

MARIN COUNTY HOME PROGRAM PROPOSAL  
2013-14

H-1

1. **Project Name:** 1112 4<sup>th</sup> Street Homes
2. **Total Amount Requested** \$ 200,000
3. **Project Sponsor:** Habitat for Humanity  
Greater San Francisco      **E-mail:** mskemp@habitatgsf.org
- Contact Person and Title:** Meredyth Skemp, Project Manager      **Website (optional):** www.habitatgsf.org
- Address:** 645 Harrison Street, Suite 201  
San Francisco, CA 94107
- Telephone:** (415) 625-1045      **Ext.**      **Fax:** (415) 625-1815

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

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

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

**Does the sponsor qualify as a Community Housing Development Organization (CHDO)?**     YES     NO  
*If you are not sure whether your group qualifies as a CHDO, please refer to "The HOME Program...Federal Funds for Affordable Housing" for a definition, or call Roy Bateman. Marin County needs projects to use our CHDO set-aside!*

4. **Project Location** (precise street address, Assessor's Parcel Number, and the year the building was constructed):  
(If site lacks a street address, attach map showing location.)

1112 4<sup>th</sup> Street  
Novato, CA 94945  
Assessor's Parcel Number: 141-242-29

5. **Project Description:**  
(If the project involves an occupied building, attach a complete list of tenant incomes, household sizes, and rents.)

Habitat for Humanity Greater San Francisco is currently in contract to purchase a vacant site located at 1112 4<sup>th</sup> Street in Novato. The purchase of the land includes the accompanying entitlements for ten (10) new three-bedroom, two-bath homes. These new homes will be Habitat Greater San Francisco's first *new construction* development in Marin County and will follow the success of renovating and selling three homes in Novato and one home in San Rafael.

In April 2007, the City Council approved a Mitigated Negative Declaration, Rezoning, Master Plan, Precise Development Plan, Design Review and Vesting Tentative Subdivision Map to allow the .67 acre (29,434 square foot) parcel at 1112 Fourth Street to be developed into ten (10) lots for single family residential use. All of these entitlements remain in effect. Habitat Greater San Francisco entered into contract with the Seller in September 2012 and is moving ahead with the approved design, with minor changes to the roof pitch.

The site is currently vacant and is bound by 4th Street, Vallejo Avenue and Olive Avenue. The development is designed by local architect, Daniel Macdonald AIA Architects, Inc. and will feature 10 two-story single family homes, all three-bedroom units. The units include garages on the ground floor with one to two parking spaces per unit and a back yard. These homes will be GreenPoint Rated through Build It Green and Energy Star Certified.

**6. Total Project Cost:**

Include all costs for this particular project, regardless of source. Also attach a pro forma and a sources and uses schedule.

Total project cost is **\$4,396,614**.

**7. Project Budget for Use of HOME Program Funds:**

Budget should include estimate of costs, such as land or building acquisition costs, construction costs, rehabilitation costs, architectural and engineering fees, etc. Be as accurate and comprehensive as possible. **WARNING:** If your project includes rehabilitation, describe your plans to comply with federal lead paint regulations.

The requested CDBG funds will be used to fund a portion of the acquisition of the land for which Habitat Greater San Francisco is currently in contract. Please see attached for a budget summary and complete proforma showing cost estimates.

**8. Other Sources of Funds:**

How will you meet the HOME Program matching funds requirement? Include amounts, sources, use, commitment, and timing of all public and private funds other than HOME funds. Be sure to mention any federal assistance, including tax credits and CDBG; local public agency assistance, such as fees waived; and private assistance, such as the interest saved on below market rate loans. Are the other funds firmly committed?

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Committed</u>	<u>When Available</u>
Marin Community Foundation	Land Acquisition	\$450,000	10/12/2012	No	N/A	TBD
City of Novato	Second Mortgage Assistance	\$427,438	11/13/2012	Yes	11/13/2012	Project Completion
FHLB Affordable Housing Program (AHP)	Second Mortgage Assistance	\$150,000	TBD	No	N/A	Project Completion
HCD CalHome	Second Mortgage Assistance	\$275,000	TBD	No	N/A	Project Completion
New Markets Tax Credit Equity	Construction Costs	\$500,000	TBD	No	N/A	TBD

**9. Project Implementation:** Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation? How quickly will you be able to spend the requested funding?

Habitat for Humanity Greater San Francisco will be the owner and developer of the 1112 4<sup>th</sup> Street project. Since 1989, Habitat Greater San Francisco has built more than 150 homes in partnership with volunteers and future homeowners in East Palo Alto, Menlo Park, Redwood City, Daly City, Brisbane, Novato, San Rafael, South San Francisco and San Francisco. Currently, Habitat Greater San Francisco has 36 condominium homes under construction in Daly City, as well as homes in East Palo Alto and Menlo Park that are under renovation as part of our Neighborhood Revitalization Program. We are also in the predevelopment phase of a new 28-unit development in the Oceanview neighborhood of San Francisco.

Habitat Greater San Francisco staff will oversee the predevelopment, construction, homebuyer readiness, and mortgage servicing for the 1112 4<sup>th</sup> Street project. Specifically, our **real estate development team** will complete all site due diligence, prepare for the close of escrow, coordinate all design consultants, finalize site design and programming, secure all required approvals and permits from municipal agencies, and facilitate procurement of public and private grant funding. Real estate development staff will work closely with the **fund development team** to identify and solicit potential funders. Our **construction team** will provide oversight of all construction-related work including finalizing designs in the predevelopment phase, managing the construction schedule, and overseeing all subcontracted and volunteer work.



Construction staff works closely with the **volunteer services team** to schedule and utilize volunteer labor efficiently. Our **homeowner development team** will oversee the qualification, selection, and readiness of all homeowners, including a review of their financial status, job history, residency and other qualifications. Our **finance team** will handle intake of all mortgage payments.

The timeline for 1112 4<sup>th</sup> Street began in September 2012 with purchase offer acceptance and will end with the completion of a 10-unit development in May 2015. Detailed milestones for the project are outlined below:

<u>Activity</u>	<u>Start Date</u>	<u>Completion</u>
Purchase Offer Accepted	9/26/2012	N/A
Due Diligence Period	9/26/2012	12/26/2012
Close of Escrow	4/1/2013	N/A
Construction Documents	4/1/2013	5/15/2013
Submittal of Grading Permits	5/15/2013	6/12/2013
Excavation of Land	7/1/2013	7/18/2013
Infrastructure Built	7/22/2013	8/18/2013
Submittal for Building Permits	5/15/2013	8/15/2013
Vertical Construction	9/1/2013	5/30/2015

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project.*

Habitat Greater San Francisco will make good faith efforts to recruit MBE/WBE firms for any consultant or subcontractor work to complete the project. We will work closely with the City of Novato to determine best ways to disseminate information in order to invite women- and minority-owned firms to bid on the design and development of this project.

*Which demographic groups are least likely to apply for your housing, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply.)*

According to the Marin County Analysis to Impediments to Fair Housing Choice (AI), Latino, Asian, and Black households are under-represented in Marin County and are therefore less likely to apply to the Habitat program. Per the AI, in percentage of overall population, Marin County has the largest White population of the nine counties (81%), the sixth largest Black population (3.2%), the eighth largest Asian population (5.6%), and the lowest Latino population (13.6%).

Habitat Greater San Francisco will provide dedicated marketing resources to assist in the process of family outreach and recruitment to maximize the number of qualified applications for the homes. We will leverage our advertising, public relations, e-communications, website and social media channels for this purpose. Emphasis will be placed on recruiting families from diverse backgrounds and ethnic populations through targeted outreach activities and specialized media outlets.

The outreach for 1112 4<sup>th</sup> Street in Novato will include targeted mailings to interested applicants on our mailing list and churches, schools, neighborhood associations, and community organizations (see attached complete list) that serve people with low income. A mailing of 1,000 post cards will also be sent to all renters in and around the area of the proposed development site.

County-wide outreach for the development will include the following efforts: advertising in local print and online publications, including Sing Tao, El Mensejaro, the Marin Independent Journal, and the Novato Patch, among others (see attached for complete media outreach list); advertising dispersed across the Marin Transit and Golden Gate Transit fleet of buses; email and mail notifications to Marin County affordable housing advocates; and direct mail to pre-screened applicants from across the County.

We will conduct at least one set of Homebuyer Readiness workshops in Marin County in advance of the application process in order to prepare families for a successful application. We will send out information to Novato City Council Members, Marin County Board of Supervisors, Marin Housing Authority and request that they distribute information to any and all housing waitlists. Outreach flyers will be placed in local libraries and in the neighborhood businesses close to the development site and will be forwarded to the City of Novato so the material can be placed on the website.

Using an established media list (see attached), we will distribute press releases and public service announcements. Advertisements will be published in different language newspapers. Application information and workshop calendar will be posted on our website. The family recruitment process and schedule will be emailed to over 17,000 Habitat email subscribers. Information about the project will be posted regularly to over 1,500 Facebook and Twitter followers.

Specifically, special marketing outreach consideration shall be given to the following underserved populations, as identified in the Analysis to Impediments to Fair Housing. Habitat Greater San Francisco will outreach specifically to the following organizations, in order to affirmatively market homeownership opportunities to these target groups at the county level.

<u>Name of Organization</u>	<u>Population Served</u>
Canal Alliance Church of Saint Raphael	Latino
Marin City Community Development Corporation Marin City Health and Wellness Center	African American
Sing Tao Newspaper Vietnamese, Korean, Chinese, and Japanese-Owned Businesses	Asian

*How will your project affirmatively further fair housing?*

With respect to the treatment of applicants, Habitat Greater San Francisco will not discriminate against any individual or family because of race, color, national origin, religion, sex, disability, familial status or presence of children in a household. Reasonable accommodations shall be offered to all disabled persons who request accommodations due to disability at any time during the application and homeowner selection process. The Equal Housing Opportunity and Equal Access logo and clause will be included in all advertisements, printed materials, applications and our website.

Habitat for Humanity Greater San Francisco shall provide on-site training programs, including marketing, outreach, data collection, reporting, and record keeping. All Homeowner Development Department (HDD) employees and volunteers, Family Selection committee and board members shall annually receive training and updates regarding fair housing laws and the Affiliate's Affirmative Marketing Plan and shall be required to follow the procedures and policies adopted by the Affiliate.

Marketing shall include the use of daily newspapers of general circulation in Marin, San Francisco, & San Mateo Counties. The HDD staff will place notices in newspapers, specialized publications, and newsletters to reach potential homeowners. HDD staff shall contact local civic and community organizations that are representative of the ethnic and cultural diversity of the area in order to disseminate information about this particular homeownership opportunity. HDD staff shall also contact organizations representing people with disabilities and the elderly. Habitat Greater San Francisco will publish its marketing materials in multiple languages in order to better reach potential applicants in the area who have language limitations.

To further inform the populations least likely to apply for homeownership, HDD staff shall provide to governmental agencies and community organizations information about homeownership opportunities provided by Habitat Greater San Francisco. HDD staff shall also contact other neighborhood-based, non-profit housing organizations that maintain waiting lists or make referrals for below-market-rate housing. A complete list of governmental agencies and community organizations to be contacted is attached.

**11. Need for the Project:**

A. Need Group

*What groups or individuals will benefit from the project? What income level will the project serve? Be specific! Also, describe how you will provide for long-term affordability.*

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,850	\$46,620	\$62,200
2	44,400	53,280	71,050
3	49,950	59,940	79,950
4	55,500	66,600	88,800
5	59,950	71,940	95,950
6	64,400	77,280	103,050
	At least 20% of rental units	The remaining rental units	Homeowner units

Habitat for Humanity Greater San Francisco selects local households earning between 40 and 80 percent of the Area Median Income to partner with us as homeowners. Habitat Greater San Francisco executes a deed restriction on each of our homes, ensuring that the home remains affordable for a minimum of 55 years. The Grant Deed also grants to Habitat the right and option to repurchase the property upon any proposed transfer or sale, with the goal of selling the home to a qualified low income household. Applicants for homeownership go through a selection process that assesses an applicant's need for housing, ability to pay, and willingness to partner.

Applicants must meet our income guidelines (40% - 80% AMI), have reasonable credit histories, a manageable level of debt and be willing and able to perform 500 hours of "sweat equity" to build their own homes. In addition, applicant households must have lived together consistently for 12 months, must not have owned or co-owned real estate in the last 3 years, and must have made consistent on-time credit payments. All homeowners are required to participate in our Homebuyer Readiness Program, a three-part series of workshops dedicated to understanding credit, managing debt, and savings tactics.

Applicants are evaluated based on their need for housing, ability to pay, and willingness to partner. Habitat Greater San Francisco staff asks the following questions when evaluating applicants: Is the household currently living in inadequate (substandard, overcrowded, unsafe) housing conditions? Are they paying rent too high in relation to their monthly income? Can the household demonstrate a history of regular income? Can they make monthly payments on a no-interest mortgage, property taxes and insurance? Are they willing to fulfill their "sweat equity" commitment by contributing 500 volunteer hours towards the mission of Habitat Greater San Francisco? Will they be responsible for the maintenance and repairs of the home from the time of move in?

Eligibility, as outlined above, is determined based on staff's review of credit reports, pay stubs, personal references, verification from landlords and employers, bank statements, and tax returns, as well as interviews with the applicant households.

**B. Project Rationale:**

*Why is this project needed? Will it assist an especially needy or underserved group?*

Habitat Greater San Francisco works with an underserved population in Marin, San Francisco, and San Mateo counties by creating opportunities for families who earn a very low or low income to build and purchase their own homes, which provides long term equity building opportunities. It is Habitat Greater San Francisco's goal to provide these affordable homeownership opportunities, allowing residents to live where they work and to create sound and diverse communities.

Following our recent success of selling three homes to low income Novato families through our Neighborhood Revitalization Program, we are keenly aware of the need for affordable homeownership opportunities in Novato. Habitat Greater San Francisco partners with families who are part of an underserved population in Marin County: those who are low income but who want to purchase their own homes. These ten proposed units will contribute toward Novato's RHNA of 171 units of housing for Low-Income households (with incomes between 51 percent and 80 percent of AMI, or \$55,501 to \$88,800), as determined by AGAG and discussed in the 2007-2014 Housing Element.

Many low income households are overpaying for housing in Novato. According to the Housing Element (citing the U.S. Census), 52 percent of Novato households spend 30 percent or more of their household income on housing. Among households earning less than \$75,000 per year, 71 percent of owners and 78 percent of renters were reported as overpaying for housing.

In addition, Novato has the second largest household and family size among all Marin jurisdictions. In Marin County, 9 percent of renter-occupied units reported as overcrowded. The proposed development at 1112 4<sup>th</sup> Street provides critically needed three-bedroom units to house these families.

Finally, Novato's high occupancy rate of 96% (as reported by RealFacts), threatens to stimulate higher rental rates, which puts affordable housing out of reach for very low and low income households. These high vacancy rates are compounded by the fact that many workers are commuting into Marin County because they can't afford to live there. According to the Nonprofit Housing Association report *Miles from Home*, 60 percent of Marin workers commute from outside the County, due to the fact that there is limited workforce housing. This is clogging highways and increasing greenhouse gasses. These ten new homes are needed at a time when the market is not addressing this critical need for more housing, and when our environment and infrastructure can't afford to take this additional volume of commuters.

*For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

Winner of the 2011 Green Building Award from Sustainable San Mateo County, Habitat constructs homes with an eye towards reducing the overall cost of ownership while creating a healthier environment for partner families, making homes more energy efficient and reducing toxic construction materials. By partnering with organizations like Global Green USA,

GRID Alternatives, The Performing Home, Air Movement and PG&E, Habitat is able to build green without transferring costs to Habitat families. In addition, using Build It Green's GreenPoint Rating on new construction enables Habitat to benchmark and evaluate which measures have the greatest impact and the lowest cost.

The ten new homes at 1112 4<sup>th</sup> Street in Novato will be GreenPoint Rated through Build It Green and will also be Energy Star Certified. In keeping with Marin County's focus on sustainable building, Habitat Greater San Francisco will continue to press forward with environmentally conscious construction. Key elements include: photovoltaic solar installation (typically 1.7 – 2.4 kpw per system home); native species landscaping; on-demand tankless water heaters; engineered lumber (for joists); and fiber cement siding.

C. Accessibility:

*What steps are you taking to make this project accessible to people with physical and other disabilities?*

Habitat conducts its primary business operations in a fully ADA-compliant building in San Francisco, with easy access to multiple transit lines and TTY relay operator capabilities for applicants with speech or hearing difficulties. When conducting program activities in a community setting, Habitat only selects physical locations that mirror those listed above, including appropriate lifts, ramps, braille and large format signage and ease of reach from public transportation.

- For further information, please call Roy Bateman at 473-6698.
- The current year's application form must be used.
- Completed applications may be mailed to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903, or they may be hand-delivered to our **new office location at 899 Northgate Drive, Room 408, San Rafael**. Please do not send mail to our Northgate Drive location.
- **APPLICATIONS SENT BY FAX OR E-MAIL WILL NOT BE ACCEPTED.**
- If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit [www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm](http://www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm).
- For a free copy of the HOME Final Rule (24 CFR Part 92), call (800) 998-9999, and ask for a copy of "HO 1272."
- **Please consult with staff (Roy Bateman, phone 473-6698) before you file an application.**
- **Attach a pro forma and a sources and uses schedule.**
- **Applicants are encouraged to apply for Community Development Block Grant (CDBG) funds in at least the same amount as your HOME request. (Some projects may receive only HOME funds or only CDBG funds. For example, if your project needs a total of \$100,000, apply for \$100,000 from HOME and \$100,000 from CDBG.) The CDBG Program has a separate application form, which must be received by Thursday, December 13, 2012.**
- Don't forget to fill out the Organizational Profile form.

