 Total	2020 Total
Salaries and benefits	\$ 1,090,506	\$ 1,031,725	\$ 578,708	\$ 898,902	\$ 9,643	\$ 3,609,484	\$ 901,332	\$ 603,741	\$ 365,455	\$ 5,480,012	\$ 3,962,657
Direct assistance (In-kind)	1,078,107	-	-	-	-	1,078,107	-	-	-	1,078,107	905,050
Client support	2,004,875	-	8,175	8,461	54,928	2,076,439	1,012	-	-	2,077,451	1,289,423
Occupancy	19,571	11,296	8,337	9,195	7,532	55,931	6,106	5,509	373,447	440,993	321,378
Professional & contract services	55,720	34,006	72,819	120,449	163,418	446,412	127,242	38,125	166,563	778,342	592,284
Scholarships	-	-	84,678	-	-	84,678	-	-	-	84,678	73,500
Staff development & travel	5,661	3,913	1,202	4,304	-	15,080	3,326	5,389	703	24,498	37,260
Dues, fees and charges	240	8,287	1,880	17,265	59,860	87,532	32,587	12,623	77,759	210,501	288,018
Program books, equipment & supplies	62,329	59,028	31,535	2,658	-	155,550	-	133	-	155,683	41,597
Program costs	1,479	-	7,128	-	-	8,607	-	-	-	8,607	35,993
Stipends	64,892	33,208	300	-	-	98,400	-	-	-	98,400	24,739
Equipment leases & maintenance	-	-	-	560	-	560	83	-	99,525	100,168	52,291
Interest expense	-	-	-	-	-	-	-	-	-	-	34,676
Supplies & equipment	4,859	3,475	444	710	19,640	29,128	8,414	349	20,316	58,207	115,090
Insurance	-	-	-	-	7,122	7,122	29,121	-	-	36,243	27,259
Advertising	359	10,000	-	-	-	10,359	-	297	10,812	21,468	31,322
Postage & printing	10,712	2,697	-	14,579	-	27,988	1,734	24,361	2,876	56,959	63,319
Shared Cost-Occupancy	59,843	19,937	109,034	51,862	3,323	243,999	39,874	41,894	(325,767)	-	-
Shared Cost-Genl Operating	101,435	29,816	69,621	139,193	4,969	345,034	79,511	62,654	(487,199)	-	-
Shared Cost-Tech Support	79,412	23,343	54,505	108,973	3,891	270,124	62,247	49,051	(381,422)	-	-
Subtotal	4,640,000	1,270,731	1,028,366	1,377,111	334,326	8,650,534	1,292,589	844,126	(76,932)	10,710,317	7,895,856
Depreciation	-	-	-	-	53,462	53,462	-	-	76,932	130,394	135,597
Total expenses	\$ 4,640,000	\$ 1,270,731	\$ 1,028,366	\$ 1,377,111	\$ 387,788	\$ 8,703,996	\$ 1,292,589	\$ 844,126	\$ -	\$ 10,840,711	\$ 8,031,453

The accompanying notes are an integral part of these financial statements

CANAL ALLIANCE  
STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED JUNE 30, 2021  
(with summarized comparative totals for the year ended June 30, 2020)

	2021	2020
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ 786,532	\$ 2,329,252
Adjustments to reconcile change in net assets to cash from operations		
Depreciation	(43,473)	(160,418)
(Increase) decrease in:		
Grants and contracts receivable	(434,482)	149,632
Accounts and other receivables	19,162	53,486
Prepaid expenses and other assets	(59,198)	(74,452)
Increase (decrease) in:		
Accounts payable and accrued expenses	27,503	(51,808)
Accrued compensation	162,854	57,393
Deferred revenue	2,398	(3,200)
Total cash provided by operations	461,296	2,299,885
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of plant, property and equipment	60,730	(38,457)
Purchase of investments	(22,221)	16
Total cash used by investing	38,509	(38,441)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from long-term debt	-	635,965
Principal payments on long-term debt	-	(7,498)
Total cash provided by financing	-	628,467
NET CHANGE IN CASH	499,805	2,889,911
CASH, beginning of year	4,900,399	2,010,488
CASH, end of year	\$ 5,400,204	\$ 4,900,399
Supplemental information:		
Cash paid for interest	\$ -	\$ 34,676

The accompanying notes are an integral part of these financial statements

CANAL ALLIANCE  
NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2021

NOTE 1 ORGANIZATION

Canal Alliance (Organization) has been the leading service provider and community advocate for Marin's extremely low-income immigrant community for 39 years. Each year, the organization collaborates with over 60 agencies and engages hundreds of volunteers to serve more than 4,000 individuals and families.