**HOME PROPOSALS MUST BE RECEIVED BY THURSDAY, DECEMBER 13, 2012 AT 5:00 P.M.**

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

## Organization Profile - 2013-14 Data Collection Pilot

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

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

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

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

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

Percentages (%)	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
<b>Ethnic/Racial Demographics</b>						
Asian-American/Pacific Islander	227.			157.	07.	
African-American/Black	117.			37.	107.	
Caucasian/White	87.			697.	807.	
Native American	17.			07.	07.	
Mixed Heritage	N/A			N/A	N/A	
Unknown/other	587.			137.	107.	
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Latino/Hispanic Origin</b>						
Of Latino/ Hispanic Origin	547.			107.	57.	
NOT of Latino/ Hispanic Origin	467.			907.	957.	
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Age</b>						
0-5 years old						
6-17						
18-24						
25-59						
60 +						
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Gender</b>						
Female				667.	357.	
Male				347.	657.	
<b>Total %</b>	100%	100%	100%	100%	100%	100%
<b>Disabled %</b>						

<b>Involvement of Clients Your Organization Serves</b>	
On Governing Board %	
On Advisory Committee %	

Habitat for Humanity Greater San Francisco

1112 4th Street, Novato

Sources Uses

**USES**

<i>Land Acquisition</i>	
Land Purchase	\$ 850,000

<i>Soft Costs</i>	
Insurance	\$ 9,000
Regulatory Requirements	\$ 33,000
Utility Fees	\$ 100,000
Permits	\$ 90,000
School Fees	\$ 38,830
Copying / Blueprints	\$ 3,000
Habitat Escrow Closing Costs	\$ 30,000
Design Consultants	\$ 20,000
Design Engineering	\$ 9,000
Design Reports	\$ 10,000
Site Reports (Topo, Acoustic,Soils,Etc)	\$ 48,000

<i>Construction Hard Costs</i>	
General Project Requirements	\$ 386,340
Off Site	\$ 83,120
Sitework	\$ 763,784
Building Construction	\$ 1,367,540
Construction Contingency	\$ 350,000

<i>Developer Administration</i>	
Salaries - RED	\$ 45,000
Salaries - Main Office	\$ 60,000
Volunteer Program	\$ 50,000
Homeowner Relations Program	\$ 50,000

<b>Total Project Costs</b>	<b>\$ 4,396,614</b>
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**SOURCES**

Marin Community Foundation	\$ 450,000
City of Novato	\$ 427,438
FHLB Affordable Housing Program (AHP)	\$ 150,000
HCD CalHome	\$ 275,000
HOME	\$ 200,000
New Markets Tax Credit Equity	\$ 500,000
Community & Other Support	\$ 2,394,176

<b>Total Project Sources</b>	<b>\$ 4,396,614</b>
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<b>Project:</b>	1112 4th Street, Novato	SIDEWALK AND DRIVEWAY	13,000	10 Total Units
<b>Location:</b>	1112 4th Street Novato	NUMBER OF UNITS:	10	
	Number of Units 10	TOTAL BUILDING CONSTRUCTION SF:	16,400	4
<b>Owner:</b>	HABITAT FOR HUMANITY GREATER SAN FRANCISCO	BUILDING FOOT PRINT SF:	9,921	2
		COMMON AREA :	-	<b>Construction Period:</b>
		OTHER OWNER AREAS :	-	20 MO
<b>Architect:</b>	Dan MacDonald			
<b>Estimate Date:</b>	10-Dec-12			
<b>Estimator:</b>	EAL			

DESCRIPTION	PRICE	\$/Unit	\$/sf	GRANT FUNDING	Habitat for Humanity GSF COST BUDGET	PRICE	\$/Unit
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I. DEVELOPMENT BUDGET

LAND ACQUISITION AND SOFT COSTS

LAND

850,000	85,000	51.83					-
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SOFT COSTS

INTEREST	-	0	-			-	-
INSURANCE	9,000	900	0.55			9,000	900
PERFORMANCE BONDS	-	0	-			-	-
REGULATORY REQUIREMENTS	33,000	3,300	2.01			33,000	3,300
UTILITY FEES	100,000	10,000	6.10			100,000	10,000
PROPERTY TAXES	-	0	-			-	-
PERMITS	90,000	9,000	5.49			90,000	9,000
SCHOOL FEES	38,830	3,883	2.37			38,830	3,883
COPYING / BLUEPRINTS	3,000	300	0.18			3,000	300
BUYING LAND	-	0	-			-	-
RELOCATION (of former tenants)	-	0	-			-	-
HABITAT ESCROW CLOSING COSTS	30,000	3,000	1.83			30,000	3,000
DESIGN CONSULTANTS	20,000	2,000	1.22			20,000	2,000
DESIGN ENGINEERING	9,000	900	0.55			9,000	900
DESIGN REPORTS	10,000	1,000	0.61			10,000	1,000
SITE REPORTS (TOPO, ACOUSTIC,SOILS,ETC)	48,000	4,800	2.93			48,000	4,800
DEVELOPMENT CONTINGENCY	-	0	-			-	-
CONSULTANT PROJECT ADMINISTRATION	-	0	-			-	-

SUBTOTAL SOFT COSTS	390,830	39,083	23.83			390,830	39,083
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DEVELOPMENT COSTS	1,240,830	124,083	75.66			390,830	39,083
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DESCRIPTION	PRICE	\$/Unit	\$/sf	GRANT FUNDING	Habitat for Humanity GSF COST BUDGET	PRICE	\$/Unit
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II. CONSTRUCTION BUDGET

CONSTRUCTION HARD COSTS

GENERAL PROJECT REQUIREMENTS	386,340	38,634	23.56			386,340	38,634
OFF SITE **	83,120	8,312	5.07			83,120	8,312
SITework	763,784	76,378	46.57			763,784	76,378
BUILDING CONSTRUCTION	1,367,540	136,754	83.39			1,367,540	136,754
VOLUNTEER LABOR	0	0	-			-	0
CONSTRUCTION CONTINGENCY	350,000	35,000	21.34			350,000	35,000

2,950,784	295,078	179.93				2,950,784	295,078
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**DEVELOPER ADMINISTRATION**

Salaries - RED	45,000	4,500	2.74		45,000	4,500
Salaries - Main Office	60,000	6,000	3.66		60,000	6,000
Volunteer Program	50,000	5,000	3.05		50,000	5,000
Homeowner Relations Program	50,000	5,000	3.05		50,000	5,000
Mortgage Administration	0	0	-		-	0
Other Expenses	0	0	-		-	0
<b>SUBTOTAL DEVELOPER ADMINISTRATION</b>	<b>205,000</b>	<b>20,500</b>	<b>12.50</b>		<b>205,000</b>	<b>20,500</b>

<b>CONSTRUCTION BUDGET</b>	<b>3,155,784</b>	315,578	192.43	0	<b>3,155,784</b>	315,578
DESCRIPTION	PRICE	\$/Unit	\$/sf		PRICE	\$/Unit
<b>TOTAL PROJECT BUDGET</b>	<b>4,396,614</b>	439,661	268.09		<b>3,546,614</b>	354,661

III. **GRANT FUNDING BUDGET**

Pending Marin Community Foundation	(450,000)			(450,000)	(450,000)	(45,000)
Pending HOME	(200,000)			(200,000)	(200,000)	(20,000)

<b>GRANT FUNDING ( No Pay Back)</b>	<b>(650,000)</b>	<b>(65,000)</b>		<b>(650,000)</b>	<b>(650,000)</b>	<b>(65,000)</b>
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<b>ELIGIBLE SALES PRICE</b>	<b>289,661</b>
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IV. **MORTGAGE ASSISTANCE LOANS**

Pending AHP Mortgage Assistance	(15,000)	10		(150,000)	(150,000)	(15,000)
Pending City Mortgage Assistance	(427,438)			(427,438)	(427,438)	(42,744)
Pending CalHome	(27,500)	10		(275,000)	(275,000)	(27,500)

<b>MORTGAGE ASSISTANCE</b>				<b>(852,438)</b>	<b>(852,438)</b>	<b>(85,244)</b>
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DESCRIPTION	FULL COSTS			Grants	COSTS NET GRANTS		
	PRICE	\$/Unit	\$/sf		PRICE	\$/Unit	\$/sf
<b>PROJECTED TOTAL PROJECT BUDGET</b>	<b>4,396,614</b>	439,661	268.09	(1,502,438)	<b>2,044,176</b>	204,418	<b>124.64</b>

AFFORDABILITY ANALYSIS USING THE HABITATGSF HOME OWNERSHIP MODEL

<b>3 BED ROOM UNITS</b>	<b>10</b>	<b>2,044,176</b>	<b>HABITAT MORTGAGE</b>	<b>204,418</b>
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MARIN COUNTY HOME PROGRAM PROPOSAL  
2013-14

H-2

1. **Project Name:** 73 Inverness Way
2. **Total Amount Requested** \$150,000
3. **Project Sponsor:** Community Land Trust Association of West Marin **E-mail:** kim@clam-ptreyes.org
- Contact Person and Title:** Kim Thompson, Ex. Director **Website (optional):** www.clam-ptreyes.org
- Address:** P.O. Box 273, Point Reyes Station, CA 94956
- Telephone:** 415-663-1005 **Ext.** **Fax:** 415-663-1005

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

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

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

**Does the sponsor qualify as a Community Housing Development Organization (CHDO)?** X  YES  NO  
*If you are not sure whether your group qualifies as a CHDO, please refer to "The HOME Program...Federal Funds for Affordable Housing" for a definition, or call Roy Bateman. Marin County needs projects to use our CHDO set-aside!*

4. **Project Location** (precise street address, Assessor's Parcel Number, and the year the building was constructed):  
*(If site lacks a street address, attach map showing location.)*  
73 Inverness Way, Inverness CA, 94937, Assessor's Parcel Number 112-281-01, constructed in 1983

5. **Project Description:**  
*(If the project involves an occupied building, attach a complete list of tenant incomes, household sizes, and rents.)*

CLAM desires to turn an extremely dilapidated, foreclosed home in the heart of Inverness village into the first affordable home-ownership opportunity in recent memory among all the communities surrounding Tomales Bay. With an established track record of creating permanently affordable, environmentally sustainable homes for very low-income families, CLAM ensures that West Marin remains a vital and resilient community for the current and future generations. As a grassroots organization formed to respond to the major need for affordable housing in West Marin, and with two part-time staff and an active and skilled Board, CLAM draws on its deep and broad community support for each and every project it takes on. On its current three properties CLAM has created homes for four families and five individuals. CLAM rents to residents at or below 60% AMI, including individuals who work at the local gas station, grocery, deli, schools and newspaper; others who build homes and clean homes, as well as a landscaper and program director at the local Senior Services.

73 Inverness Way is CLAM's first venture to give a local family an affordable opportunity for homeownership, and to create a permanent community asset, as a home that will remain affordable for generations to come. As a Community Land Trust (CLT), CLAM is part of a national group of more than 200 community land trusts that create affordable homes in perpetuity. With 73 Inverness Way, CDBG/HOME funds will be utilized to rehab the house and create a liveable home for a new owner. CLAM will maintain ownership of the land through a ground lease, while selling the house to a family whose total income is at or below 80%AMI. The family then has the benefit of owning the house, making its own improvements in consultation with CLAM, and building equity. If, at a future point, the family wants to sell the home, they do so within a resale formula that allows them to have gained equity, but also allows the home to be resold at an affordable price for another family at 80% AMI or below. In this way, CLAM creates a permanently affordable home; every single dollar of subsidy remains with the home and ensures it is affordable in perpetuity.

73 Inverness Way is a structurally sound house, in desperate need of basic and cosmetic repairs. Funding for rehabilitation includes the cost to replace the septic, and improvements to the house, such as new carpeting, windows, paint, crawl space insulation, appliances, landscaping (as outlined in the attached budget). This project enjoys wide community support and enthusiasm, and CLAM expects to garner and organize community involvement where possible in the labor of rehabilitation and donations of materials.

**6. Total Project Cost:**

*Include all costs for this particular project, regardless of source. Also attach a pro forma and a sources and uses schedule.*

See attached document.

**7. Project Budget for Use of HOME Program Funds:**

Budget should include estimate of costs, such as land or building acquisition costs, construction costs, rehabilitation costs, architectural and engineering fees, etc. Be as accurate and comprehensive as possible. **WARNING:** If your project includes rehabilitation, describe your plans to comply with federal lead paint regulations.

See attached document.

**8. Other Sources of Funds:**

How will you meet the HOME Program matching funds requirement? Include amounts, sources, use, commitment, and timing of all public and private funds other than HOME funds. Be sure to mention any federal assistance, including tax credits and CDBG; local public agency assistance, such as fees waived; and private assistance, such as the interest saved on below market rate loans. Are the other funds firmly committed?

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
<u>Local Donors</u>	Donations	\$75,000		YES	March 2012	Now
<u>A Local Donor</u>	Bridge Loan	\$300,000		YES	November 2012	Now
<u>Local Donors</u>	Donations	\$100,000	Capital Campaign 2013	Not yet		Dec 2013
<u>County of Marin</u>	Fee Waiver for permitting	\$XXX	Not Yet	Not Yet		

**9. Project Implementation:** Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation? How quickly will you be able to spend the requested funding?

CLAM is fully responsible for implementing this project and reporting on how the grant funds were utilized. In order to organize the community's interest in being involved, and in order to provide sufficient financial and educational support to new homeowners in this new venture, CLAM is exploring the possibility of hiring a contractor, like Habitat for Humanity, that will assist CLAM in organizing a local workforce of skilled and volunteer labor, as well as the labor of the homeowner, to be involved in the rehabilitation. An organization like Habitat also ensures a mortgage loan for the homeowner, and homebuyer education programs.

**10. Equal Opportunity Commitment:** Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project.

CLAM will seek to hire a contractor that provides building skills as well as organizing the community and supporting efforts to ensure the successful ownership of an income-eligible homeowner. CLAM envisions that the community itself will be involved in the rehab of the home, and that materials can be purchased from organizations like Habitat's Restore, that benefits low-income communities of color.

Which demographic groups are least likely to apply for your housing, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply.)

CLAM works extensively to ensure it has a fair marketing process that targets income-eligible people of color. West Marin has a large Latino community, and two of the families in CLAM homes are Latino. CLAM advertises available homes in Spanish-language newspaper ads and radio outlets, through Spanish-language community services like Shoreline School Readiness and West Marin Community Center. Additionally, ads in Spanish and English are placed at the Point Reyes Station Community Health Center, West Marin Medical Services, West Marin Multi-Services Center, and local libraries.

*How will your project affirmatively further fair housing?*

Meeting fair housing standards in the application process and ongoing relationships with residents is a priority for CLAM. Staff and Board members have attended the Fair Housing Council of Marin's Fair Housing training (2012), and CLAM historically and currently has a carefully constituted tenant selection committee, tenant selection process, and marketing process that ensure fair housing practices.

**11. Need for the Project:**

**A. Need Group**

*What groups or individuals will benefit from the project? What income level will the project serve? Be specific! Also, describe how you will provide for long-term affordability.*

A family at or below 80% AMI will benefit from this project. CLAM currently requires income verification of all its applicants, and does an annual income verification of all residents. CLAM will utilize similar practices as other Community Land Trusts to ensure the family is income-eligible for homeownership.

This project, by definition, ensures permanent affordability, by locking in the subsidy with the house. The sale of the house to an income-eligible buyer enables that family to own a house, make improvements, and build equity. The resale of the house, through a restricted formula, ensures that while the family builds wealth during its residency, this home is resold at an affordable rate in perpetuity.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,850	\$46,620	\$62,200
2	44,400	53,280	71,050
3	49,950	59,940	79,950
4	55,500	66,600	88,800
5	59,950	71,940	95,950
6	64,400	77,280	103,050
	At least 20% of rental units	The remaining rental units	Homeowner units

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

The need for affordable housing in West Marin is well-documented and a priority community issue. A 2007 survey of 110 local workers in the Tomales Bay Area, designed by CLAM and distributed to 82 local organizations indicated that of the 54% of respondents who do not live in the area, 63% said they cannot afford local housing. Even those who do live in the area, regardless of their income level, cite the lack of affordable housing as the most likely reason they would have to move from the area. At the time of the survey, 70% of respondents were either actively looking for housing or stated that they would need housing within a year. The majority of these individuals earn less than \$35,000 annually.

Inverness and West Marin are replete with expensive second homes and vacation rentals. Only about half of Inverness residences are occupied year-round. **Since the 1980's, there have been no affordable home ownership opportunities in an area where the current market rate for an equivalent size (1300 sq. ft) home is \$500,000 - \$850,000.** This creates a huge area of need that contributes to the instability of the community, as the local workforce increasingly commutes or is priced out of the area entirely.

CLAM will create a home that is affordable to a family with an income of 80% AMI or less, at a sale price of around \$250,000. CLAM will support of the homeowner by 1) ensuring the family has a viable mortgage they can afford, 2) ensuring the family receives homeownership education, and 3) remaining in a supportive relationship to the homeowner for as long as they reside in the home. CLAM envisions creating a homeownership opportunity in the heart of Inverness for a family who would otherwise be priced out of West Marin and contributes to the community. Additionally, CLAM will have created a first, permanently affordable home-ownership opportunity for future generations.

*For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

CLAM's mission is to create affordable homes in an environmentally sustainable way. CLAM has striven to incorporate building practices that reduce climate change and promote energy conservation. CLAM built California's first Passive House in 2010, and CLAM's Blue House project renovated a 1930's home using Passive House methods. Both of these highly energy efficient rental homes are occupied by "very low income" families, at or below 60% AMI. Energy bills for these homes are 84% the cost of energy of equivalent sized

homes. CLAM is currently engaged in a plan to increase energy efficiency at Mesa apartments, built in 1964 and bought by CLAM in 2010.

At 73 Inverness Way, CLAM envisions utilizing the following green building practices in order to conserve energy and reduce the energy footprint of the home. As with its other properties, CLAM will use no VOC paints and finishes, CLAM will utilize local workers, and will use environmentally sustainable materials, such as Forest Stewardship Council (FSC) lumber, finger joint wood, and Energy Star appliances. Additionally, CLAM will rehab the home using R-38 attic insulation, dual pane windows, and airtight construction using a blower door test. CLAM will use a possible heat recovery ventilator that recycles the heat in the building and supplies fresh air, and will use conditioned crawl space. Additionally, as with other properties, CLAM will design and create a native plants landscape and will use recycled or donated, used materials wherever possible.

C. Accessibility:

*What steps are you taking to make this project accessible to people with physical and other disabilities?*

CLAM strives to create accessibility for its current residents with challenges to their mobility. This is especially evidenced at Mesa Apartments, where CLAM inherited four senior residents upon its purchase of the building. CLAM has installed ADA compliant access bars in the bathrooms for these residents, and has taken additional maintenance and social service support measures to ensure safety.

73 Inverness Way is a single-story home located on a flat piece of land in Inverness. In an otherwise hilly area, the road between the home and downtown Inverness – less than a ½ mile – is flat. It is within walking distance to the business center of Inverness, which includes a grocery store and deli, post office, transit stop, café and restaurants. It is an ideal location for anyone who experiences challenges to their mobility. The home currently has a wheelchair ramp in the front that CLAM could keep or structure into a more accessible and aesthetic entrance. There is possibility to create additional wheelchair access in the back, as part of an add-on deck that would lead to sliding glass doors for the master bedroom and living room.

- For further information, please call Roy Bateman at 473-6698.
- The current year's application form must be used.
- Completed applications may be mailed to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903, or they may be hand-delivered to our **new office location at 899 Northgate Drive, Room 408, San Rafael**. Please do not send mail to our Northgate Drive location.
- **APPLICATIONS SENT BY FAX OR E-MAIL WILL NOT BE ACCEPTED.**
- If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit [www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm](http://www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm).
- For a free copy of the HOME Final Rule (24 CFR Part 92), call (800) 998-9999, and ask for a copy of "HO 1272."
- **Please consult with staff (Roy Bateman, phone 473-6698) before you file an application.**
- **Attach a pro forma and a sources and uses schedule.**
- **Applicants are encouraged to apply for Community Development Block Grant (CDBG) funds in at least the same amount as your HOME request.** (Some projects may receive only HOME funds or only CDBG funds. For example, if your project needs a total of \$100,000, apply for \$100,000 from HOME and \$100,000 from CDBG.) The CDBG Program has a separate application form, which must be received by Thursday, December 13, 2012.
- Don't forget to fill out the Organizational Profile form.

## Organization Profile - 2013-14 Data Collection Pilot

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

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

Name of Organization: COMMUNITY LAND TRUST ASSOCIATION OF WEST MARIN

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

Income of Level of Clients Your Org Serves %	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	88%
Low income people	12%
People above the low income limits	

Percentages (%)	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee	
<b>Ethnic/Racial Demographics</b>							
Asian-American/Pacific Islander	0	unknown	X	1	0	0	
African-American/Black	0			0	0	0	
Caucasian/White	75%			50%	100%	100%	
Native American	0			0	0	0	
Mixed Heritage	0			0	0	0	
Unknown/other	0			0	0	0	
<b>TOTAL %</b>	100%			100%	100%	100%	100%
<b>Latino/Hispanic Origin</b>							
Of Latino/ Hispanic Origin	25%	unknown	X	0	0	0	
NOT of Latino/ Hispanic Origin							
<b>TOTAL %</b>	100%			100%	100%	100%	100%
<b>Age</b>							
0-5 years old	<del>5%</del> 5%	unknown	X				
6-17	<del>33%</del> 33%						
18-24	13%						
25-59	28%			100%	40%	40%	
60+	22%			60%	60%		
<b>TOTAL %</b>	100%			100%	100%	100%	100%
<b>Gender</b>							
Female		unknown	X				
Male							
<b>Total %</b>	100%			100%	100%	100%	100%
<b>Disabled %</b>							

Involvement of Clients Your Organization Serves	
On Governing Board %	to be elected in 2013
On Advisory Committee %	to be placed in 2013

**CLAM PROPERTY ACQUISITION FACT SHEET, (November 2012)**

**73 Inverness Way**

CLAM has purchase the property at 73 Inverness Way, in Inverness. This property has a 3 bedroom, 2 bath home, built in 1983 after the 1982 flood. The property is in the heart of Inverness, within walking distance to the village center, transit, shops, and trails. This acquisition would be the first CLAM affordable home in Inverness. CLAM plans to make this home its first Community Land Trust homeownership opportunity – CLAM aims to own the land and sell the house to a local qualifying family. The house could be sold to a family with an income of 80% AMI or less – that is, a family of four who earns no more than \$88,800 per year. CLAM also has the potential to partner with Habitat for Humanity of Greater San Francisco, which rehabilitates and sells homes to qualifying buyers who earn an income of up to 80% AMI.

**Financial Summary:**

**Total Project Cost**                      **\$ 498,042.00**

**Funding**

CLAM Property Fund                      \$ 75,000.00 (confirmed)

CDBG/HOME                                \$ 150,000.00 (estimate)

CLAM Capital Campaign                \$ 31,042.00 (estimate)

**Total Funding**                            **\$206,000**

**Home Sale Price within 80% AMI for a family of four:    apx. \$242,000**



**CLAM PROFORMA FOR 73 INVERNESS WAY  
FOR CDBG/HOME 2013**

**HARD COSTS**

Acquisition \$312,225.00

Construction Materials & Labor \$170,712.90

(includes contingency & construction mark-up)

Permits/Approvals County Amnesty

Site Development/Survey \$ 2,500.00

Real Estate Taxes (6 months) \$ 1,854.00

**SOFT COSTS**

Admin. Overhead \$ 5,000.00

Developer's Fee \$5,000.00

Appraisal \$ 750.00

**TOTAL \$498,041.90**

73 INVERNESS WAY ESTIMATE

Purchase Price	309,000.00
Closing cost	3,000.00
Pest report	225.00
<b>Total Acquisition Cost</b>	<b>312,225.00</b>

	unit	cost/unit	estimated cost
<b>Repair costs</b>			
Roof replacement	2300	3.25	7,475.00
Carpet	794	6	4,764.00
Hard surface flooring	416	7.5	3,120.00
Exterior repair and paint			5,400.00
Interior repair and paint			5,800.00
Windows (see list)			2,300.00
Fixtures (see list)			5,900.00
Septic Plan			5,000.00
Septic permit			5,000.00
Septic install			40,000.00
termite work (report)			14,595.00
window and door install			5,000.00
Energy efficiency-insulation etc.			3,600.00
Bath remodel labor			4,000.00
Plumbing repair			3,000.00
Kitchen repair			4,000.00
Landscape allowance			7,500.00
<b>SUBTOTAL</b>			<b>126,454.00</b>
Contingency		10%	12,645.40
Contractors markup & sales tax		25%	31,613.50
<b>Total Rehab Cost</b>			<b>170,712.90</b>

**Total Project Cost 482,937.90**

	units	cost/unit	estimated cost
<b>Window list</b>			
slider 4-0x6-0	1	250.00	250.00
slider 3-0x4-0	1	150.00	150.00
slider 6-0x5-0	1	300.00	300.00
slider 3-0x2-0	2	125.00	250.00
slider 6-0x4-0	2	225.00	450.00
patio 6-0x6-8	2	450.00	900.00
			<u>2,300.00</u>

	units	cost/unit	estimated cost
<b>Fixtures</b>			
tub/shower	2	750.00	1,500.00
vanity cabinet/sink	2	550.00	1,100.00
toilet	2	150.00	300.00
Range	1	700.00	700.00
Refrigerator	1	1,500.00	1,500.00
Dishwasher	1	500.00	500.00
Water heater	1	300.00	300.00
			<u>5,900.00</u>

MARIN COUNTY HOME PROGRAM PROPOSAL  
2013-14

1. **Project Name:** Marinwood **Total Amount Requested** \$ 700,000

3. **Project Sponsor:** BRIDGE Housing Corporation **E-mail:** [lgrady@bridgehousing.com](mailto:lgrady@bridgehousing.com)

**Contact Person and Title:** Lisa Grady, Senior Project Manager **Website (optional):** [www.bridgehousing.com](http://www.bridgehousing.com)

**Address:** 345 Spear St. Suite 700 San Francisco, CA 94105

**Telephone:** (415) 989-1111 **Ext.** 7514 **Fax:** (415) 495-4898

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

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

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

**Does the sponsor qualify as a Community Housing Development Organization (CHDO)?**  YES  
 NO

*If you are not sure whether your group qualifies as a CHDO, please refer to "The HOME Program...Federal Funds for Affordable Housing" for a definition, or call Roy Bateman. Marin County needs projects to use our CHDO set-aside!*

4. **Project Location** (precise street address, Assessor's Parcel Number, and the year the building was constructed):

*(If site lacks a street address, attach map showing location.)*

121, 155, 175 & 197 Marinwood Avenue, San Rafael, CA  
APN: 164-471-64, 164-471-65, 164-471-69, 164-471-70

5. **Project Description:**

*(If the project involves an occupied building, attach a complete list of tenant incomes, household sizes, and rents.)*

BRIDGE Housing Corporation proposes the development of Marinwood, an affordable housing project in the heart of Marin County, available to households earning below 60% of the Area Median Income. The County of Marin has taken active steps to encourage the development of affordable housing to address the continued imbalance between the needs of both low income residents, as well as the tremendous number of people employed in low-wage jobs who are commuting into Marin and damaging the environment as a result. Marin County has identified the Marinwood site as a Priority Development Area (PDA) and has proposed the mixed-use redevelopment with up to 100 units of housing.

The Marinwood Plaza redevelopment accomplishes the important goals of creating in-fill affordable housing, while eliminating neighborhood blight. BRIDGE is committed to creating a strong sense of place for Marinwood Village as a new community center. The nearly 5 acre site, which is situated in unincorporated San Rafael in northern Marin, consists of a former shopping center. A new grocery store occupies a portion of the site and we hope to redevelop the balance of the site with affordable housing. This site has been the subject of an extensive dialogue between neighbors, owners of the site, county staff, and a series of developers, including BRIDGE. In 2006, the County board of Supervisors adopted the Marinwood Village Guiding Principles, which outlines the development of a grocery store, ancillary retail, plaza and improvements along Marinwood Avenue in addition to 100 units of affordable and market rate housing.

The housing project will be split into two parcels, north and south, with 10 units located in a mixed-use building on the northern parcel and 72 units located on the southern parcel. The new grocery store will be located on a center parcel that will be owned by Hoytt Enterprises, which is selling BRIDGE the north and south parcels. (Please see the conceptual parcel map and aerial of the site attached). The northern site will be 1 acre and the southern site will be 2.5 acres. The surrounding neighborhood is primarily single story homes and an elementary and middle school as well as the Marinwood Community Center are located within a half mile of the site. In addition, the location is close to large regional employers including the County of Marin and Kaiser Permanente and regional bus service. The site is therefore well situated for a 4% or 9% low income housing tax credit project.

The proposed project offers a unique opportunity to meet the County of Marin's stated need for more affordable workforce housing while revitalizing a blighted part of an otherwise healthy neighborhood.

**6. Total Project Cost:**

*Include all costs for this particular project, regardless of source. Also attach a pro forma and a sources and uses schedule.*

\$22,884,726- Please see sources and uses attachment.

**7. Project Budget for Use of HOME Program Funds:**

*Budget should include estimate of costs, such as land or building acquisition costs, construction costs, rehabilitation costs, architectural and engineering fees, etc. Be as accurate and comprehensive as possible. WARNING: If your project includes rehabilitation, describe your plans to comply with federal lead paint regulations.*

We intend to use all the requested HOME funds for site acquisition.

\*\*\*Please see project sources and uses attachment.

**8. Other Sources of Funds:**

*How will you meet the HOME Program matching funds requirement? Include amounts, sources, use, commitment, and timing of all public and private funds other than HOME funds. Be sure to mention any federal assistance, including tax credits and CDBG; local public agency assistance, such as fees waived; and*

private assistance, such as the interest saved on below market rate loans. Are the other funds firmly committed?

We anticipate using the requested HOME funding to complete the acquisition of the site and will be seeking additional allocations of HOME funding in next year's funding cycle. In addition, we will be seeking funds from the Marin Community Foundation, as well as other foundation support. We are also applying for CDBG funds in parallel. In addition, we will be seeking funding from the County's Housing Trust Fund. The balance of the financing will be secured once we have completed the entitlement process and the acquisition of the site.

**9. Project Implementation:** *Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation? How quickly will you be able to spend the requested funding?*

BRIDGE will be responsible for implementing this project over the next 3-4 years as we work through the entitlement process (securing environmental approvals & a master plan), and as we further develop the design & seek building department approvals of financing.

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project.*

Marketing of the Marinwood project will be managed by BRIDGE's property management company, BRIDGE Property Management Company ("BPMC"). BPMC manages all of BRIDGE's Marin affordable rental communities and is very familiar with all of the social service networks and media outlets around which we will coordinate an affirmative marketing campaign for Marinwood to ensure that there are equal housing opportunities. With respect to treatment of applicants, the process will not discriminate against any individual or family because of race, color, creed, national or ethnic origin or ancestry, religion, sex, sexual preference, gender identity, age, disability, handicap, military status, source of income, marital status or presence of children in a household, AIDS -related conditions, or any other arbitrary basis. When active marketing commences BRIDGE will advertise in both local and regional newspapers as well as multilingual papers. All marketing materials will display the Equal Opportunities Logo. BRIDGE will post signage at the project site shortly before construction is complete with a telephone hot line that will be available in both English and Spanish. These fair housing efforts will be continued throughout the operation of the project by BPMC.

**11. Need for the Project:**

**A. Need Group**

*What groups or individuals will benefit from the project? What income level will the project serve? Be specific! Also, describe how you will provide for long-term affordability.*

The project will serve households earning no more than 60% of Area Median Income (AMI). Units will be targeted to lower income ranges. The precise mix will be determined as the financing plan is developed and has specific targeting regiments that are determined. Eligibility will be determined by BRIDGE Property Management Company through the lease-up process and annually thereafter using TCAC standards for income screening. Any special requirements for income screening for HOME will be integrated into the process.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,850	\$46,620	\$62,200
2	44,400	53,280	71,050
3	49,950	59,940	79,950
4	55,500	66,600	88,800
5	59,950	71,940	95,950
6	64,400	77,280	103,050
	At least 20% of rental units	The remaining rental units	Homeowner units

B. Project Rationale:

*Why is this project needed? Will it assist an especially needy or underserved group?*

Marin County is the wealthiest county in California with a high home ownership rate and very little affordable housing. Rents countywide have risen over 5% in the last 4 years with 1BR rents up nearly 10% (Realfacts.com). Currently, the average rent for a 2BR apartment within this market is \$2000 and out of reach for very low, low and even moderate income households. This leads most low income residents to overpay for housing; 84% of renters at or below 80% of AMI are overpaying, according to the County Housing Element. The occupancy rate is the highest in the Bay Area after Alameda County at over 97%. Although only 5% of Marin residents are living below the poverty line, the majority of Marin's service and agricultural workers are commuting from outside the County and many from outside the region. Marin's wealthy households and fast growing senior population create huge demand for services and service jobs, but there is not enough affordable housing for these service employees to live in Marin County.

The proposed Marinwood project will directly target these families who work in Marin and are in need conveniently located, high quality housing, which is currently hard to come by. In addition to being affordable, the site offers the advantage of having public schools nearby in the acclaimed Dixie School District and transit linkages along Highway 101. The new grocery store will provide convenient shopping and the project's on-site amenities will include laundry facilities, a multi-purpose community room, BBQ area, open space, and play areas/courtyards. The site's location and affordably levels will help us to quickly fill units as they come online.

*For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

BRIDGE is committed to providing a variety of green measures in all our projects which include: Low-Mercury Lamps, ENERGY-STAR qualified clothes washers in central laundry facilities and ENERGY-STAR refrigerators in each unit; double-flush toilets in every unit, built-in recycling in each unit, low-VOC interior paints, recycled content carpet and CRI-green label certified to cover 75% of all floor area, and on site storm water management to the degree possible, as well as bio-swales and planter boxes, and native drought resistant plants in the landscape design. We will also explore the possibility of participating in the Greenpoint rating program or other comparable sustainable building verification.

C. Accessibility:

*What steps are you taking to make this project accessible to people with physical and other disabilities?*

The areas of commercial activity and public accommodation including the retail space and common areas will be designed in accordance with accessibility requirements of the Americans with Disabilities Act Standards (ADAS), the California Building Code (CBC), and mandatory local jurisdiction requirements.

The covered dwelling units will be designed in accordance with accessibility requirements. Covered dwelling units include all units in the mixed use building with elevator and all ground floor units in the three walk-up buildings without elevator.

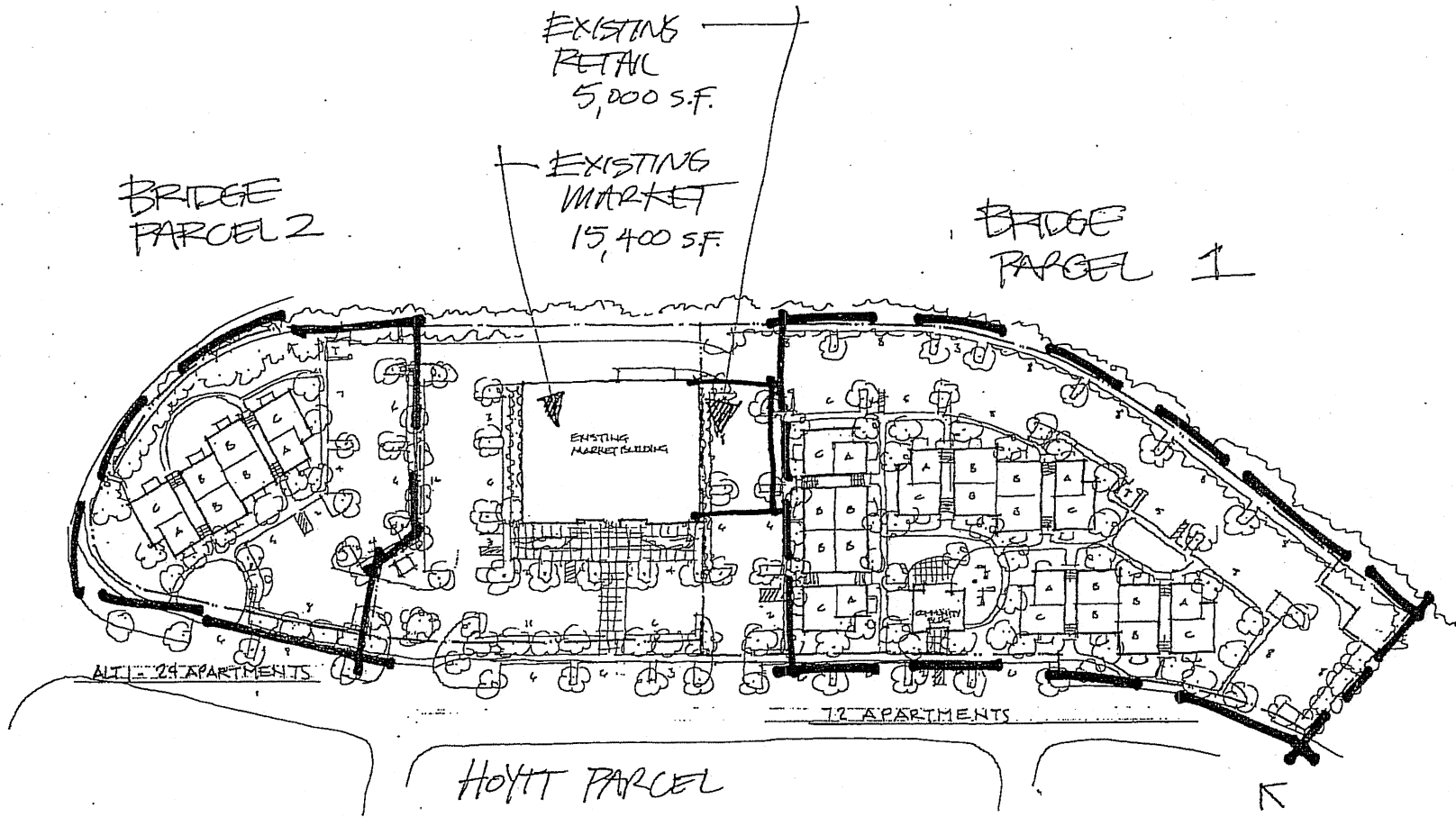
The covered units will be designed in accordance with the CBC, the Fair Housing Act (FHA), and mandatory local jurisdiction requirements. Additionally, use of federal funds will require compliance with Section 504 of the Rehabilitation Act of 1973. To comply common areas and some covered dwelling units will be designed in conformance with the Uniform Federal Accessibility Standards (UFAS).

**MARINWOOD PLAZA SOURCES AND USES**

12/10/2012

<b>Use of Funds</b>	<b>Total</b>	<b>Predevelopment</b>	<b>Construction</b>	<b>Permanent</b>
Acquisition	3,610,000	3,610,000		3,610,000
Construction	12,184,514		12,184,514	12,184,514
Architect, engineers, Permits	1,833,064	1,169,414	188,650	1,833,064
Indirect Expenses	544,286	124,286	865,000	544,286
Financing and Carry Costs	1,541,818		1,541,818	1,541,818
Other (Taxes, Soft Cost Contingency, Reserves)	715,926	205,925	47,284	715,926
Developer Fee + Syndication Costs	2,455,118	9,500	630,000	2,455,118
Conversion Costs (repay const loan)	14,557,266			
<b>Total</b>	<b>37,441,992</b>	<b>5,119,125</b>	<b>15,457,266</b>	<b>22,884,726</b>
Permanent Mortgage	6,809,017			6,809,017
Construction loan	14,557,266		14,557,226	
CDBG 2011	299,300			299,300
HOME 2011	84,224			84,224
CDBG-2012 allocation*	700,000			700,000
HOME-2012 allocation*	700,000			700,000
Add'l Gap Funding- future CDBG, HOME or MCF	6,230,259	4,989,602		6,230,259
Fee Waivers				
Investor Equity	7,140,402		900,000	7,140,402
GP Equity				
Deferred Developer Fee				
AHP	792,000			792,000
Proceeds from Land Flip	129,524	129,524		129,524
<b>TOTAL SOURCES</b>	<b>37,441,992</b>	<b>5,119,126</b>	<b>15,457,226</b>	<b>22,884,726</b>

\*CDBG and HOME funds will be used to complete the acquisition of the site



MARIN WOOD VILLAGE FAMILY HOUSING STUDY 2  
 TWM ARCHITECTS 9-22-10

CONCEPTUAL PARCEL MAP

EXHIBIT A



### Organization Profile - 2013-14 Data Collection Pilot

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

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

Name of Organization: BRIDGE Housing Corporation

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

Income of Level of Clients Your Org Serves %	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	70
Low income people	25
People above the low income limits	5

Percentages (%)	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
<b>Ethnic/Racial Demographics</b>						
Asian-American/Pacific Islander	23 %		1 %	1 %		
African-American/Black	24 %		11 %	13 %	12 %	
Caucasian/White	30 %		39 %	40 %	82 %	
Native American			0 %	1 %		
Mixed Heritage			2 %	2 %		
Unknown/other	23 %		47 %	43 %	6 %	
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Latino/Hispanic Origin</b>						
Of Latino/ Hispanic Origin			37 %	32 %		
NOT of Latino/ Hispanic Origin			63 %	68 %		
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Age</b>						
0-5 years old						
6-17						
18-24						
25-59						
60 +						
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Gender</b>						
Female			50 %	63 %	18 %	
Male			50 %	37 %	82 %	
<b>Total %</b>	100%	100%	100%	100%	100%	100%
<b>Disabled %</b>						

Involvement of Clients Your Organization Serves	
On Governing Board %	0 %
On Advisory Committee %	0 %



Marinwood, CA 94903

Miller Creek Rd

Marinwood Ave

Santa Rita Dr

Puente Dr

Walter St

Redwood Hwy

©2011 Google



*Budget should include estimate of costs, such as land or building acquisition costs, construction costs, rehabilitation costs, architectural and engineering fees, etc. Be as accurate and comprehensive as possible. WARNING: If your project includes rehabilitation, describe your plans to comply with federal lead paint regulations.*

\$525,000 in HOME funds are being requested for general development costs, and will be used with a range of matching sources (see below) for activities such as architectural and engineering fees, demolition costs, and construction costs. HOME funds have already been secured to assist three out of 14 homes. The HOME funds now requested will be designated to assist an additional three homes, bringing the total to six HOME-assisted units.

Overall costs in the development phase are an estimated \$4,707,306, including pre-development costs (e.g., architectural fees), demolition of existing structures, preparation of the site, required off-site improvements, and construction of 15 new structures (14 homes and one community center). These costs are detailed in the attached sources and uses document.

The 15 structures will cost an average estimated \$366,733 each (including acquisition and development).