Canal Alliance exists to break the generational cycle of poverty for Latino immigrants and their families by lifting barriers to their success. Because breaking the generational cycle of poverty is extremely complex, our program model offers comprehensive and multifaceted approaches that simultaneously improve individual and family stability and well-being, education, and employment. Our primary strategy is to help clients access education and immigration legal services, both of which have been shown to improve outcomes related to employment and income, and combined, have the greatest impact on improving economic outcomes for immigrants. To remove the many barriers that Latino immigrants confront in attempting to access education, earning a living wage, and improving their financial security, we also offer comprehensive social services, case management and behavioral health services to support individual and family wellness and stability.

Beyond direct services, Canal Alliance is also increasingly engaged in advocacy and community engagement efforts designed to facilitate community input, develop grassroots leadership, and expand civic engagement among Latino immigrants. Our goals in this area are to improve the health, wellness and stability of the Latino immigrant community by supporting and lifting the voices of community members to provide input and solutions to the challenges they face as individuals, families and as a community.

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation – The Organization reports information regarding its financial position and activities on an accrual basis according to two classes of net assets: net assets without donor restriction and net assets with donor restriction.

*Net assets without donor restriction* – Net assets that are not subject to donor-imposed restrictions. These also may be designated for specific purposes by action of the Board of Directors.

*Net assets with donor restriction* – Net assets that are subject to donor-imposed stipulations that may be fulfilled by actions of the Organization to meet the stipulations or that become net assets without donor restriction at the date specified by the donor.

CANAL ALLIANCE  
NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2021

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, continued

Net assets released from donor restriction – Net assets with donor restriction are “released” to net assets without donor restriction when the donor-stipulated purpose has been fulfilled and/or the stipulated time period has elapsed.

Cash and Cash Equivalents – The Organization considers highly liquid investments purchased with a maturity of three months or less to be cash equivalents.

Concentrations of Credit Risk – The Organization maintains cash balances at local financial institutions insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. At times during the year, the Organization held cash and cash equivalent balances in excess of federally insured limits. The amount in excess of the FDIC limit totaled \$1,196,393 from one institution at June 30, 2021.

Accounts receivable – Receivables are monies due from various sources for services performed the prior month. Allowances for non-payment of receivables are provided based on management’s estimates. Management believes receivables at June 30, 2021 will be fully collectible; accordingly, no allowance for uncollectible receivables is recorded.

Grants and contracts receivable – Grants and contracts receivables are monies that are outstanding from signed private grants and government contracts that have not been paid at year end. There is no bad debt allowance at June 30, 2021.

Investments – Investments are certificates of deposits and pooled investment funds and are reported at their fair values in the statement of financial position. The fair value of the certificates of deposits are based upon quoted prices in active markets (Level 1 measurements). The fair value of pooled investment funds is based upon quoted prices for similar securities in active markets (Level 3 measurements). Realized and unrealized gains and losses are included in the change in net assets and are included in the statement of activities as net realized and unrealized gains on investments.

Fair Value Measures – The Organization reports its fair value measures by using a fair value hierarchy defined by generally accepted accounting principles (GAAP) that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3).



CANAL ALLIANCE  
NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2021

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, continued

Fair Value Measures, continued

The three level of the fair value hierarchy under GAAP are:

*Level 1* – Unadjusted quoted prices in active markets accessible at the measurement date for identical, unrestricted assets or liabilities.

*Level 2* – Quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, or inputs that are observable either directly or indirectly, for substantially the full term of the asset or liability.

*Level 3* – Prices for valuation techniques that require inputs that are both significant to the fair value measurement and unobservable (inputs are supported by little or no market activity).

Fixed Assets – The Organization capitalizes all expenditures for property and equipment in excess of \$5,000. Fixed assets are carried at cost or at estimated fair market value at date of donation. Depreciation is calculated using the straight-line method over the useful life of the asset, usually five to forty years.

Income Taxes – The Organization is exempt from Federal and State Income taxes under Internal Revenue Code Section 501(c)(3) and California Franchise Tax Board Code Section 23701d. Therefore, no provision for income taxes has been made in the accompanying financial statements. In addition, the Internal Revenue Service has determined the Organization is not a “private foundation” within the meaning of Section 509(a) of the Internal Revenue Code.