#### 8. Other Sources of Funds:

*How will you meet the HOME Program matching funds requirement? Include amounts, sources, use, commitment, and timing of all public and private funds other than HOME funds. Be sure to mention any federal assistance, including tax credits and CDBG; local public agency assistance, such as fees waived; and private assistance, such as the interest saved on below market rate loans. Are the other funds firmly committed?*

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>*Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Dominican Sisters	Acquisition	\$85,000	Fall 2011	Yes	Fall 2011	Now
MCF	Acquisition	\$300,000	11/10/11	Yes	Spring 2012	Now
Marin County	Acquisition	\$250,000	Fall 2011	Yes	Spring 2012	Now
Private Donors	Acquisition	\$103,115	Fall 2011	Yes	Fall 2011	Now
MCF Loan	Acquisition	\$200,000	Fall 2011	Yes	Spring 2012	Now
Novato CDBG	Development	\$78,000	Wint. 2011	Yes	Spring 2012	Now
County CDBG	Development	\$31,879	Wint. 2011	Yes	Spring 2012	Now
MCF	Development	\$600,000	Fall 2012	No	Pending	Pending
County HOME	Development	\$530,538	Wint. 2011	Yes	Spring 2012	Now
County CDBG	Development	\$200,000	Wint. 2012	No	Pending	Pending
Novato Housing	Development	\$400,000	Spr. 2012	Yes	Fall 2012	Now
Bank of Marin	Development	\$25,000	2012	Yes	2012	Now
Marin County	Development	\$300,000	2012	Yes	2012	Now
Irwin Trust	Development	\$250,000	Fall 2012	No	Pending	Pending
FHLB-AHP	Development	\$300,000	Spr. 2013	No	Pending	Pending
Tam. Pacific	Development	\$200,000	2013	No	Pending	Pending
Bothin Fdn.	Development	\$30,000	2013	No	Pending	Pending
Other Fdns.	Development	\$125,000	2013	No	Pending	Pending
Corp/Priv Donors	Development	\$5,000	Fall 2012	Yes	Fall 2012	Now
Corp/Priv Donors	Development	\$1,162,461	2013	No	Pending	Pending

\*Note: All funding commitments to date are firm.

#### 9. Project Implementation: *Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation? How quickly will you be able to spend the requested funding?*

Homeward Bound is the owner and developer of the Oma Village project. The agency has demonstrated its capacity for these roles by having successfully self-developed the New Beginnings Center and Next Key Center. Deputy Director Paul Fordham is the project manager, coordinating the activities of and interfacing with the general contractor, Blu Homes, and Novato planning officials.

The project has two phases: property acquisition and housing development as follows:

##### Phase 1: Property Acquisition, Complete:

Homeward Bound has raised the needed funds for and acquired the 5394 Nave Drive property.

##### Phase 2: Housing Development, Spring 2012 – Spring 2014:

The housing development phase is now well underway. Fundraising is moving forward (see above) and Blu Homes, a respected and innovative North Bay builder, has been selected to be the architect, project manager, and general contractor. This firm saves time and money by using its pre-existing architectural designs, precision building attractive green homes in its own manufacturing facility, and assembling the homes on-site. This process can take as little as two to three months, while the traditional stick-built construction process can take 18 months or more. Blu Homes will identify and retain consultants and sub-contractors needed for pre-development work (e.g., greenhouse gas study), as well as manage site demolition and preparation, and construction of foundations and other work for the homes on-site.

The original concept for the ¾ acre site encompassed a village of 14 one-storey homes, a community center (with meeting



space, computer lab and tutoring center, and laundry), communal open space, and parking. However, Homeward Bound and Blue Homes are currently working on an improved design, with Novato's input, to include some two-storey units, more open space, an outdoor kitchen for community building events, play structures, and decks and landscaping.

Current development target dates are as follows: All approvals and permits secured, April 2013; construction begins Fall 2013; construction complete Winter 2013/14; and certificate of occupancy and grand opening, Spring 2014.

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project.*

As mentioned above, Blu Homes, has been selected to be the architect, project manager, and general contractor. This firm was selected because it saves time and money by using its pre-existing architectural designs, precision building attractive eco-friendly homes in its own manufacturing facility, and assembling the homes on-site. Blu Homes will identify and retain consultants and sub-contractors needed for pre-development work, as well as manage site demolition and preparation, and construction onsite. In doing so, at Homeward Bound's request Blue Homes will explicitly advertise for and encourage local women- and minority-owned firms to bid on design and development work.

*Which demographic groups are least likely to apply for your housing, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply.)*

Most of the families served by this project will be members of one or more protected classes, such as minority families, single parent-headed families, and non-English speaking families, under County of Marin's Analysis of Impediments to Fair Housing Choice Implementation Plan, thus forwarding fair housing in Marin. Demographic groups least likely to apply for this housing (and for Homeward Bound programs in general) are non-English speaking families and families with a disability. Steps to reach these groups will include direct outreach to qualified families in these demographic groups to encourage them to apply for the housing; translating all housing information and leases into Spanish and Vietnamese; providing bilingual services or translation where needed, making available written information to all prospective and existing tenants about tenant housing rights and services (e.g., Fair Housing of Marin) to protect them from discrimination; expanding our peer network to include mentoring among members of protected groups to ensure they feel welcome; providing financial literacy training; and providing and advertising disability accessible housing units.

*How will your project affirmatively further fair housing?*

Homeward Bound will continue to further fair housing through this project and all of its housing activities through the development of additional affordable housing for families, outreach to protected classes, providing bilingual forms and services, providing translation services when needed, providing written information about and referring residents to Fair Housing of Marin, and using peer networking to create a more welcoming environment for members protected classes, providing financial literacy training; and providing and advertising disability accessible housing units.

**11. Need for the Project:**

**A. Need Group**

*What groups or individuals will benefit from the project? What income level will the project serve? Be specific! Also, describe how you will provide for long-term affordability.*

This housing will serve homeless families who are leaving or graduating from Homeward Bound emergency shelters or transitional housing programs, such as the Family Emergency Center and Family Resource Center. Homeward Bound serves an average of 145 homeless families per year, so there should be no shortage of families in need of the homes. Most of the families served will fall within the extremely low-income range (30% or less of AMI) with the remainder within in the low-income range (50% or less of AMI). Families selected for these homes will come from the group of homeless families whose adults are actively engaged in employment or job training, job placement, and/or career-related education. These will encompass families who are striving to improve economically and become fully self-sufficient. Thus, in addition to job training and placement assistance all the families will have access to Homeward Bound asset-building and income support programs, including financial literacy and savings programs, tax benefit assistance, and public benefits counseling. For such upwardly mobile families, a home of their own will be a critical step forward that will help to catalyze their family and personal successes. Each resident's income will be documented as part of the application process and will be tracked throughout his or her stay. Homeward Bound intends to maintain long-term project affordability and will provide any affordability restrictions requested by project funders.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,850	\$46,620	\$62,200
2	44,400	53,280	71,050
3	49,950	59,940	79,950
4	55,500	66,600	88,800
5	59,950	71,940	95,950
6	64,400	77,280	103,050
	At least 20% of rental units	The remaining rental units	Homeowner units

*Why is this project needed? Will it assist an especially needy or underserved group?*

This project is needed to help meet very high priority community goals relating to ending homelessness, increasing the overall supply of affordable housing, and increasing the supply of workforce housing. In addition, the project will promote a smart growth approach to development because it is close to a number of Golden Gate Transit bus lines; it is positioned within an existing mixed area needing redevelopment; and it will incorporate green design. All of the above priorities are highlighted in key Marin County planning documents, as follows:

- County of Marin 2010-2014 Consolidated Plan, prioritizes increasing the supply of affordable housing for low income, homeless, and workforce households.
- Marin Community Foundation 2010-2014 Strategic Plan, prioritizes increasing the supply of affordable housing, including for homeless persons, and ending the cycle of poverty for low-wage workers and other low-income persons.
- County of Marin Homeless Continuum of Care Plan (submitted to HUD), prioritizes ending homelessness by providing more permanent affordable and supportive housing and reducing the number of homeless households with children.
- Marin County's Ten Year Homeless Plan, prioritized all efforts to end homelessness and provide permanent affordable and supportive housing for low-income and homeless households.
- County of Marin Housing Element, prioritizes increasing the supply of affordable housing, including for homeless households and the workforce.

*For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

These small eco-friendly homes will be environmentally conscious in a variety of ways; they will be designed for maximum energy efficiency and have zero emissions from paint and other toxic materials. The homes are designed to fit the sun, wind, and weather patterns specific to a building site, thus creating cost effective energy savings. The use of high performance materials and systems such as bamboo floors and radiant heat, Energy Star appliances, sustainably forested or reclaimed wood and recycled steel, and control of the building environment will all help to save resources and energy and to reduce construction waste and landfill use. Finally, drought tolerant or native plant landscaping will be utilized to create water savings and reduce garden maintenance costs. Homeward Bound hopes to incorporate solar electricity and solar hot water heating into the project design and our goal is to have Oma Village certified as Net Zero Buildings.

#### C. Accessibility:

*What steps are you taking to make this project accessible to people with physical and other disabilities?*

Homeward Bound is committed to equal access to all of its programs for people with physical and other disabilities (who are disproportionately represented in the homeless population). The project will be designed and built in accordance with applicable disability access guidelines, including fully accessible units and common areas.

- For further information, please call Roy Bateman at 473-6698.
- The current year's application form must be used.
- Completed applications may be mailed to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903, or they may be hand-delivered to our **new office location at 899 Northgate Drive, Room 408, San Rafael**. Please do not send mail to our Northgate Drive location.
- **APPLICATIONS SENT BY FAX OR E-MAIL WILL NOT BE ACCEPTED.**
- If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit [www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm](http://www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm).
- For a free copy of the HOME Final Rule (24 CFR Part 92), call (800) 998-9999, and ask for a copy of "HO 1272."
- **Please consult with staff (Roy Bateman, phone 473-6698) before you file an application.**
- **Attach a pro forma and a sources and uses schedule.**
- **Applicants are encouraged to apply for Community Development Block Grant (CDBG) funds in at least the same amount as your HOME request. (Some projects may receive only HOME funds or only CDBG funds. For example, if your project needs a total of \$100,000, apply for \$100,000 from HOME and \$100,000 from CDBG.) The CDBG Program has a separate application form, which must be received by Thursday, December 13, 2012.**
- Don't forget to fill out the Organizational Profile form.

**HOME PROPOSALS MUST BE RECEIVED BY THURSDAY, DECEMBER 13, 2012 AT 5:00 P.M.**

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

**Homeward Bound of Marin**  
**Oma Village Project Capital Sources & Uses Report**  
*As of 12.10.12*

<b>Sources of Funds</b>	<b>Received</b>	<b>Pledged</b>	<b>Pending</b>	<b>Total</b>
<b>Acquisition</b>	<b>733,590.</b>	<b>4,525.</b>	<b>0.</b>	<b>738,115.</b>
Marin Community Foundation - Contribution	300,000.			300,000.
County of Marin	250,000.			250,000.
Dominican Sisters	85,000.			85,000.
Private/Other Donations	98,590.	4,525.		103,115.
<b>Construction &amp; Demolition</b>	<b>305,000.</b>	<b>1,065,417.</b>	<b>3,392,461.</b>	<b>4,762,878.</b>
City of Novato CDGB		78,000.	200,000.	278,000.
County of Marin CDGB		31,879.		31,879.
Marin Community Foundation			600,000.	600,000.
County of Marin HOME		530,538.	525,000.	1,055,538.
City of Novato Housing Opportunity Funds		400,000.		400,000.
Bank of Marin	5,000.	20,000.		25,000.
County of Marin	300,000.			300,000.
William G Irwin Charitable Trust			250,000.	250,000.
FHLB-AHP (First Republic) - <i>Forgivable Loan</i>			300,000.	300,000.
Tamalpais Pacific			200,000.	200,000.
Bothin Foundation			30,000.	30,000.
Other Foundations			125,000.	125,000.
Public and Corporate Donations		5,000.	1,162,461.	1,167,461.
<b>Sub-Total:</b>	<b>1,038,590.</b>	<b>1,069,942.</b>	<b>3,392,461.</b>	<b>5,500,993.</b>
* Marin Community Foundation - Acquisition Loan	200,000.			200,000.
<b>TOTAL:</b>	<b>1,238,590.</b>	<b>1,069,942.</b>	<b>3,392,461.</b>	<b>5,700,993.</b>

<b>Uses of Funds</b>	<b>Estimated</b>	<b>Actual</b>	<b>Remaining</b>
<b>Acquisition Costs</b>	<b>796,687.</b>	<b>796,687.</b>	<b>0.</b>
Purchase price for land & structures	790,000.	790,000.	0.
Title & recording fees	6,687.	6,687.	0.
Other:	0.		0.
<b>Construction Costs</b>	<b>4,308,598.</b>	<b>166,371.</b>	<b>4,142,227.</b>
Buildings	2,295,385.		2,295,385.
Site Work (including landscaping)	940,896.	550.	940,346.
Contractor's/Project Management Fee	158,260.	150,701.	7,559.
Permits & Fees (City of Novato)	664,857.	6,518.	658,339.
Other: <i>Painting &amp; MEP Connections</i>	124,200.		124,200.
Other: <i>Demolition</i>	125,000.		125,000.
Other: <i>Inspections</i>	0.	6,298.	(6,298.)
Other: <i>Site Security</i>	0.	2,304.	(2,304.)
<b>Predevelopment/Project Planning</b>	<b>319,708.</b>	<b>3,953.</b>	<b>315,755.</b>
Architect (design & supervision)	0.		0.
Legal	0.		0.
Appraisal	3,500.		3,500.
Marketing/Fundraising Expenses (HB)	0.	1,758.	(1,758.)
Engineering (surveys & tests)	167,038.		167,038.
Developer ( <i>HB Management Team</i> )	100,000.		100,000.
Other: <i>BluHomes Project Management</i>	49,170.		49,170.
Other: <i>Project Office Supplies</i>	0.	2,194.	(2,194.)
<b>Finance Fees &amp; Related Costs</b>	<b>76,000.</b>	<b>5,447.</b>	<b>70,553.</b>
Interest on purchase/construction loan	46,000.	3,333.	42,667.
Taxes	0.	2,114.	(2,114.)
Hazard Insurance	5,000.		5,000.
Financing Fees (construction & permanent)	10,000.		10,000.
Mortgage insurance (during construction)	0.		0.
Financing/construction contingency	15,000.		15,000.
Other Fees:	0.		0.
<b>TOTAL:</b>	<b>5,500,993.</b>	<b>972,458.</b>	<b>4,528,535.</b>

# Homeward Bound of Marin

## Oma Village Operating Revenue & Expense Pro-Forma

5394 Nave Drive, Novato, CA 94949

		Year 1	Year 2	Year 3	Year 4	Year 5
<b>INCOME</b>						
Gross Annual Rent	2.00%	98,400	100,368	102,375	104,423	106,511
Less Vacancy & Collection Loss	5.00%	(4,920)	(5,018)	(5,119)	(5,221)	(5,326)
<b>EFF. GROSS INCOME:</b>		<b>93,480</b>	<b>95,350</b>	<b>97,257</b>	<b>99,202</b>	<b>101,186</b>
<b>EXPENSES</b>						
<b>Payroll (includes taxes &amp; benefits)</b>						
Program Coordinator (Vacant) 0.75 FTE (\$32,000)	2.00%	32,000	32,640	33,293	33,959	34,638
Resident Manager (Vacant)		3,300	3,346	3,413	3,481	3,550
<b>Subtotal Payroll</b>		<b>35,300</b>	<b>35,986</b>	<b>36,705</b>	<b>37,439</b>	<b>38,188</b>
<b>Office and Operating</b>		2.00%				
Office & Operating		2,076	2,118	2,160	2,204	2,248
Phone		1,849	1,886	1,924	1,963	2,002
Office Equipment		1,835	1,872	1,910	1,948	1,987
Local Taxes, Licenses & Fees		1,437	1,466	1,495	1,525	1,556
Staff Related Costs		980	999	1,019	1,040	1,061
Program Equip/Supplies		1,138	1,161	1,184	1,208	1,232
Misc Expenses		0	0	0	0	0
<b>Subtotal Office and Operating</b>		<b>9,316</b>	<b>9,503</b>	<b>9,693</b>	<b>9,886</b>	<b>10,084</b>
<b>Utilities</b>		2.00%				
Utilities		15,820	16,136	16,459	16,788	17,124
Other (Fire/Security Alarm)		2,238	2,282	2,328	2,375	2,422
<b>Subtotal Utilities</b>		<b>18,058</b>	<b>18,419</b>	<b>18,787</b>	<b>19,163</b>	<b>19,546</b>
<b>Insurance</b>		1.00%				
Property / Liability Insurance		8,228	8,310	8,393	8,477	8,562
<b>Subtotal Taxes and Insurance</b>		<b>8,228</b>	<b>8,310</b>	<b>8,393</b>	<b>8,477</b>	<b>8,562</b>
<b>Maintenance</b>		2.00%				
Repairs (includes Pest Control)		3,046	3,107	3,169	3,232	3,297
<b>Subtotal Maintenance</b>		<b>3,046</b>	<b>3,107</b>	<b>3,169</b>	<b>3,232</b>	<b>3,297</b>
<b>Project Reserves</b>		1.50%				
Replacement Reserve		9,766	9,912	10,061	10,212	10,365
Operating Reserve		4,800	4,872	4,945	5,019	5,095
<b>Subtotal Reserves</b>		<b>14,566</b>	<b>14,784</b>	<b>15,006</b>	<b>15,231</b>	<b>15,460</b>
<b>Admin Allocation</b>		2.00%				
Admin Allocation		4,966	5,065	5,167	5,270	5,375
<b>Subtotal Admin Allocation</b>		<b>4,966</b>	<b>5,065</b>	<b>5,167</b>	<b>5,270</b>	<b>5,375</b>
<b>NET OPERATING EXPENSES</b>						
		<b>93,480</b>	<b>95,174</b>	<b>96,920</b>	<b>98,700</b>	<b>100,513</b>
<b>NET CASHFLOW</b>						
		-	176	336	502	673





## Organization Profile - 2012-2013 Data Collection Pilot

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

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

**Name of Organization:** Homeward Bound of Marin

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

<b>Income of Level of Clients Your Org Serves %</b>	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	100%
Low income people	
People above the low income limits	

<b>Percentages (%)</b>	<b>Clients Your Org Serves</b>	<b>Clients for this Project</b>	<b>Support Staff</b>	<b>Professional Staff</b>	<b>Board</b>	<b>Advisory Committee</b>
<b>Ethnic/Racial Demographics</b>		<b>Est. Projected for Oma Village</b>				<b>N/A</b>
Asian-American/Pacific Islander	1%	2%	4%			
African-American/Black	20%	23%	22%		7%	
Caucasian/White	53%	37%	61%	77%	79%	
Native American	2%	2%		8%		
Mixed Heritage	2%	2%				
Unknown/other (including Latino)	22%	34%	13%	15%	14%	
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Latino/Hispanic Origin</b>						
OF Latino/ Hispanic Origin	19%	33%				
NOT of Latino/ Hispanic Origin	81%	67%				
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Age</b>						
0-5 years old	9%	37%				
6-17	5%	20%				
18-24	2%	3%	9%			
25-59	72%	40%	82%	70%	79%	
60 +	12%		9%	30%	21%	
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Gender</b>						
Female	34%	60%	53%	54%	64%	
Male	66%	40%	47%	46%	36%	
<b>Total %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Disabled %</b>	<b>43%</b>	<b>14%</b>	<b>unknown</b>	<b>unknown</b>	<b>7%</b>	

<b>Involvement of Clients Your Organization Serves</b>	
On Governing Board %	7%
On Advisory Committee %	N/A

MARIN COUNTY HOME PROGRAM PROPOSAL  
2013-14

1. Project Name: Peace Village 2. Total Amount Requested \$535,000

3. Project Sponsor: Resources for Community Development E-mail: aklein@rcdev.org

Contact Person and Title: Alicia Klein, Senior Project Manager Website (optional): www.rcdev.org

Address: 2220 Oxford St., Berkeley, CA 94704

Telephone: 510 841-4410 Ext. 336 Fax: 510 548-3502

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

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

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

Does the sponsor qualify as a Community Housing Development Organization (CHDO)?  YES  NO  
If you are not sure whether your group qualifies as a CHDO, please refer to "The HOME Program...Federal Funds for Affordable Housing" for a definition, or call Roy Bateman. Marin County needs projects to use our CHDO set-aside!

4. Project Location (precise street address, Assessor's Parcel Number, and the year the building was constructed):  
(If site lacks a street address, attach map showing location.)

Address: 2626 Sir Francis Drake Blvd., Fairfax, CA 94930  
Year Built: Main building: 1960; Secondary building moved to site in 1980's  
APN: 174-070-17

5. Project Description:  
(If the project involves an occupied building, attach a complete list of tenant incomes, household sizes, and rents.)  
In collaboration with Christ Lutheran Church and the City of Fairfax, Resources for Community Development proposes to develop Peace Village, 40 units of housing for low income seniors, incorporated within an existing neighborhood and school community. The project will be designed as a beautiful and healthy place for seniors to age-in-place in Marin, in addition to being a showcase example for green, sustainable model of housing in Marin County. The Town of Fairfax strongly supports this project, having included the church's property as an opportunity site in the Housing Element of its General Plan. At its own expense the Town has rezoned the site to accommodate the 40 units, as well as having gone through the EIR process. The design review is the only remaining discretionary approval required.

Resources for Community Development (RCD), a nonprofit dedicated to creating and owning affordable housing, has 28 years of experience developing affordable housing for those with the fewest options. While RCD has developed 1700 units in eighteen communities, Peace Village will be RCD's first development in Marin County. See RCD's statement of qualifications, attached, for additional information.

**6. Total Project Cost:**

*Include all costs for this particular project, regardless of source. Also attach a pro forma and a sources and uses schedule.*

Total Cost	\$14,777,700
Acquisition	\$1,569,500
Hard Costs (including builder's risk)	\$6,825,000
Hard Cost Contingency	\$682,500
Permits, Fees and Utilities	\$1,178,909
Design Costs	\$875,000
Construction Loan Financing	\$758,868
Perm Loan Costs	\$29,771
Syndication Costs	\$141,815
Reserves	\$445,857
Developer Fee	\$1,400,000
Other Soft Costs	\$870,481

**7. Project Budget for Use of HOME Program Funds:**

*Budget should include estimate of costs, such as land or building acquisition costs, construction costs, rehabilitation costs, architectural and engineering fees, etc. Be as accurate and comprehensive as possible. WARNING: If your project includes rehabilitation, describe your plans to comply with federal lead paint regulations.*

Acquisition	\$526,100
Architecture/engineering	\$8,900*
	\$535,000

\* RCD requests that this portion of the HOME Program Funds be made as a Project-Specific Technical Assistance Loan to a CHDO, which allows the County to waive repayment "if there are impediments to project development that the participating jurisdiction determines are reasonably beyond the control of the borrower." (24 CFR Part 92.301(a)(3)) Jurisdictions may use 10% of their CHDO set-aside for Project-Specific Assistance to a CHDO (24 CFR Part 92.300(c)).

**8. Other Sources of Funds:**

*How will you meet the HOME Program matching funds requirement? Include amounts, sources, use, commitment, and timing of all public and private funds other than HOME funds. Be sure to mention any federal assistance, including tax credits and CDBG; local public agency assistance, such as fees waived; and private assistance, such as the interest saved on below market rate loans. Are the other funds firmly committed?*

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Marin Workforce Housing Trust Catalyst Loan	Predevelopment	30,000	7/24/12	Yes	8/9/12	9/1/12
Tamalpais Pacific	Predevelopment	75,000	Will apply in Spring 2013	No	N/A	6/1/13
Marin Community Foundation	Predevelopment	407,000	Will apply in Spring 2013	No	N/A	12/1/13
Marin County CDBG	Acquisition & Permanent	250,000	12/13/12 (will apply in 2013 for additional CDBG)	No	N/A	7/1/13, 7/1/14
Predevelopment Loan	Predevelopment	572,875	N/A	No	N/A	7/1/14
9% Tax Credit Equity	Construction & Permanent	7,931,436	N/A	No	N/A	3/1/16

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Christ Lutheran Church	Construction	500,000	N/A	No	N/A	3/1/16
AHP	Construction	390,000	N/A	No	N/A	3/1/16
Construction Loan	Construction	7,964,665	N/A	No	N/A	3/1/16
First Mortgage	Permanent	563,125	N/A	No	N/A	7/1/17
Second Mortgage	Permanent	1,391,104	N/A	No	N/A	7/1/17
Deferred Developer Fee	Permanent	500,000	N/A	No	N/A	7/1/17

**9. Project Implementation:** *Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation? How quickly will you be able to spend the requested funding?*

Christ Lutheran Church and RCD have entered into a Memorandum of Understanding delineating the roles and responsibilities of both parties. The church will remain as owner of the land and lease the land to RCD. RCD will implement development and oversee long term management of the property. The development milestones are projected as follows:

- 9/2012 – Begin Predevelopment
- 12/2014 – Design review approval
- 9/2015 – 100% of financing secured
- 5/2017 – Construction complete
- 7/2017 – 100% leased up and occupied

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project.*

RCD encourages consideration of small businesses, minority-owned and women-owned firms to bid on predevelopment, design, and development activities on this project. RCD has already solicited minority and women-owned firms for predevelopment studies to date.

*Which demographic groups are least likely to apply for your housing, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply.)*

The Town of Fairfax contains a larger white population than Marin County as a whole. According to the 2010 Census the racial makeup of the Town of Fairfax was 88.9% White, 1.5% African American, 5.9% Hispanic, and 2.7% Asian. This compares to the demographics of Marin County: 81 % White, 3.2% African American, 13.6% Hispanic, and 5.7% Asian. An affirmative marketing campaign would take extra steps to have a presence in areas of Marin with significant presence of African American and Hispanic populations such as San Rafael and Marin City. Such measures would include placing advertisements in local newspapers and newsletters. RCD would also take special steps to approach such groups as the Marin City Community Development Corporation, Canal Alliance, and the Asian Community Church in San Rafael, during initial marketing and whenever there is a new opening for an apartment in Peace Village.

*How will your project affirmatively further fair housing?*

RCD executes and meets the goals of fair housing. We support affirmative advertising programs that target those who are least likely to apply. A copy of RCD's Affirmative Fair Marketing Policy and Procedure has been attached to this application. RCD is in compliance with all relevant state and local statutes on fair housing.

**11. Need for the Project:**

**A. Need Group**

*What groups or individuals will benefit from the project? What income level will the project serve? Be specific! Also, describe how you will provide for long-term affordability.*

Fairfax Peace Village will serve adults aged 55 and over making no more than 50% of the local area median income. Deed restrictions and loan agreements will ensure that the development remains affordable to residents with this income range for a 55-year term, with all residents' income re-certified annually.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,850	\$46,620	\$62,200
2	44,400	53,280	71,050
3	49,950	59,940	79,950
4	55,500	66,600	88,800
5	59,950	71,940	95,950
6	64,400	77,280	103,050
	At least 20% of rental units	The remaining rental units	Homeowner units

**B. Project Rationale:**

*Why is this project needed? Will it assist an especially needy or underserved group?*

Among seniors, there is a critical demand for housing stock that is both smaller and affordable. About one-quarter of the homeless population in Marin County is over the age of 51<sup>1</sup>. This demand is bound to become even more acute as Marin's aging baby boom generation confronts the need to "scale down" from the single family multiple bedroom housing stock that is predominant in Marin. Indeed, in early 2012 the county housing authority had a waitlist of 2000 applicants for senior housing.

By providing smaller affordable housing for seniors, Peace Village will also relieve market pressures on other types of housing stock that might otherwise be occupied by this demographic. Additionally, since some residents may rely on Section 8, Peace Village also represents an opportunity to expand the stock of Section 8 housing outside of certain Marin communities in which it has typically been concentrated.

*For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

RCD is known as a cutting edge green builder. RCD ensures the long term sustainability of its properties by relying upon green building materials and practices, even if it means taking short term risks on new green building techniques and technologies. RCD developments typically include such green methods and materials as:

- The combination of a well-designed and well-insulated building envelope;
- Highly efficient appliances and mechanical equipment which exceed state energy codes and reduce operating costs;
- Low-flow plumbing fixtures which use less water;
- Non-toxic finishes and carefully designed ventilation systems which support occupants' health;
- Renewable energy in the form of rooftop solar thermal or photovoltaic panels;
- Strategies for careful stewardship of materials, including construction waste management and use of recycled or renewable materials.

**C. Accessibility:**

*What steps are you taking to make this project accessible to people with physical and other disabilities?*

Given the target population, universal accessibility will be of critical importance. In past senior oriented developments RCD has incorporated such design features as a minimal amount of stairs, ramps approaching higher surfaces, elevators, grab bars, and easily removable cabinets. All units will be adaptable and reachable by elevator and at least five percent of the units will be accessible to the physically disabled and an additional two percent accessible to the hearing and vision impaired.

<sup>1</sup> "For Richer or for Poorer?" by Rachel Dovey, North Bay Bohemian, March 28, 2012.

## Organization Profile - 2012-2013 Data Collection Pilot

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**Name of Organization:** Resources for Community Development

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

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

<b>Percentages (%)</b>	<b>Clients Your Org Serves</b>	<b>Clients for this Project (N/A)</b>	<b>Support Staff</b>	<b>Professional Staff</b>	<b>Board</b>	<b>Advisory Committee</b>
<b>Ethnic/Racial Demographics</b>						
Asian-American/Pacific Islander	15%		4%	15%	8%	
African-American/Black	39%			15%	38%	
Caucasian/White	15%		4%	46%	54%	
Native American	<1%					
Mixed Heritage				8%		
Unknown/other	31%			4%		
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>8%</b>	<b>88%</b>	<b>100%</b>	<b>0%</b>
<b>Latino/Hispanic Origin</b>						
OF Latino/ Hispanic Origin	20%			4%		
NOT of Latino/ Hispanic Origin	80%					
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>0%</b>	<b>4%</b>	<b>0%</b>	<b>0%</b>
<b>Age</b>						
0-5 years old	9%					
6-17*	23%*					
18-24	Unknown			12%		
25-59	Unknown		8%	76%	77%	
60 +	Unknown			4%	23%	
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>8%</b>	<b>92%</b>	<b>100%</b>	<b>0%</b>
<b>Gender</b>						
Female	54%		8%	61%	62%	
Male	46%			31%	38%	
<b>Total %</b>	<b>100%</b>	<b>100%</b>	<b>8%</b>	<b>92%</b>	<b>100%</b>	<b>0%</b>
<b>Disabled %</b>						
	7%					

\*Data collected for RCD ranges from 6-18

<b>Involvement of Clients Your Organization Serves</b>	
On Governing Board %	38% (5 of 13 Board members are CHDO eligible; 2 are residents)
On Advisory Committee %	N/A



Sources and Uses Budget  
 Peace Village Senior Housing  
 9% Tax Credits  
 40 Units

Development Sources	Amount	Predevelopment	Construction	Permanent	TOTAL
First Mortgage	563,125			563,125	563,125
Second Mortgage - Section 8	1,391,104			1,391,104	1,391,104
County CDBG	250,000		250,000		250,000
County HOME	1,000,000	18,000	982,000		982,000
9% Tax Credit Equity	7,931,436		793,144	7,138,293	7,931,436
Christ Lutheran Church (for Sanctuary Shell)	500,000		500,000		500,000
AHP	390,000		390,000		390,000
Marin Community Foundation - predevelopment grant	407,000	407,000			407,000
Marin Community Foundation - loan	1,770,035		1,770,035		
Tamalpais Pacific	75,000	75,000			
Deferred Developer Fee	500,000			500,000	500,000
Predevelopment Loan	602,875	602,875	(602,875)	-	-
Construction Loan	7,964,665		7,964,665	(7,964,665)	0
<b>Total</b>	<b>14,777,700</b>	<b>1,102,875</b>	<b>12,046,969</b>	<b>1,627,856</b>	<b>14,777,700</b>

Development Costs	Project Total	Predevelopment	Construction	Permanent	TOTAL
<b>Predevelopment</b>					
Survey	12,000	12,000	-	-	12,000
Environmental - Phase 1	20,000	20,000	-	-	20,000
Asbestos/Lead Survey	5,000	5,000	-	-	5,000
Traffic and Parking Study	8,500	8,500	-	-	8,500
Land Appraisal	5,500	5,500	-	-	5,500
Acoustic Analysis	6,500	6,500	-	-	6,500
Archaeological	10,000	10,000	-	-	10,000
Geotechnical Report and Oversight	41,000	15,000	26,000	-	41,000
Arborist Study	3,500	3,500	-	-	3,500
<b>TOTAL</b>	<b>112,000</b>				<b>112,000</b>
<b>Acquisition</b>					
Capitalized Lease Payment	1,500,000		1,500,000	-	1,500,000
Legal - Incl. legal defense costs	5,000	5,000	-	-	5,000
Title & Recording	12,000	12,000	-	-	12,000
Transfer Taxes	2,500	2,500	-	-	2,500
Commercial Development Consultant	50,000	50,000	-	-	50,000
<b>TOTAL</b>	<b>1,569,500</b>				<b>1,569,500</b>
<b>Design Costs</b>					
A&E	800,000	600,000	200,000	-	800,000
Waterproofing Consultant	25,000	20,000	5,000	-	25,000
Civil Engineer	50,000	20,000	30,000	-	50,000
<b>TOTAL</b>	<b>875,000</b>				<b>875,000</b>
<b>Construction</b>					
Hard Cost	6,825,000		6,825,000	-	6,825,000
Hard Cost Contingency	682,500		682,500	-	682,500
Construction Testing	65,000		65,000	-	65,000
Construction Management	75,000		75,000	-	75,000
Common Area Furnishings	65,000		65,000	-	65,000
<b>TOTAL</b>	<b>7,712,500</b>				<b>7,712,500</b>
<b>Permits and Fees</b>					
Impact Fees	449,379	-	449,379	-	449,379
Plan Check & Building Permit Fees	239,130	80,000	159,130	-	239,130
Utility Hookups	490,400	75,000	415,400	-	490,400
<b>TOTAL</b>	<b>1,178,909</b>				<b>1,178,909</b>
<b>Construction Financing</b>					
Construction Loan Fee	91,594		91,594	-	91,594
Construction Lender Costs	30,000		30,000	-	30,000
Lender Legal	35,000		35,000	-	35,000
Construction Interest	539,274		539,274	-	539,274
Title & Recording	20,000		20,000	-	20,000
Owner Legal	43,000		43,000	-	43,000
<b>TOTAL</b>	<b>758,868</b>				<b>758,868</b>
<b>Perm Financing</b>					
Permanent Loan Fee	9,771		9,771	-	9,771
Title	15,000		-	15,000	15,000
Legal	5,000		-	5,000	5,000
<b>TOTAL</b>	<b>29,771</b>				<b>29,771</b>
<b>Carrying Costs</b>					
Predevelopment Loan Costs	53,053		53,053	-	53,053
Liability Insurance	10,000		10,000	-	10,000
Builder's Risk Insurance	75,000		75,000	-	75,000
Property Taxes	46,875	46,875	-	-	46,875
Security-Construction Period	75,000		75,000	-	75,000
Property Maintenance Costs	10,000	10,000	-	-	10,000
<b>TOTAL</b>	<b>269,928</b>				<b>269,928</b>
<b>Syndication Costs</b>					
Accing - Audil/Tax Returns/Cost Cert.	17,000		5,000	12,000	17,000
Owner Legal	20,000		20,000	-	20,000
Consultant	45,000	10,000	35,000	-	45,000
TCAC Fees	59,815	2,000	57,815	-	59,815
<b>TOTAL</b>	<b>141,815</b>				<b>141,815</b>
<b>Soft Costs</b>					
Marketing /Rentup	80,000		80,000	-	80,000
Market Study	15,000	15,000	-	-	15,000
Soft Cost Contingency	188,553	68,500	120,053	-	188,553
<b>TOTAL</b>	<b>283,553</b>				<b>283,553</b>
<b>Developer Fee (incl deferred dev fee)</b>	<b>1,400,000</b>		250,000	1,150,000	<b>1,400,000</b>
<b>Reserves</b>					
Operating Reserve	104,565			104,565	104,565
Section 8 Reserve	266,292			266,292	266,292
Services Reserve	75,000			75,000	75,000
<b>TOTAL</b>	<b>445,857</b>				<b>445,857</b>
<b>Total Development Cost</b>	<b>14,777,700</b>	<b>1,102,875</b>	<b>12,046,969</b>	<b>1,627,857</b>	<b>14,777,700</b>



**Unit Mix and Rents**

Peace Village Senior Housing

9% Tax Credits

40 Units

No. of Units	Unit Type	Residential SF	Regulated Affordability	AMI Rent Expected	Rents	Utility Allowance	Net Rent	* based on AMI rent expected		Section 8 Rent at FMR
								Annual Income	Hsld Income*	
5	1 Bedroom	550	20%	20%	\$ 416	\$ 37	\$ 379	\$ 22,740	\$ 16,650	5
2	1 Bedroom	550	20%	20%	\$ 416	\$ 37	\$ 379	\$ 9,096	\$ 16,650	2
4	1 Bedroom	550	35%	35%	\$ 728	\$ 37	\$ 691	\$ 33,168	\$ 29,138	4
28	1 Bedroom	550	50%	50%	\$ 1,040	\$ 37	\$ 1,003	\$ 337,008	\$ 41,625	28
1	2 Bedroom Manager's	675					\$ 1,450			
40	Total Units					All Units		\$ 402,012		39