Management of the Organization considers the likelihood of changes by taxing authorities in its filed tax returns and recognizes a liability for or discloses potential significant changes if management believes it is more likely than not for a change to occur, including changes to the Organization’s status as a not-for-profit entity. Management believes the Organization met the requirements to maintain its tax-exempt status and, therefore, no provision for income taxes has been provided in these financial statements. The Organization’s tax returns for the past three years are subject to examination by tax authorities and may change upon examination.

Estimates – The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from these estimates.

CANAL ALLIANCE  
NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2021

NOTE 2      SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, continued

Functional Allocation of Expenses – The costs of providing the various programs and other activities have been summarized on a functional basis in the Statement of Activities. Accordingly, certain costs have been allocated among the programs and supporting services.

Allocation Methodology – The Organization's indirect allocation plan is calculated on the basis of both the square footage used by each program and/or department as well as the percentage of salaries within each business unit. The Organization captures all allocated costs for general & administrative expenses as well as all occupancy and technology costs in a "Shared" department that is completely allocated across the Organization on a monthly basis. The Organization does, however, treat technology and software costs that are relevant to only one program and/or department as direct costs within those business units.

Donated Services and Items – Some people have contributed amounts of time and inventory to the activities of the Organization without compensation. The financial statements do not reflect the value of those contributed services and items, because no reliable basis exists for determining an appropriate valuation, with the exception for specialized services as allowed by generally accepted accounting principles.

Summarized Financial Information – The financial statements include certain prior year summarized comparative information in total but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America. Accordingly, such information should be read in conjunction with the Organization's financial statements for the year ended June 30, 2020, from which the summarized information was derived.

NOTE 3      LIQUIDITY

The following reflects the Organization's financial assets as of June 30, 2021 that are available for operations. The Organization's restrictions come from donor restricted funds based on time and program. The Organization's cash reserves ending balance was \$4.7 million. Of the reserves, \$3.5 million are kept in a money market sweep account that transfers all but \$250,000 to participating banks. Each partner bank will hold up to \$250,000, the FDIC limit for insurability. The reserves require a Board Executive Committee approval before any funds can be transferred.

CANAL ALLIANCE  
NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2021

NOTE 3 LIQUIDITY, continued

Financial assets at year end	
Cash and cash equivalents	\$ 5,400,204
Accounts receivable	27,632
Grants receivable, short and long term	1,994,988
Investments	110,644
Less financial assets with donor restrictions	(2,497,114)
Less financial assets with permanent donor restrictions	(61,000)
Less board designated reserve funds	<u>(4,700,000)</u>
Total financial assets available to meet cash needs for general expenditures within one year	<u>\$ 275,354</u>

NOTE 4 FAIR VALUE MEASUREMENTS AND INVESTMENTS

The following table presents the assets and liabilities recognized in the accompanying statements of financial position that are measured at fair value on a recurring basis and the level within the fair value hierarchy in which those fair value measurements fall at June 30, 2021:

	Total	Level 2
Pooled investment funds	\$ 110,644	\$ 110,644
Total	\$ 110,644	\$ 110,644

Investment earnings are as follows for the year ended June 30, 2021:

Investment gain	\$ 26,212
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CANAL ALLIANCE  
NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2021

NOTE 5      BENEFICIAL INTEREST IN ASSETS HELD BY MARIN COMMUNITY FOUNDATION

Assets held by the Marin Community Foundation (Foundation) are essentially an endowed component fund (Fund) for the benefit of the Organization. The Organization has granted the Foundation variance power which gives the Foundation's Board of Trustees (Trustees) the power to use the Fund for other purposes in certain circumstances. The Fund is subject to the Foundation's investment and spending policies. The Trustees shall determine distributions to be made from assets of the Fund with the advice from the Organization.

The recommendations of the Organization are advisory only and not binding on the Trustees. The Trustees may authorize distributions consistent with the prevailing spending rule of the Foundation at such intervals as they shall deem appropriate after having considered the recommendations for the Organization. The Organization reports the fair value of the Fund as Beneficial Interest in Assets Held by the Marin Community Foundation in the statement of financial position and reports distributions received as investment income. Changes in the value of the Fund are reported as gains or losses in the statement of activities.

Balance, beginning of year	\$ 88,439
Interest, dividends, unrealized gain	<u>22,214</u>
Balance at June 30, 2021	\$ <u>110,644</u>

NOTE 6      ACCRUED VACATION

Accumulated unpaid employee vacation benefits are recognized as liabilities of the Organization. The value of accumulated vacation at June 30, 2021 is \$265,875.

Sick leave benefits are accumulated for each qualified employee. Those employees do not gain a vested right to accumulated sick leave. Accumulated sick leave benefits are recorded as expenses in the period taken.

NOTE 7      LINE OF CREDIT

The Organization has a revolving line of credit for \$500,000 with Bank of Marin. The line of credit expires March 2023. As of June 30, 2021, there is no outstanding balance. Interest is payable at prime rate plus 1.5 percent, which was 5.25 percent at June 30, 2021. The line of credit is secured by substantially all assets of the Organization. There are non-financial covenants related to this line of credit with which the Organization must comply.

CANAL ALLIANCE  
NOTES TO FINANCIAL STATEMENTS  
JUNE 30, 2021

NOTE 8 LONG-TERM DEBT

Long-term debt consists of the following at June 30, 2021:

Collateral	Lender	Maturity Date	Interest Rate	Monthly Payment	Balance Due
N/A	Buckelew Programs	Upon 180 days written request	NA	NA	\$ 30,000
Novato St. Locations	Marin Community Foundation	January 2030	4%	\$ 5,702	\$ 1,144,716

Future maturities are as follows as of June 30:

2022	\$ 17,147
2023	23,678
2024	24,644
2025	25,650
2026	26,696
Thereafter	1,026,901
Total	<u>\$ 1,144,716</u>

NOTE 9 NOTES PAYABLE

The Organization has a note payable with the Small Business Administration in the amount of \$635,965. The loan originated June 2021 and matures June 2022. Interest is one percent. The loan can be forgiven as long as the covenants are met which was not done by June 30, 2021 but subsequent to year end, in August 2021, the loan was forgiven.



CANAL ALLIANCE  
 NOTES TO FINANCIAL STATEMENTS  
 JUNE 30, 2021

NOTE 10 NET ASSETS WITHOUT DONOR RESTRICTION

Net assets without restriction at June 30, 2021 are as follows:

Net investment in fixed assets	\$ 1,779,253
Undesignated	<u>2,876,866</u>
Total	<u><u>\$ 4,656,119</u></u>

NOTE 11 NET ASSETS WITH TEMPORARY DONOR RESTRICTION

Net assets with temporary donor restrictions at June 30, 2021 are as follows:

Administration	\$ 1,865,417
Social Services	89,197
Adult Education	241,666
Youth Education	150,834
Immigration	<u>150,000</u>
Total	<u><u>\$ 2,497,114</u></u>

NOTE 12 NET ASSETS WITH PERMANENT DONOR RESTRICTION

The Organization received donations which must be invested in perpetuity and remain permanently restricted. Only the earnings from the investment may be used at the Board's discretion. Any negative changes in the fair value of these funds must come out of the Organization's unrestricted or temporarily restricted funds, and would, therefore, not change the permanently restricted amount.

**Interpretation of Relevant Law**

The Board of Directors of the Organization has interpreted California's enacted version of the *Uniform Prudent Management of Institutional Funds Act* (UPMIFA) as requiring the preservation of the fair market value of the donor-restricted endowment funds absent explicit donor stipulations to the contrary.

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NOTE 12 NET ASSETS WITH PERMANENT DONOR RESTRICTION, continued

In accordance with UPMIFA, the Organization considers the following factors in making a determination to appropriate or accumulate donor-restricted endowment funds:

- (1) The duration and preservation of the fund
- (2) The purposes of the Organization and the donor-restricted endowment fund
- (3) General economic conditions
- (4) The possible effect of inflation and deflation
- (5) The expected total return from income and the appreciation of investments
- (6) Other resources of the Organization
- (7) The investment policies of the Organization

Funds with deficiencies: From time to time, the fair value of assets associated with individual donor-restricted endowment funds may fall below the level that the donor or UPMIFA requires the Organization to retain as a fund of perpetual duration.

During the year ended June 30, 2021, the Organization received no gain which had not been appropriated for expenditure.