**Cashflow Analysis**  
**Peace Village Senior Housing**  
**9% Tax Credits**  
**40 Units**

		Vacancy Rents Expenses	varies varies 3.50%	Operating Expenses per Unit: \$ 6,688																	
Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	
<b>Income:</b>																					
Rental Income	2.50%	\$ 402,012	\$ 412,062	\$ 422,364	\$ 432,923	\$ 443,746	\$ 454,840	\$ 466,211	\$ 477,866	\$ 489,813	\$ 502,058	\$ 514,609	\$ 527,475	\$ 540,661	\$ 554,178	\$ 568,032	\$ 582,233	\$ 596,789	\$ 611,709	\$ 627,002	\$ 642,677
Vacancy and Loss	5.00%	(20,101)	(20,603)	(21,118)	(21,646)	(22,187)	(22,742)	(23,311)	(23,893)	(24,491)	(25,103)	(25,730)	(26,374)	(27,033)	(27,709)	(28,402)	(29,112)	(29,839)	(30,585)	(31,350)	(32,134)
Section 8 Increment*	1.50%	\$ 266,292	\$ 270,286	\$ 274,341	\$ 278,456	\$ 282,633	\$ 286,872	\$ 291,175	\$ 295,543	\$ 299,976	\$ 304,476	\$ 309,043	\$ 313,678	\$ 318,384	\$ 323,159	\$ 328,007	\$ 332,927	\$ 337,921	\$ 342,990	\$ 348,134	\$ 353,356
Vacancy and Loss - Section 8	5.00%	(13,315)	(13,514)	(13,717)	(13,923)	(14,132)	(14,344)	(14,559)	(14,777)	(14,999)	(15,224)	(15,452)	(15,684)	(15,919)	(16,158)	(16,400)	(16,646)	(16,896)	(17,149)	(17,407)	(17,668)
Laundry and Other Income	2.50%	\$ 1,500	\$ 1,538	\$ 1,576	\$ 1,615	\$ 1,656	\$ 1,697	\$ 1,740	\$ 1,783	\$ 1,828	\$ 1,873	\$ 1,920	\$ 1,968	\$ 2,017	\$ 2,068	\$ 2,119	\$ 2,172	\$ 2,227	\$ 2,282	\$ 2,339	\$ 2,398
<b>Total</b>		\$ 636,389	\$ 649,769	\$ 663,445	\$ 677,425	\$ 691,715	\$ 706,323	\$ 721,256	\$ 736,521	\$ 752,127	\$ 768,080	\$ 784,390	\$ 801,063	\$ 818,110	\$ 835,538	\$ 853,357	\$ 871,574	\$ 890,201	\$ 909,246	\$ 928,719	\$ 948,629
<b>Expense:</b>																					
Administration		\$ (55,630)	\$ (57,577)	\$ (59,593)	\$ (61,678)	\$ (63,837)	\$ (66,071)	\$ (68,384)	\$ (70,777)	\$ (73,255)	\$ (75,818)	\$ (78,472)	\$ (81,219)	\$ (84,061)	\$ (87,003)	\$ (90,049)	\$ (93,200)	\$ (96,462)	\$ (99,838)	\$ (103,333)	\$ (106,949)
Management Fee		\$ (21,962)	\$ (22,730)	\$ (23,526)	\$ (24,349)	\$ (25,202)	\$ (26,084)	\$ (26,997)	\$ (27,942)	\$ (28,919)	\$ (29,932)	\$ (30,979)	\$ (32,064)	\$ (33,186)	\$ (34,347)	\$ (35,549)	\$ (36,794)	\$ (38,081)	\$ (39,414)	\$ (40,794)	\$ (42,222)
Utilities		\$ (35,993)	\$ (37,253)	\$ (38,557)	\$ (39,906)	\$ (41,303)	\$ (42,748)	\$ (44,245)	\$ (45,793)	\$ (47,396)	\$ (49,055)	\$ (50,772)	\$ (52,549)	\$ (54,388)	\$ (56,291)	\$ (58,262)	\$ (60,301)	\$ (62,411)	\$ (64,596)	\$ (66,857)	\$ (69,196)
Property Insurance		\$ (23,067)	\$ (23,875)	\$ (24,710)	\$ (25,575)	\$ (26,470)	\$ (27,397)	\$ (28,356)	\$ (29,348)	\$ (30,375)	\$ (31,438)	\$ (32,539)	\$ (33,677)	\$ (34,856)	\$ (36,076)	\$ (37,339)	\$ (38,646)	\$ (39,998)	\$ (41,398)	\$ (42,847)	\$ (44,347)
Property Assessments		\$ (19,920)	\$ (20,617)	\$ (21,339)	\$ (22,086)	\$ (22,859)	\$ (23,659)	\$ (24,487)	\$ (25,344)	\$ (26,231)	\$ (27,149)	\$ (28,099)	\$ (29,083)	\$ (30,100)	\$ (31,154)	\$ (32,244)	\$ (33,373)	\$ (34,541)	\$ (35,750)	\$ (37,001)	\$ (38,296)
Maintenance		\$ (69,956)	\$ (72,404)	\$ (74,938)	\$ (77,561)	\$ (80,276)	\$ (83,085)	\$ (85,993)	\$ (89,003)	\$ (92,118)	\$ (95,342)	\$ (98,679)	\$ (102,133)	\$ (105,708)	\$ (109,407)	\$ (113,237)	\$ (117,200)	\$ (121,302)	\$ (125,547)	\$ (129,942)	\$ (134,490)
Services		\$ (25,000)	\$ (25,875)	\$ (26,781)	\$ (27,718)	\$ (28,688)	\$ (29,692)	\$ (30,731)	\$ (31,807)	\$ (32,920)	\$ (34,072)	\$ (35,265)	\$ (36,499)	\$ (37,777)	\$ (39,099)	\$ (40,467)	\$ (41,884)	\$ (43,350)	\$ (44,867)	\$ (46,437)	\$ (48,063)
Replacement Reserves		\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)
<b>Total</b>		\$ (267,528)	\$ (276,331)	\$ (285,443)	\$ (294,873)	\$ (304,634)	\$ (314,736)	\$ (325,192)	\$ (336,014)	\$ (347,214)	\$ (358,807)	\$ (370,805)	\$ (383,223)	\$ (396,076)	\$ (409,379)	\$ (423,147)	\$ (437,397)	\$ (452,146)	\$ (467,411)	\$ (483,210)	\$ (499,563)
<b>Net Operating Income:</b>		\$ 368,861	\$ 373,437	\$ 378,002	\$ 382,552	\$ 387,081	\$ 391,587	\$ 396,064	\$ 400,508	\$ 404,913	\$ 409,273	\$ 413,585	\$ 417,840	\$ 422,034	\$ 426,160	\$ 430,210	\$ 434,178	\$ 438,055	\$ 441,835	\$ 445,508	\$ 449,067
Perm Debt		\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)	\$ (46,166)
Sec 8 Debt		\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)	\$ (125,117)
Marin Community Fund third loan		\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)	\$ (159,199)
<b>Total Debt Service</b>		\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)	\$ (330,482)
<b>DCR</b>		1.12	1.13	1.14	1.16	1.17	1.18	1.20	1.21	1.23	1.24	1.25	1.26	1.28	1.29	1.30	1.30	1.30	1.30	1.30	1.30
<b>Cash Flow</b>		\$ 38,379	\$ 42,955	\$ 47,520	\$ 52,070	\$ 56,599	\$ 61,105	\$ 65,582	\$ 70,026	\$ 74,430	\$ 78,791	\$ 83,103	\$ 87,358	\$ 91,552	\$ 95,678	\$ 99,728	\$ 388,012	\$ 391,889	\$ 395,669	\$ 399,342	\$ 402,901
Deferred Developer Fee		\$ 16,825	\$ 21,401	\$ 25,966	\$ 30,515	\$ 35,045	\$ 39,551	\$ 44,028	\$ 48,471	\$ 52,876	\$ 57,237	\$ 77,001	\$ 81,488								
Investor Asset Management Fee		\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Partnership Management Fees		\$ 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	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000

\*For purposes of cash flow analysis, the Section 8 contract is assumed to be for 15 years, renewed annually thereafter.

**A low-income family paying 50% of their income to rent and utilities can be stuck in a cycle of poverty where any unexpected cost tips the scale from getting by to going under water, putting their housing at risk, too.**

RCD's quality housing *is* affordable, giving low-income people a foundation for a better future. The community resources that we develop offer:

- Affordable rent and professional property management
- Access to on-site resident services and community resources
- Green building features that are healthy and cost-efficient, and
- A safe home near transportation, jobs, retail, and services

RCD provides affordable housing to more than 3,500 low-income people. Since 1984, we have developed over 1750 units, with more than 35 percent for people with special needs.

Our properties include staff and property management offices, community rooms, computer rooms, and landscaped outdoor spaces – designed to support strong communities.

Newly constructed buildings and rehabilitations of older buildings use green building materials and methods to meet the highest standards of environmental sustainability to provide:

- A healthy indoor environment
- Energy conservation and lower energy costs
- Locations near public transit, retail and services, and jobs

Collaborations with local governments, lenders, investors, funders, and donors contribute greatly to our success in creating housing options that work for people with very low incomes.

The Bay Area needs more affordable housing for low-income residents. From single rooms to four-bedroom apartments, our housing will remain affordable for at least 50 years! Our mission is to create and preserve more affordable, services-enriched housing to help meet the need.



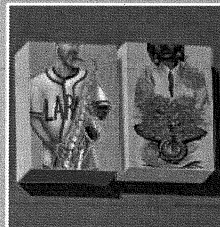
**Resident Services and Property Management staff are onsite to provide information and workshops, referrals to other community resources, and to help residents solve problems**



**Green, healthy building materials and construction methods conserve resources and reduce waste, for healthy, energy efficient homes**



**Play yards and landscaped areas let kids and parents meet outdoors to connect with each other and with nature, and many properties have community garden spaces where they can grow food and flowers**



**Community rooms are open to all residents for after school and summer youth programs, budget and finance workshops, exercise classes, wellness discussions, emergency preparedness training, and more**

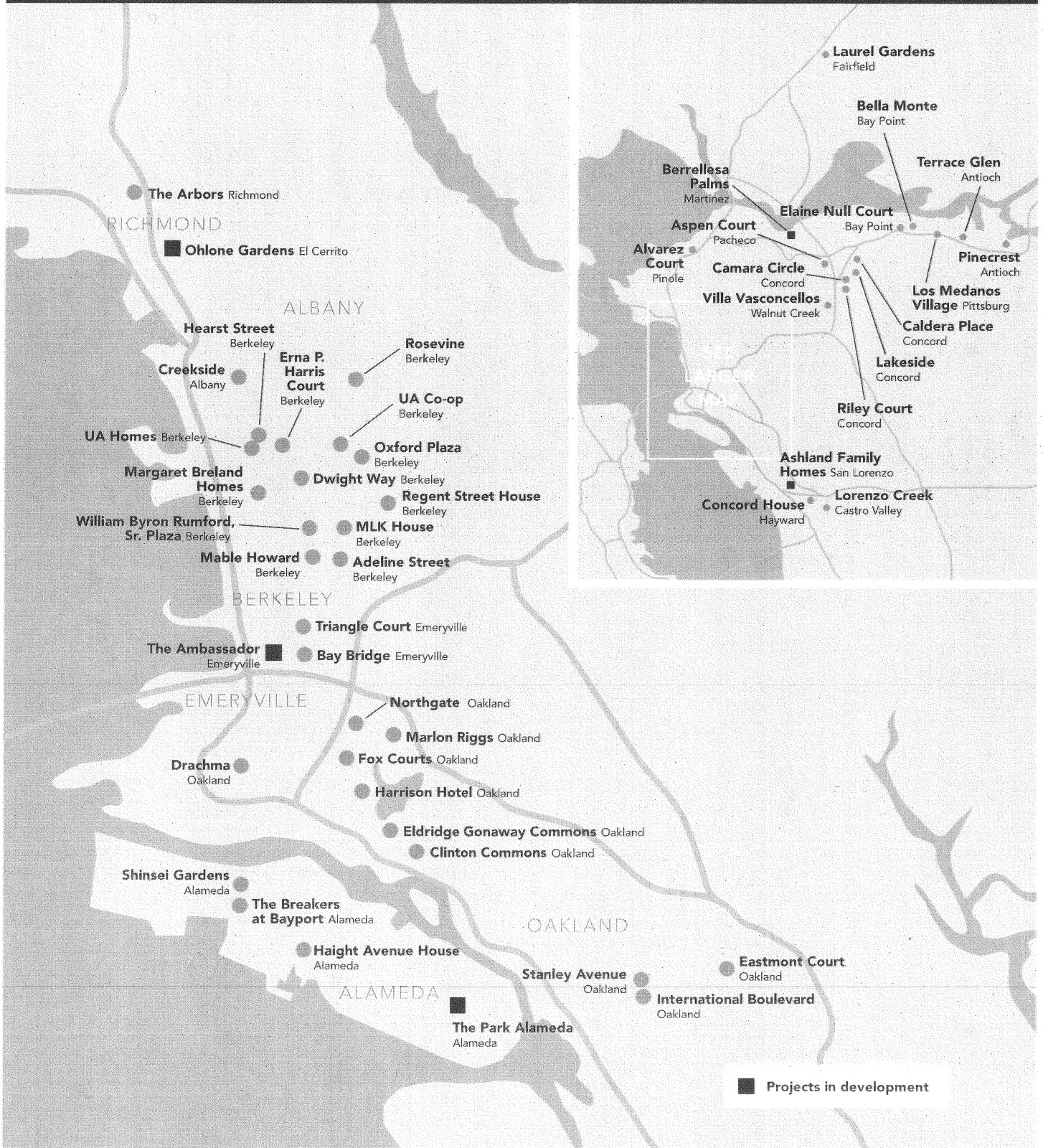
**On-site amenities include computer rooms with internet access and training to build skills that transfer from home to school to work**

**Public art brings the work of local artists into the neighborhood for everyone to enjoy**



# Resources for Community Development WHERE TO FIND US

Creating & Preserving Affordable Housing



# RCD AGENCY POLICIES

CREATING AND PRESERVING AFFORDABLE HOUSING

## Housing Development Affirmative Fair Marketing Policy and Procedure

**Effective Date:** 9/1/05

**Ending Date (if applicable, otherwise "None"):** None

**Responsible for Enforcement:** Director of Housing Development

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**Policy:** RCD will provide and direct all staff, vendors and consultants to provide access to RCD housing opportunities as broadly as possible so that diverse communities, including ethnic, language and cultural minorities and other persons with special needs who income qualify may apply for housing at RCD developments.

**Purpose (optional):** To provide access to RCD housing opportunities to as diverse a population of low and very low income people as possible.

### **Procedures (if applicable):**

1. Project managers will verify the demographic composition of the community surrounding the proposed development.
2. Project managers will coordinate with staff in the services department to identify service providers and special needs groups.
3. Project managers will research media outlets serving the target groups that may be relevant in the project area.
4. Project managers will identify schools and churches in the project area and their contact persons.
5. Project managers will complete HUD form 935.2 for internal use and reference.
6. Project managers will develop the marketing and rent up budgets to take into account any costs related to a broad outreach effort including translation of documents, advertising in ethnic media and mailings to service providers.
7. At the start of lease up, project managers will provide the list of service providers, media outlets, schools and churches ("outreach list") to the property management agent as part of the lease up materials.
8. The Housing Development Director will receive a copy of the outreach list for each project.





**6. Total Project Cost:**

Include all costs for this particular project, regardless of source. Also attach a pro forma and a sources and uses schedule.

\$13,927,455 (see the attached preliminary pro forma sources and use worksheet)

**7. Project Budget for Use of HOME Program Funds:**

Budget should include estimate of costs, such as land or building acquisition costs, construction costs, rehabilitation costs, architectural and engineering fees, etc. Be as accurate and comprehensive as possible. **WARNING:** If your project includes rehabilitation, describe your plans to comply with federal lead paint regulations.

Property acquisition costs @ \$600,000.

EAH will perform destructive testing and will test for lead based paints (LBP) during feasibility. If LBP is found at this project, it will be removed or encapsulated in accordance with regulations and standard practices.

**8. Other Sources of Funds:**

How will you meet the HOME Program matching funds requirement? Include amounts, sources, use, commitment, and timing of all public and private funds other than HOME funds. Be sure to mention any federal assistance, including tax credits and CDBG; local public agency assistance, such as fees waived; and private assistance, such as the interest saved on below market rate loans. Are the other funds firmly committed?

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
CDBG	Acquisition	\$600,000	12/13/12	No		
HOME	Acquisition	\$600,000	12/13/12	No		
MHSA	Acquisition	\$840,000		No		
Marin Community Foundation	Acquisition	\$1,200,000		No		
Tax Credit Equity	Acq./Const./Perm.	6,195,353		No		

**9. Project Implementation:** Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation? How quickly will you be able to spend the requested funding?

EAH Inc. intends to form a limited liability company (LLC) that will be responsible for implementing this project. The LLC, which will enjoy nonprofit status for many purposes because EAH Inc. will be the sole member, will become the managing general partner of a limited partnership that will own the project. EAH may also joint venture with the Marin County Housing Authority to secure Project based Section 8 vouchers for 25% of the units without an RFP process. If this occurs EAH would be the managing co-general partner. EAH anticipates that HOME acquisition funds will be spent at the close of escrow. The preliminary project schedule is:

- 1) Execute Option Agreement 2/28/13
- 2) Submit MHSA and MCF funding applications 3/30/13
- 3) Receive local funding commitments 6/28/13
- 4) CTCAC application 3/2014
- 5) CTCAC award 5/2014
- 6) Close escrow and construction loan 7/2014
- 7) Start construction 8/2014
- 8) Complete construction 2/2015

**10. Equal Opportunity Commitment:** Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project.

EAH will seek competitive proposals for the design and development of this project from women and minority-owned and firms.

Which demographic groups are least likely to apply for your housing, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply.)

EAH prepares a marketing plan specific to each development. The marketing plan for the subject project will detail steps needed to comply with affirmative marketing requirements, and to ensure that all demographic groups in the market area are notified of the rental opportunity. We believe that the non-Caucasian demographic will be least likely to apply for housing at the Seminary property. Therefore, we will advertise in English and non-English-language media and notify public agencies and community groups that serve all demographic groups of this housing opportunity.

*How will your project affirmatively further fair housing?*

EAH will aggressively market the Seminary housing to all demographic groups.

**11. Need for the Project:**

**A. Need Group**

*What groups or individuals will benefit from the project? What income level will the project serve? Be specific! Also, describe how you will provide for long-term affordability.*

Twenty-five percent of the Seminary Housing units (9) will be available to individuals and families with incomes at or below 30% area medium income (AMI), 25% of the units (9) will be affordable to those with incomes up to 45% of AMI, 25% of the units (9) will be affordable to those with incomes up to 50% of AMI, and 25% of the units (9) will be affordable to those with incomes up to 60%. At this time, we anticipate that 7 of the 30% AMI one-bedroom units will be reserved for the county MHSA program, with Buckelew Programs proving the service to these residents. The project will be financed with 9% low income housing tax credits and local housing funds, which require regulatory agreements that ensure that the units are rented at these levels of affordability for 55 years.

This project consists of the conversion of student housing to affordable housing. The Seminary intends to house all of the existing student tenants at this property in their new housing which will be constructed on their campus grounds. The Seminary intends to vacate the site, and relocate their students at their new facilities at their own expense. Accordingly, EAH will not be responsible for relocation expenses. All new applicants for residency will be subject to third party certifications and other verifications to document that they are within income requirements for the project. EAH will manage the property management and will conduct re-certifications for all units annually as part of the ongoing compliance monitoring.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,850	\$46,620	\$62,200
2	44,400	53,280	71,050
3	49,950	59,940	79,950
4	55,500	66,600	88,800
5	59,950	71,940	95,950
6	64,400	77,280	103,050
	At least 20% of rental units	The remaining rental units	Homeowner units

**B. Project Rationale:**

*Why is this project needed? Will it assist an especially needy or underserved group?*

The proposed Seminary Housing project will provide 37 units of low income housing to families and individuals in one of the most constrained real estate markets in Marin County. These properties are well located near excellent schools and services, and would provide families with children decent housing in a safe and desirable community. This project would also reserve some housing for some transition age youth through the County MHSA program, with services from the Buckelew Programs.

*For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

Principles of "green building" will be incorporated as much as possible, based upon funding resources. Among the many ideas under consideration are: Energy Star appliances and low E<sub>2</sub> windows in all the buildings to reduce energy usage; low- or no-Volatile Organic Compounds (VOC) paint to minimize toxicity and gas emissions; native, drought-resistant landscaping; low-flow toilets and fixtures. The contractor will be encouraged to use products containing recycled material, and to recycle as much unused construction material as possible.

**C. Accessibility:**

*What steps are you taking to make this project accessible to people with physical and other disabilities?*

EAH intends to modify several ground floor units so they are substantially (or fully) in compliance with ADA accessibility requirements. In addition, EAH intends to improve the exterior landscaping and walk ways to make them wheel chair accessible, wherever feasible.



## Organization Profile - 2013-14 Data Collection Pilot

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

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

**Name of Organization:** EAH, Inc.

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

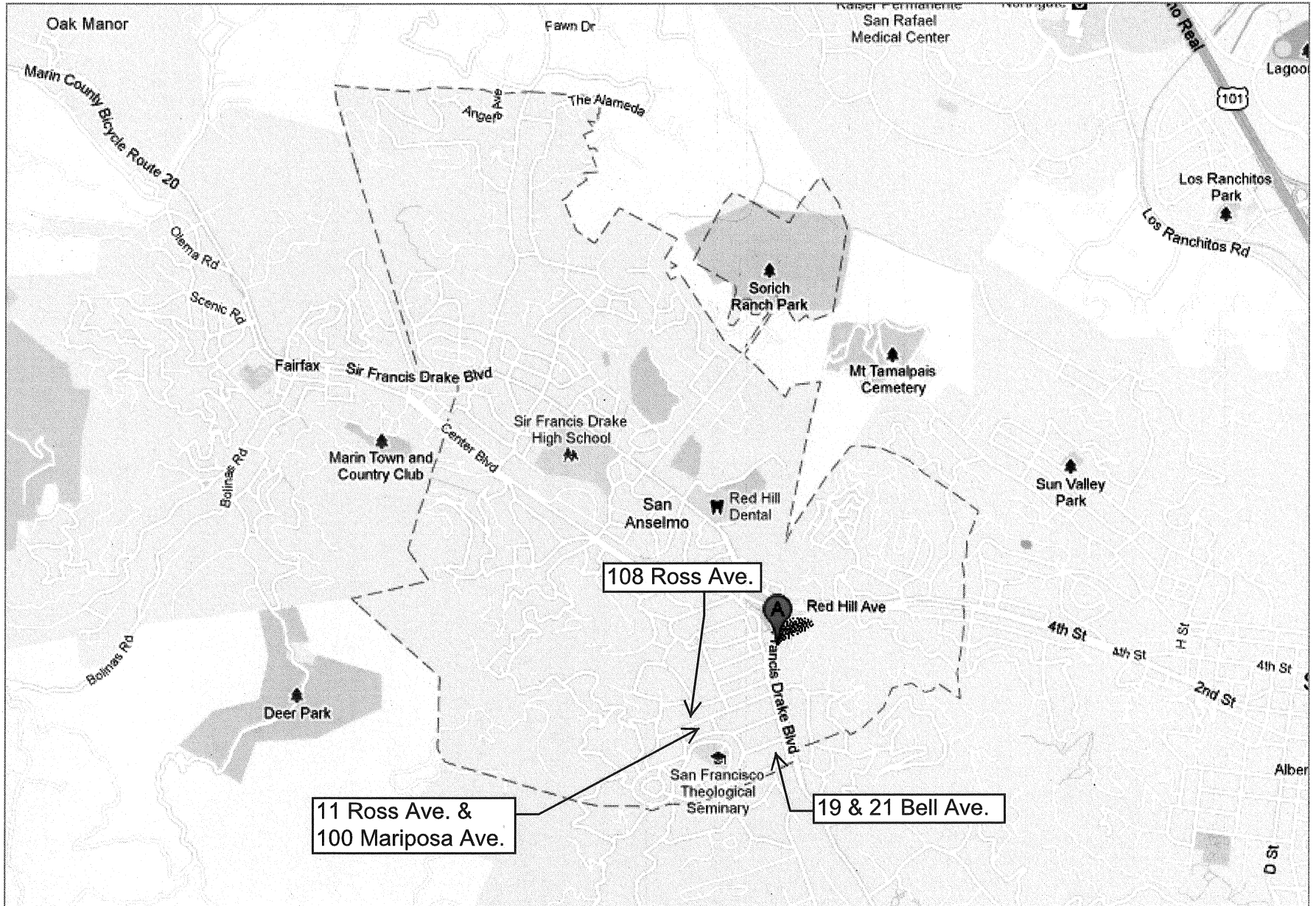
<i>Income of Level of Clients Your Org Serves %</i>	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	20%
Low income people	75%
People above the low income limits	5%

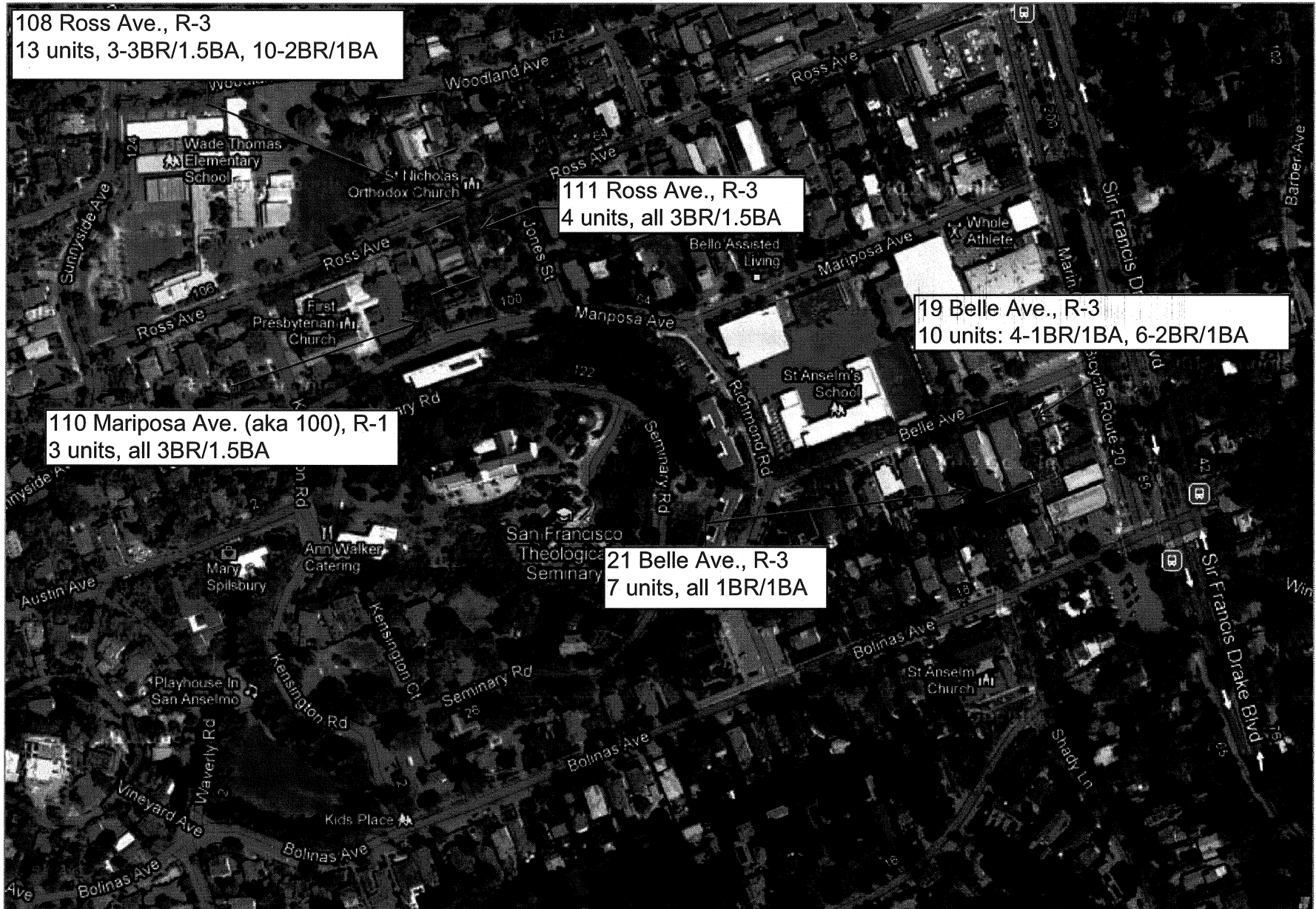
<b>Percentages (%)</b>	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
<b><i>Ethnic/Racial Demographics</i></b>		TBD				
Asian-American/Pacific Islander	9%		19%	25%	16%	
African-American/Black	9%		9%	13%		
Caucasian/White	33%		27%	42%	84%	
Native American	13%		4%	2%		
Mixed Heritage	13%		2%	4%		
Unknown/other	23%		39%	14%		
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b><i>Latino/Hispanic Origin</i></b>		TBD				
Of Latino/ Hispanic Origin	30%		39%	14%	0%	
NOT of Latino/ Hispanic Origin	70%		61%	86%	100%	
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b><i>Age</i></b>		TBD				
0-5 years old	7%					
6-17	20%					
18-24	10%		4%	1%		
25-59	43%		80%	83%		
60 +	21%		16%	16%	100%	
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b><i>Gender</i></b>		TBD				
Female	50%		32%	70%	33%	
Male	50%		68%	30%	67%	
<b>Total %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b><i>Disabled %</i></b>	9%					

<b>Involvement of Clients Your Organization Serves</b>	
On Governing Board %	
On Advisory Committee %	



San Francisco Theological Seminary  
 Student Housing Properties  
 San Anselmo, CA  
 1 inch = 2000 feet





108 Ross Ave., R-3  
13 units, 3-3BR/1.5BA, 10-2BR/1BA

111 Ross Ave., R-3  
4 units, all 3BR/1.5BA

110 Mariposa Ave. (aka 100), R-1  
3 units, all 3BR/1.5BA

19 Belle Ave., R-3  
10 units: 4-1BR/1BA, 6-2BR/1BA

21 Belle Ave., R-3  
7 units, all 1BR/1BA

S.F. Theological Seminary, San Anselmo, CA  
Sources & Uses - Basis

4,592,094 0

Funding Uses (Development Budget)

	Adjust Factor	TOTAL	Cost Breakdown	
			Cost per 37 Units	Cost per 34,004 SF
<b>ACQUISITION &amp; LAND COSTS</b>				
Purchase Price of Land		1,350,000	36486	39.70
Purchase Price of Improvements		7,650,000	206,757	224.97
Extension Fees not in price		0	0	0.00
Title/Recording/Escrow		8,750	236	0.26
Buyer paid Transfer Taxes		29,700	803	0.87
Destructive Testing		5,700	154	0.17
Demolition		0	0	0.00
Acquisition of Seller Reserves		226,753	6,128	6.67
<b>Subtotal, Acquisition</b>		<b>9,270,903</b>	<b>250,565</b>	<b>272.64</b>
<b>GENERAL DEVELOPMENT COSTS</b>				
Building Hard Costs	40,000	1,480,000	40,000	43.52
Site Improvements		250,000	6,757	7.35
General Conditions & Contractor Insurance	6.0%	103,800	2,805	3.05
Contractor Overhead and Profit	6.0%	103,800	2,805	3.05
Construction Security		75,000	2,027	2.21
Bond Premium	0.8%	27,507	743	0.81
Photovoltaic System		0	0	0.00
Hard Cost Estimating Contingency	6.0%	220,056	5,947	6.47
Const Period Change Order Contingency	10%	193,760	5,237	5.70
<b>Subtotal, Construction Hard Costs</b>	<b>\$66,322</b>	<b>2,453,923</b>	<b>66,322</b>	<b>72.17</b>
Local Impact Fees		0	0	0.00
Local Permits/Fees		100,000	2,703	2.94
Utility Installations PG&E Water		0	0	0.00
Public Improvement Bonds		0	0	0.00
<b>Subtotal, Permits &amp; Fees</b>		<b>100,000</b>	<b>2,703</b>	<b>2.94</b>
Architectural & Engineering		311,615	8,422	9.16
Geotechnical Analysis		0	0	0.00
Phase I & II Reports/Toxic		2,450	66	0.07
Construction Consultants		46,000	1,243	1.35
Construction Testing and Inspection		25,000	676	0.74
<b>Subtotal, A&amp;E and Consulting</b>		<b>385,065</b>	<b>10,407</b>	<b>11.32</b>
<b>FINANCING</b>				
Appraisal		23,631	639	0.69
Market Study		5,900	159	0.17
Construction Loan Counsel, Inspection, DD fees		0	0	0.00
Construction Loan Origination and Misc Fees		73,512	1,987	2.16
Construction Loan Interest		383,937	10,377	11.29
Interest on Seller Take Back Loan		0	0	0.00
Interest on Predevelopment Loans		0	0	0.00
Costs of Issuance		15,981	432	0.47
Permanent Loan Fees		59,038	1,596	1.74
CDLAC Deposit (app. fee included in Costs of Issuance)		0	0	0.00
TCAC App/Monitor/Reserve Fee		40,000	1,081	1.18
<b>Subtotal, Financing</b>		<b>601,999</b>	<b>16,270</b>	<b>17.70</b>
Legal - Acquisition		5,000	135	0.15
Legal - Formation and Syndication		25,000	676	0.74
Legal - Construction Closing (Borrower)		30,000	811	0.88
Legal - Construction Closing (Lender)		40,000	1,081	1.18
Legal - Permanent Closing (Borrower)		5,000	135	0.15
Legal - Permanent Closing (Lender)		20,000	541	0.59
Title/Recording/Escrow - Construction		30,500	824	0.90
Title/Recording/Escrow - Permanent		9,000	243	0.26
<b>Subtotal, Legal &amp; Title</b>		<b>164,500</b>	<b>4,446</b>	<b>4.84</b>
Real Estate Taxes & Carrying Costs		0	0	0.00
Builder's Risk and Owner Liability Insurance		40,000	1,081	1.18
<b>Subtotal, Tax &amp; Insurance</b>		<b>40,000</b>	<b>1,081</b>	<b>1.18</b>
Furniture & Equipment		20,000	541	0.59
Temporary Relocation Costs		0	0	0.00
Voluntary Move Incentive Payments		10,000	270	0.29
Marketing/Income Cert for Section 42		20,000	541	0.59
<b>Subtotal, Relocation, Marketing, F&amp;E, Other Soft</b>		<b>50,000</b>	<b>1,351</b>	<b>1.47</b>
Capitalized Operating Reserves (# months per Finance Assumpt')	6	111,000	3,000	3.26
Capitalized Replacement Reserves		0	0	0.00
Capitalized Partnership Reserve	3	0	0	0.00
<b>Subtotal, Capitalized Reserves</b>		<b>111,000</b>	<b>3,000</b>	<b>3.26</b>
Soft Cost Contingency		75,000	2,027	2.21
<b>Subtotal, Soft Contingency</b>		<b>75,000</b>	<b>2,027</b>	<b>2.21</b>
Syndication Financial Consultant		50,000	1,351	1.47
Audit and Cost Certification		15,000	405	0.44
		0	0	0.00
		0	0	0.00
<b>Subtotal, Syndication Costs</b>		<b>65,000</b>	<b>1,757</b>	<b>1.91</b>
Developer Fee		610,064	16,468	17.94
<b>TOTAL DEVELOPMENT COSTS</b>		<b>\$ 13,927,455</b>	<b>376,418</b>	<b>\$ 410</b>

Permanent Sources of Funds:

Source	Amount	Percent of Total	Int Rate
None			
<b>New Debt</b>			<b>Int Rate</b>
Const/Perm Loan (Base Rent Tranche)	2,913,699	20.9%	5.30%
Const/Perm Loan (Section 8 Tranche)	990,127	7.1%	5.30%
Seller Take-Back Loan	0	0.0%	5.00%
Accrued Seller Take-Back Loan Const Period Interest	0	0.0%	
Interest Earnings on Bonds Held by Trustee	0	0.0%	
<b>Other</b>			
Property Reserves as Source	226,753	1.6%	
Cal Fed AHP	0	0.0%	
MCF grant	1,200,000	8.6%	
County HOME and/or CDBG	1,200,000	8.6%	
MHSA capital grant	840,000	6.0%	
General Partner Equity	2,000	0.0%	
Deferred Developer Fee	128,405	0.9%	
LP's Tax Credit Equity	6,195,353	44.5%	
Net Operating Income to Conversion	231,118	1.7%	
<b>Total Permanent Sources:</b>	<b>13,927,455</b>	<b>100.0%</b>	
<b>SURPLUS (GAP)</b>	<b>\$0</b>		



**S.F. Theological Seminary, San Anselmo, CA**  
**Rent Schedule**

Current Rents												
				<<----- MONTHLY, PER UNIT ----->>>				<<-- ANNUAL, ALL UNITS -->>				
Unit Description	# BRs	% of Median Income	# of Units	Gross Rents 1/11-12/11	Max Unassisted Gross Rent	Utility Allowances	Max Unassisted Net Rent	Monthly Rent net of Utilities	Annual Base Months	Section 8 Increment	Annual Sec 8 Months	Combined AGI
<b>S8 Units</b>								<i>Contract Rent</i>	12		12	
Section 8	Studio	30%	0	\$1,182	\$583	\$67	\$516	\$1,115	\$0	\$0	\$0	\$0
Section 8	One	30%	7	\$1,453	\$624	\$83	\$541	\$1,370	\$45,444	\$5,803	\$69,636	\$115,080
Section 8	Two	30%	1	\$1,822	\$749	\$107	\$642	\$1,715	\$7,702	\$1,073	\$12,878	\$20,580
Section 8	Three	30%	1	\$2,425	\$866	\$135	\$731	\$2,290	\$8,770	\$1,559	\$18,710	\$27,480
Section 8	Studio	45%	0	\$1,182	\$874	\$67	\$807	\$1,115	\$0	\$0	\$0	\$0
Section 8	One	45%	0	\$1,453	\$936	\$83	\$853	\$1,370	\$0	\$0	\$0	\$0
Section 8	Two	45%	0	\$1,822	\$1,123	\$107	\$1,016	\$1,715	\$0	\$0	\$0	\$0
Section 8	Three	45%	0	\$2,425	\$1,299	\$135	\$1,164	\$2,290	\$0	\$0	\$0	\$0
<b>Section 8 Total</b>									<b>\$61,915</b>		<b>\$101,225</b>	<b>\$163,140</b>
<b>Unassisted Units</b>			<b>9</b>									
25% for 22.5 pts.												
9	Studio	30%	0	\$583	\$583	\$67	\$516	\$0	\$0			\$0
9	One	30%	0	\$624	\$624	\$83	\$541	\$0	\$0			\$0
0	Two	30%	0	\$749	\$749	\$107	\$642	\$0	\$0			\$0
9	Three	30%	0	\$866	\$866	\$135	\$731	\$0	\$0			\$0
25% for 15 pts.												
9	Studio	45%	0	\$874	\$874	\$67	\$807	\$0	\$0			\$0
9	One	45%	4	\$936	\$936	\$83	\$853	\$0	\$40,944			\$40,944
9	Two	45%	5	\$1,123	\$1,123	\$107	\$1,016	\$0	\$60,972			\$60,972
0	Three	45%	0	\$1,299	\$1,299	\$135	\$1,164	\$0	\$0			\$0
25% for 12.5 pts.												
9	Studio	50%	0	\$971	\$971	\$67	\$904	\$0	\$0			\$0
9	One	50%	0	\$1,040	\$1,040	\$83	\$957	\$0	\$0			\$0
9	Two	50%	9	\$1,248	\$1,248	\$107	\$1,141	\$0	\$123,228			\$123,228
0	Three	50%	0	\$1,443	\$1,443	\$135	\$1,308	\$0	\$0			\$0
remainder												
9	Studio	60%	0	\$1,165	\$1,165	\$67	\$1,098	\$0	\$0			\$0
9	One	60%	0	\$1,248	\$1,248	\$83	\$1,165	\$0	\$0			\$0
9	Two	60%	0	\$1,498	\$1,498	\$107	\$1,391	\$0	\$0			\$0
0	Three	60%	9	\$1,732	\$1,732	\$135	\$1,597	\$0	\$172,433			\$172,433
52 total pts.												
	Studio	80%	0	\$1,554	\$1,554	\$67	\$1,487	\$0	\$0			\$0
	One	80%	0	\$1,664	\$1,664	\$83	\$1,581	\$0	\$0			\$0
	Two	80%	0	\$1,997	\$1,997	\$107	\$1,890	\$0	\$0			\$0
total check -MU 36												
	Three	80%	0	\$2,309	\$2,309	\$135	\$2,174	\$0	\$0			\$0
<b>Unassisted Unit Total</b>									<b>\$397,577</b>		<b>\$397,577</b>	<b>\$397,577</b>
<b>Staff</b>												
	One	50%	0	\$1,040	\$1,040	\$83		\$784	\$0			\$0
	Two	50%	1	\$1,248	\$1,248	\$107		\$871	\$10,452			\$10,452
<b>Staff Total</b>									<b>\$10,452</b>			<b>\$10,452</b>
<b>Totals</b>			<b>37</b>				<b>\$0</b>		<b>\$469,944</b>	<b>\$0</b>	<b>\$101,225</b>	<b>\$571,169</b>

MARIN COUNTY HOME PROGRAM PROPOSAL  
2013-14

H-7

1. **Project Name: Tenant Based Rental Assistance for Protected Groups**      2. **Total Amount Requested**      \$100,000
3. **Project Sponsor: St. Vincent de Paul Society of Marin County**      **E-mail: cpaquette@vinnies.org**
- Contact Person and Title: Christine Paquette**      **Website (optional): www.vinnies.org**  
**Director of Development**
- Address: P.O. Box 150527 San Rafael, CA 94915**
- Telephone: 415-454-3303**      **Ext. 12**      **Fax: 415-454-3406**

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

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

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

**Does the sponsor qualify as a Community Housing Development Organization (CHDO)?**       YES      x NO  
*If you are not sure whether your group qualifies as a CHDO, please refer to "The HOME Program...Federal Funds for Affordable Housing" for a definition, or call Roy Bateman. Marin County needs projects to use our CHDO set-aside!*

4. **Project Location** (precise street address, Assessor's Parcel Number, and the year the building was constructed):  
*(If site lacks a street address, attach map showing location.)*

Rental based assistance for this project will occur throughout Marin County, but primarily in Marin City, the Canal area of San Rafael and Novato.

5. **Project Description:**  
*(If the project involves an occupied building, attach a complete list of tenant incomes, household sizes, and rents.)*

Since 1946, the St. Vincent de Paul Society of Marin has provided millions of dollars of homelessness prevention assistance to people who are at high risk for eviction in Marin County. The Society's primary activity is to conduct "**home visits**," where volunteers visit the apartments of low income people facing imminent eviction. With Society dollars, these volunteers help provide emergency tenant based rental assistance, utility aid, car repair and other kinds of assistance in order to prevent these highly vulnerable populations from becoming homeless. In most cases, we provide assistance on the spot, paying overdue rent or current rent to landlords in order to make tenants whole immediately. In the last three years, the Society has provided \$1.5 million in aid via home visits in Marin County, allowing more than 30,000 people to stay housed and avoid homelessness in our county.

**In this program, as in all of our programs, the Society makes access to aid our first priority.** Our unique system of delivery makes our program highly welcoming, comfortable and accessible. Our experience tells us that often the people who need safety net and crisis services the most have the most difficulty accessing such services. In Marin County, many **members of the protected groups** (primarily African Americans, Latinos, and people with disabilities) are barely surviving

week-to-week, and they face some or all of the following factors which seriously inhibit their ability to ask for and receive help: 1) They do not have a car or transportation and/or cannot afford bus tickets; 2) They work long hours; they have two jobs; they have shift work schedules; they do not have "sick" or "vacation" days; 3) They have pressing childcare obstacles; 4) They are elderly or disabled and cannot leave their homes; 5) They are not aware of the aid that is available to them, or they are intimidated by the process of applying for aid.