Changes in the Beneficial Interest in Assets Held by Marin Community Foundation for the year ended June 30, 2021 are as follows:

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>	<u>Total</u>
Beneficial interest, beginning	\$ 27,430	\$ -	\$ 61,000	\$ 88,430
Investment gain	<u>22,214</u>	<u>-</u>	<u>-</u>	<u>22,214</u>
Beneficial interest, June 30, 2021	<u>\$ 49,644</u>	<u>\$ -</u>	<u>\$ 61,000</u>	<u>\$ 110,644</u>

CANAL ALLIANCE  
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NOTE 13 NET ASSETS RELEASED FROM RESTRICTIONS

Net assets were released from restrictions by incurring expenses satisfying the restricted purposes or by the occurrence of the other events specified by donors during the year ended June 30, 2021 as follows:

Social Services	\$	2,569,541
Administration		1,685,234
Adult Education		233,334
Immigration		455,444
Youth Education		346,893
Canal Housing		105,000
Total	\$	5,395,446

NOTE 14 RETIREMENT PLAN

The Organization has established a defined contribution retirement plan for eligible employees, sponsored by the Organization through Vanguard and American Funds. Employees are eligible if they are 21 years of age or older. All eligible employees may make voluntary contributions by salary reduction to the plan, up to the limit allowed by law. The Organization does not contribute to the plan.

NOTE 15 COMMITMENTS AND CONTINGENCIES

The Organization is obligated under a non-cancelable operating lease agreement for its facilities at 91 Larkspur Street, 86 Belvedere Street, and 130 Alto Street, San Rafael, California. The lease was renewed in February 2020. The new terms are December 2020 through March 2031. The monthly lease payments range from \$19,931 to \$26,784 through the life of the lease.

The Organization is also under contracts for rented office equipment. Monthly payments range from \$151 to \$1,928. The contracts expire at various times.

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NOTE 15      COMMITMENTS AND CONTINGENCIES, continued

The following is a schedule of the minimum lease commitments for the years ending June 30:

2022	\$	248,196
2023		255,642
2024		263,307
2025		271,203
2026		279,339
Thereafter		1,444,746

Rent expense and equipment lease expense for the year ended June 30, 2021 were \$252,711 and \$95,770, respectively.

Conditions contained within the various contracts awarded to the Organization are subject to the funding agencies' criteria and regulations under which expenditures may be charged against and are subject to audit under such regulations and criteria. Occasionally, such audits may determine that certain costs incurred against the grants may not apply with the established criteria governing them. In such cases, the Organization could be held responsible for repayments to the funding agency for the costs or be subject to reductions of future funding in the amount of such costs. Management does not anticipate any material questioned costs for the contracts and grants administered through the year ended June 30, 2021.

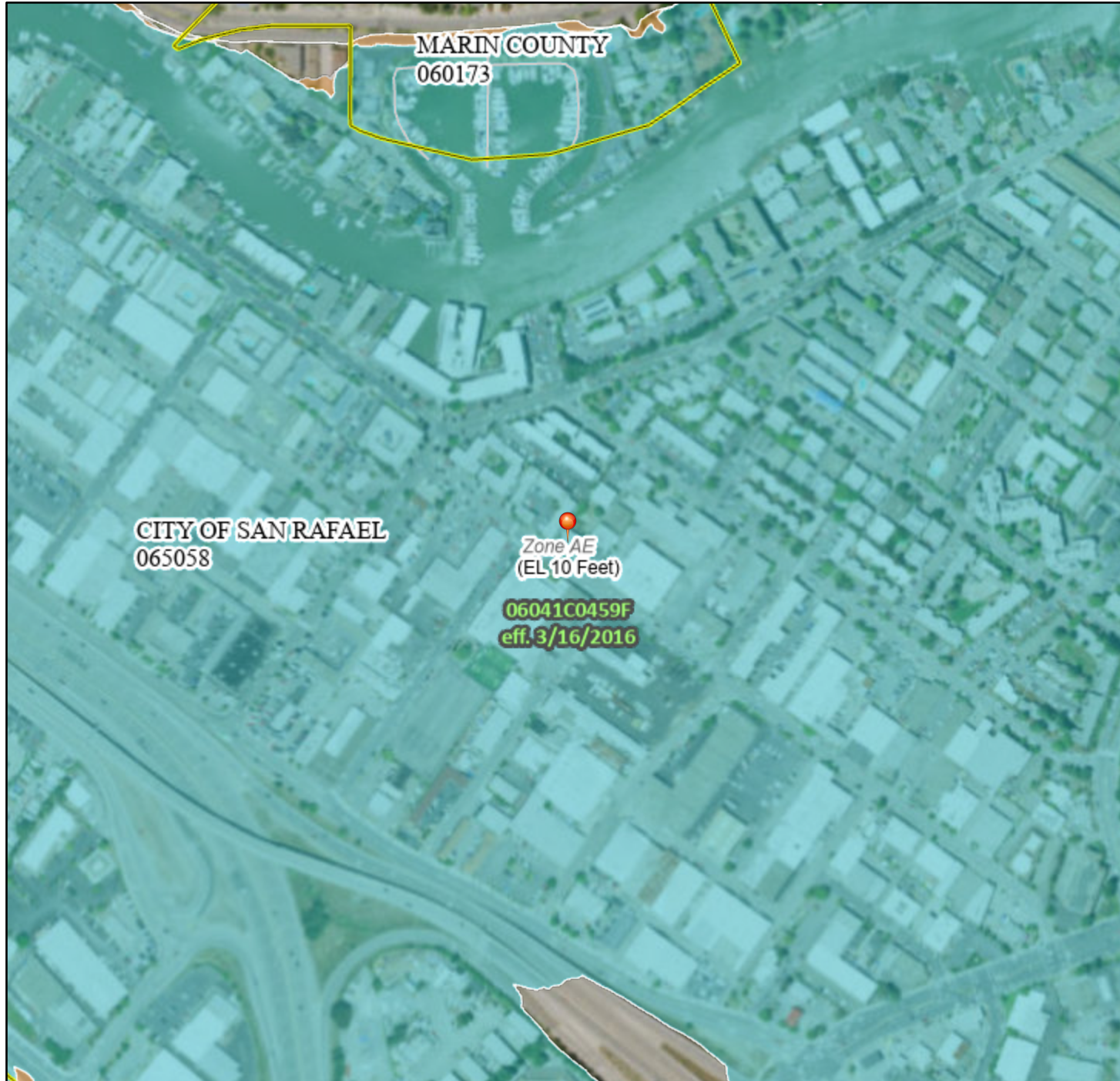
NOTE 16      SUBSEQUENT EVENTS

The Organization has evaluated subsequent events through November 22, 2021, the date the financial statements were available to be issued. In January 2021, COVID-19 emerged and has subsequently spread worldwide. The World Health Organization has declared COVID-19 a pandemic resulting in federal, state and local governments and private entities mandating various restrictions. This could have a material effect on the Organization's operations, financial position, and cash flows. As seen in Note 9, the Organization had their note payable from the Small Business Administration forgiven in August 2021.

# National Flood Hazard Layer FIRMMette



122°30'44"W 37°58'6"N



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
		Area with Reduced Flood Risk due to Levee. See Notes. <i>Zone X</i>
		Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard <i>Zone X</i>
		Effective LOMRs
GENERAL STRUCTURES		Area of Undetermined Flood Hazard <i>Zone D</i>
		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
		17.5 Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary
MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped
		The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.



122°30'7"W 37°57'37"N

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **1/30/2022 at 8:09 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



Sources		Uses	
<b>Acquisition Sources</b>	<b>6,382,910</b>	<b>Acquisition Sources</b>	<b>\$ 6,382,910</b>
Costs and Fees paid for by Canal Alliance	58,410	Diligence and closing costs	\$ 58,410
Equity Capital Canal Alliance	600,000	Acquisition of the property	\$ 6,300,000
Grant Capital From Marin County	600,000		
Grant Capital from the City of San Rafael	800,000		
Loan Fee (1%)	24,500	Loan Fee (1%)	\$ 24,500
Loan from Bank or CDFI	4,275,000		
Credit to Buyer at Close for Tenant Deposits	\$ 25,000		
<b>Rehab/Improvement Sources</b>	<b>\$1,110,000</b>	<b>Rehab/Improvement Uses</b>	<b>\$1,110,000</b>
MCF Grant	\$650,000	Hard Costs of Improvements (estimate)	\$650,000
Additional Capital Contribution from Canal Alliance	\$160,000		
		Soft Costs of Improvements (estimate)	\$160,000
CDBG Rehab Grant	\$300,000	Additional Rehab to existing units	\$300,000
<b>Total Sources</b>	<b>\$7,492,910</b>	<b>Total Uses</b>	<b>\$ 7,492,910</b>