Even though safety net agencies are familiar with the particular struggles of their clients, many of these same agencies have barriers to access: they are only open during business hours, Monday through Friday; or they require clients to take time off of work and/or find transportation to get help; or they see clients by appointment only; or they have across-the-board mandated aid restrictions (e.g., they can only be helped "once in a lifetime"); or they charge fees (nightly shelter dues, meal fees, etc.). **The St. Vincent de Paul Society of Marin is determined to be a different kind of safety net provider.**

**For our precariously housed clients**, our volunteers conduct **Home Visits** seven days a week, 52 weeks of the year in order to accommodate our clients' stressful lives. We have 250 volunteers countywide, residing in every city and town in Marin County who perform these visits. The advantage of this system is that each day we:

- come "face to face" with clients' true living circumstances and immediate needs
- find clients who may not otherwise seek help before becoming homeless
- schedule and conduct any necessary landlord contacts and follow -ups onsite and on the spot.
- send bilingual volunteers into homes when needed.

If, through discussion with clients, it becomes apparent that the client cannot afford to stay in his/her apartment any longer, we will help **pay moving costs to a more affordable place, including the cost of a rental deposit**. With this grant, our goal is to lead protected group clients into sustainable living situations which will not result in future evictions and/or homelessness.

In 2012, the Society distributed \$515,135 in aid to prevent Marin residents from losing their housing. These funds were channeled to more than 2,172 households, which prevented more than 9,000 individuals from losing their housing, including 3,000 children who lived in those households.

In addition, our regional outreach is expansive. Our home visits take place in every city and town in Marin County and serve areas with high rates of protected class residents, including Marin City (192 visits in 2012), San Rafael (690 visits in 2012) and Novato (713 visits in 2012).

Our volunteer capacity is also unmatched in Marin County. In 2012, our Home Visits program enlisted in the aid of more than 200 volunteers to help us distribute these funds with a very low 4% administrative cost. In 2012, our volunteers gave more than 14,500 hours of volunteer support to the Home Visits program.

We also have strong community support from our County Supervisors, the City of San Rafael and our other local jurisdictions, the Marin Community Foundation, Marin County Health and Human Services, and dozens of local agencies and faith communities in the county. In June, 2011 Supervisor Susan Adams donated \$20,000 to our programs through the Supervisors' Discretionary Fund.

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

**Program Budget**

\$515,135 Client Aid  
\$13,673 Office supplies, telephone, etc.  
\$ 7,000 Staff supervision

**7. Project Budget for Use of HOME Program Funds:**

*Budget should include estimate of costs, such as land or building acquisition costs, construction costs, rehabilitation costs, architectural and engineering fees, etc. Be as accurate and comprehensive as possible. WARNING: If your project includes rehabilitation, describe your plans to comply with federal lead paint regulations.*

**We are asking for \$100,000 to be used for tenant based rental assistance for clients who qualify for "protected group" status.** Of this total, \$95,000 would go directly to rental assistance and \$5,000 would be designated to defer costs for administration, including the staff cost of Hilda Castillo, our Client Services Manager who will coordinate volunteers, provide bilingual/bicultural services, etc..

**8. Other Sources of Funds:**

*How will you meet the HOME Program matching funds requirement? Include amounts, sources, use, commitment, and timing of all public and private funds other than HOME funds. Be sure to mention any federal assistance, including tax credits and CDBG; local public agency assistance, such as fees waived; and private assistance, such as the interest saved on below market rate loans. Are the other funds firmly committed?*

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied Ongoing</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Private donations	Rental Assistance	\$475,135		Yes	Funds received throughout year	Currently
Simon Foundation	Rental Assistance	\$25,000	12/12	Yes	12/12	Currently
Peter E. Haas, Jr. Family Fund	Rental Assistance	\$7,500	9/12	Yes	10/12	Currently
Bono Brothers Trust	Rental Assistance	\$7,500		No		

**9. Project Implementation:** *Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation? How quickly will you be able to spend the requested funding?*

Our Associate Director, Suzanne Walker, will be responsible for implementing the project. Because we already do this work 365 days of the year, we can begin disseminating funds immediately. We can spend the requested funding for protected group clients within a 12 month period.

We feel that we are in a very strong position to administer these funds and have a track record of administering such funds in a timely manner, with excellent measurable outcomes. In 2010, the Society won a \$157,500 federal stimulus grant for the Homeless Prevention and Rapid-Rehousing Program (HPRP) to provide tenant based rental assistance for precariously housed persons. We served a total of 147 people in 80 households to prevent them from becoming homeless. These funds paid for back rent and rental assistance. Suzanne Walker administered these funds and received a clean financial report from the federal auditors who examined our client and draw down records.

**The success of our efforts and the impact of this funding is notable.** Marin County Health and Human Services reports show that **99% of households who received the HPRP funds we administered maintained stable housing and did not become homeless.** A year after this program began, Marin County's 2011 Point in Time Count of Persons Experiencing Homelessness showed a 34% drop in the number of persons counted as homeless. Reports from Marin County Health and Human Services stated that part of this reduction can be attributed to the HPRP program. The impact of HPRP nationwide has spared more than one million persons from homelessness. The US Conference of Mayors has described HPRP as "fundamentally changing" the way communities respond to homelessness.

The success of this program was also confirmed in 2012 during the County's Ten Year Plan to End Homelessness "Charrette" process, when stakeholders strongly recommended re-creating the HPRP (tenant based rental assistance) model. Locally, this model was identified by service providers as one of the most historically effective programs ever instituted to reduce and end homelessness in Marin County.

We propose using the same strategies for implementing a HOME Tenant Based Rental Assistance program.

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project. N/A*

*Which demographic groups are least likely to apply for your housing, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply.)*

**Currently, we have more referrals for clients in the protected groups than we can serve with our funding. Our outreach strategies are already highly effective and well known in the county.**

*How will your project affirmatively further fair housing?* Our highly trained volunteers are able to enter the homes of clients and give them accurate and up to date information about their rights and the resources available to them, should they encounter fair housing violations. We regularly refer clients to Legal Aid and Fair Housing of Marin. In



addition, we are a lead agency in advocacy efforts in the Canal neighborhood for neighborhood safety needs, tenant rights, and habitability standards through our leadership role in the Marin Organizing Committee.

Through Home Visits, it is our goal to allow people who are in the protected groups to **stay in their housing and stay in the county, stabilizing neighborhood diversity and supporting the County's commitment to affirmatively furthering fair housing and equal opportunity.**

**11. Need for the Project:**

**A. Need Group**

*What groups or individuals will benefit from the project? What income level will the project serve? Be specific! Also, describe how you will provide for long-term affordability.*

**The rental assistance funding for this grant will be disseminated to members of the protected groups only. The program will serve these very low income adults and families who find themselves on the brink of eviction and/or have received an eviction notice. These funds will allow these protected group Marin residents to maintain their housing.**

Most of these clients will reside in the Marin City, San Rafael and Novato neighborhoods, although any client who lives in the county and meets the "protected group" criteria will be eligible for rental assistance.

It is important to note that we only give assistance to households that can sustain their current housing situation after our assistance is given. Most of our clients are very low income people who are experiencing a one-time crisis, like a medical situation, a car repair bill, or another unexpected life event which is preventing them from paying their rent and has them facing eviction. These are clients who, **with our one-time emergency aid**, will be able to weather out the crisis without succumbing to homelessness.

We do not provide assistance if the tenant will be in the same precarious situation a month after we leave. If this is the case, our volunteers help tenants move to a more affordable location, and then they provide the resources (moving fees, rental deposits) to make that move possible. **We do not offer an ongoing obligation to tenants under any circumstances.**

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,850	\$46,620	\$62,200
2	44,400	53,280	71,050
3	49,950	59,940	79,950
4	55,500	66,600	88,800
5	59,950	71,940	95,950
6	64,400	77,280	103,050
	At least 20% of rental units	The remaining rental units	Homeowner units

**B. Project Rationale:**

*Why is this project needed? Will it assist an especially needy or underserved group?*

According to the 2011 Marin County One Day Point in Time Homeless Count, the number of people in Marin who are precariously housed -- people facing eviction, living in severely overcrowded housing, or experiencing housing instability as evidenced by frequent moves, couch surfing or living in doubled up situations due to economic hardships -- **increased 35%** (up to 4,103 from 3,028 in 2009). **This is an urgent situation, especially for the very low income members of the protected groups in our county.** This project will assist especially needy and underserved people throughout the county in the most barrier free, expedient, effective and cost efficient program of its kind in Marin.

*For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

N/A

**C. Accessibility:**

*What steps are you taking to make this project accessible to people with physical and other disabilities?*

Our Home Visits program for rental assistance is 100% accessible to the people who need help, because we go to their homes and help them during the hours that they are available. Prospective clients are referred to us through many avenues, including service providers, friends and relatives, churches, community groups, United Way 211, and our bilingual help line.

- o For further information, please call Roy Bateman at 473-6698.
- o The current year's application form must be used.

## Organization Profile - 2013-14 Data Collection Pilot

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

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

**Name of Organization:** St. Vincent de Paul Society Marin

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

Income of Level of Clients Your Org Serves %	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	100%
Low income people	
People above the low income limits	

Percentages (%)	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
<b>Ethnic/Racial Demographics</b>						N/A
Asian-American/Pacific Islander						
African-American/Black	10	20	10		10	
Caucasian/White	60	10	50	80	80	
Native American						
Mixed Heritage						
Unknown/other						
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Latino/Hispanic Origin</b>						
Of Latino/ Hispanic Origin	30	70	40	20	10	
NOT of Latino/ Hispanic Origin						
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Age</b>						
0-5 years old	7	7				
6-17	7	7				
18-24	<del>10</del> 5	5				
25-59	61	61	100	100		
60 +	20	20				
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Gender</b>						
Female	50	70	50	80		
Male	50	30	50	20		
<b>Total %</b>	100%	100%	100%	100%	100%	100%
<b>Disabled %</b>	40	20	10	0	0	

Involvement of Clients Your Organization Serves	
On Governing Board %	30%
On Advisory Committee %	N/A

MARIN COUNTY HOME PROGRAM PROPOSAL  
2013-14

H-8

1. Project Name: Whistlestop Renaissance 2. Total Amount Requested \$1,000,000.00

3. Project Sponsor: Marin Senior Coordinating Council, dba Whistlestop, and a nonprofit housing developer to be selected in February, 2013 E-mail: johehir@whistlestop.org

Contact Person and Title: Joe O'Hehir, CEO

Website (optional): www.whistlestop.org

Address: 930 Tamalpais Avenue  
San Rafael, CA 94901

Telephone: 415-456-9065

Ext.

Fax: 415-456-1581

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

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

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

**Does the sponsor qualify as a Community Housing Development Organization (CHDO)?**  YES  NO  
*If you are not sure whether your group qualifies as a CHDO, please refer to "The HOME Program...Federal Funds for Affordable Housing" for a definition, or call Roy Bateman. Marin County needs projects to use our CHDO set-aside!*

4. **Project Location** (precise street address, Assessor's Parcel Number, and the year the building was constructed):  
*(If site lacks a street address, attach map showing location.)*

930 Tamalpais Avenue  
San Rafael, CA 94901  
APN# 011-277-01

*Existing building originally constructed in 1929 and subsequently remodeled 1987.*

5. **Project Description:**

*(If the project involves an occupied building, attach a complete list of tenant incomes, household sizes, and rents.)*

The current property includes an improved two-story structure currently occupied and used by Whistlestop for administrative and active aging service programs, including the Jackson Cafe. There are no leases on the property. Whistlestop intends to demolish all existing improvements and reconstruct a five-story building as defined within in this application.

The key expansion component of the Whistlestop Renaissance Project (WRP) will be to complement its current active aging center with on-site affordable senior housing. The 930 Tamalpais location can be transformed into the first affordable transit-oriented development community for older adults and individuals with disabilities in Marin County. There is a growing demand in Marin County for affordable housing for older adults, especially for those individuals who cannot or should not drive a car. One of the key benefits to Whistlestop's site is its ideal location within Marin County's regional transportation hub, including the Bettini Transit Center, the future location of the SMART train adjacent to the Whistlestop property, and the ability to walk within downtown San Rafael.

As currently envisioned, the first floor of the new building will house the Whistlestop Jackson Café and kitchen area; two lobby entrances to elevators going to the upper floors; and a parking garage with 25 spaces and access for pick up and drop off by Whistlestop buses. Floors two, three, and four will have at total of 50 housing units, 49 one bedroom units for residents, and 1 two bedroom for the Resident Manager. The top fifth floor will house the Whistlestop Active Aging Center with a large community gathering hall, community board room, classrooms for activities, office space for staff, and an outdoor patio garden area.

The housing component will be restricted to residents age 55 and older, with incomes at or below 50% of the Marin County Area Median Income. We forecast financing the housing component through the Low Income Housing Tax Credit Program. As such, a Regulatory Agreement will be recorded on title requiring that the housing remain affordable at 50% of Area Median Income for a period of 55 years. Other projected financing sources may add other regulatory constraints.

**6. Total Project Cost:**

*Include all costs for this particular project, regardless of source. Also attach a pro forma and a sources and uses schedule.*

The total project cost for this project is projected to be \$21,857,545. Approximately 60% of the site will consist of affordable senior housing and 40% for Whistlestop administrative and program uses. The attached pro forma and sources and uses schedule details these uses both separately and in combination.

**7. Project Budget for Use of HOME Program Funds:**

*Budget should include estimate of costs, such as land or building acquisition costs, construction costs, rehabilitation costs, architectural and engineering fees, etc. Be as accurate and comprehensive as possible. WARNING: If your project includes rehabilitation, describe your plans to comply with federal lead paint regulations.*

HOME funds would be used exclusively for construction costs.

**8. Other Sources of Funds:**

*How will you meet the HOME Program matching funds requirement? Include amounts, sources, use, commitment, and timing of all public and private funds other than HOME funds. Be sure to mention any federal assistance, including tax credits and CDBG; local public agency assistance, such as fees waived; and private assistance, such as the interest saved on below market rate loans. Are the other funds firmly committed?*

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Marin Community Foundation	Predevelopment & Construction	\$1,500,000	N/A	No	N/A	N/A
Tamalpais Pacific	Predevelopment	\$200,000	N/A	No	N/A	N/A
City of San Rafael	Predevelopment & Construction	\$4,250,000	N/A	No	N/A	N/A
AHP	Construction	\$750,000	N/A	No	N/A	N/A
OneBay Area Plan Grant	Construction	\$750,000	N/A	No	N/A	N/A
Whistlestop Equity	Predevelopment & Construction	\$1,453,430	N/A	No	N/A	N/A
LP Tax Credit Equity Investment	Construction	\$6,259,476	N/A	No	N/A	N/A
OneBay Area Plan Grant	Construction	\$750,000	N/A	No	N/A	N/A

**9. Project Implementation:** *Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation? How quickly will you be able to spend the requested funding?*

Whistlestop and its Nonprofit Housing Development Partner (NHDP) will be responsible for implementing the project. Whistlestop will enter into an agreement with the selected NHDP that will define how the two organizations will implement the development, financial, ownership, construction, and operational responsibilities for the project. The current estimated project schedule is as follows:

- 2/2013 Select Development Partner
- 2/2013 to 10/2013 Design Development
- 10/2013 to 5/2014 Public Approvals

- 6/2013 to 12/2014 Financing Commitments
- 4/2015 to 10/2016 Construction
- 10/2016 to 1/2017 Rent Up

HOME funds will be spent on Construction, beginning April 2015.

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project.*

Whistlestop issued a Request For Proposals on November 30, 2012 to three nonprofit housing development organizations and will select a Nonprofit Housing Development Partner (NHDP) the first week of February 2013. Construction may or may not be subject to Davis-Bacon Act wages depending on whether Project Based Section 8 is part of the financing structure for the development. The proforma included in this application assumes there will be Project Based Section 8 and accordingly, that Davis-Bacon Act wages will be paid. If the project is subject to Davis-Bacon Act wages the NHDP will be required to comply with all related requirements. Whether or not the project is subject to Davis-Bacon Act wages Whistlestop will require the NHPD to seek to employ qualified Section 3 businesses and Minority Business Enterprises (MBE) and Women's Business Enterprises (WBE) to the greatest extent feasible, with the goal that a minimum of 10% of the total dollar amount of contracts for housing construction be awarded to qualified Section 3 businesses and/or MBE's and WBE's. During the course of an approximately eighteen month construction period we estimate the project will generate approximately 50 contracting opportunities. Further, Whistlestop will require the NHPD to comply with all required "good faith effort" requirements as a condition of receiving HOME/CDBG funds in the effort to hire Minority and Women-Owned Business Enterprises (MBE/WBE) for construction equipment, supplies and services of the project. The NHPD will be required to advertise construction opportunities for qualified MBE/WBE's through trade publications such as DBE Goodfaith, Inc. or Contractor's Estimate.com.

*Which demographic groups are least likely to apply for your housing, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply.)*

The demographic groups who are least likely to apply for the Whistlestop housing opportunity are low income older adults currently living alone in San Rafael and Marin County, especially those who have a language and/or documentation barrier.

Fortunately, the majority of clients Whistlestop serves at our Active Aging Center at 930 Tamalpais are from this demographic group. Whistlestop serves over 5,000 unduplicated older adults with a hub of human needs services including transportation, nutrition, classes and activities, and information and referral services. Here is a demographic profile of Whistlestop's clients:

- Average age is 72.
- 79% are female; 21% are male.
- 39% are white; 33% are Hispanic or Latino; 15% are Asian; 8% are Persian; and 2% are African American; and 3% represent other nationalities.
- 84% report being at low to very low annual income levels: 16% under \$10,000; 53% between \$10,001 and \$20,000; and 15% between \$20,001 and \$30,000.

All of Whistlestop's program and services are marketed in a warm and friendly manner to this demographic group. Several members of our staff and volunteers are bilingual. We provide ESL classes in partnership collaboration with the Canal Community Alliance. We also provide citizenship classes for those older adults who are seeking to become US Citizens. We provide outreach and counseling to house bound older adults through our ACASA program in collaboration with Marin County's Mental Health programs. We have a monthly newsletter that is circulated to over 25,000 older adults in Marin County. We publish an annual directory of older adult services throughout Marin County that serves as reference guide for older adults and their families. And, we provide a housing assistance service in partnership with Episcopal Senior Communities (ESC).

We believe that hundreds, if not thousands, of Whistlestop clients would benefit from the addition of low income affordable senior housing at the current 930 Tamalpais Avenue site.

Whistlestop will incorporate all of its existing marketing communications strategies and programs mentioned above to encourage clients to apply for the new affordable housing opportunity. Whistlestop can provide personalized assistance helping clients complete the appropriate application forms using our trained multicultural staff. ESC Housing services will promote the availability of this new affordable housing to all those who are needing housing assistance.

*How will your project affirmatively further fair housing?*

The housing component of the development will include 49 1-bedroom apartments and 1 2-bedroom manager apartment. The 1-bedroom apartments will be rented exclusively to lower income older adults age 55 and older with incomes below 50% of Marin County Area Median Income. As described more fully above, due to the comprehensive racial/ethnic diversity of the population already served daily by Whistlestop, perhaps Whistlestop, more than any other organization in Marin County, is uniquely positioned to attract substantial numbers of racial/ethnic minority applicants, thereby resulting in an almost certain diverse racial/ethnic resident population. Whistlestop will fully market the housing opportunity to its current racially/ethnically diverse client base. Further, Whistlestop will require, in the contract document with the to be selected developer, that as a condition of selection the developer agrees to work closely with Whistlestop in marketing the housing to racial/ethnic minority groups, and to insure that all affirmative fair housing requirements set by the County of Marin, and by the HOME and CDBG program are met or exceeded.

**11. Need for the Project:**

**A. Need Group**

*What groups or individuals will benefit from the project? What income level will the project serve? Be specific! Also, describe how you will provide for long-term affordability.*

Low, very low and extremely low income older adults, age 55 and older, will benefit from the project. Resident incomes will be limited to households with incomes at or below 50% of the Marin County Area Median Income. We assume all units will have Project Based Section 8 Vouchers, providing housing capable of serving extremely low income seniors. By the incorporation of Low Income Housing Tax Credits, regulations will be recorded on title requiring the development to remain affordable to residents with incomes at or below 50% of Area Median Income for a 55-year term, with all residents' income re-certified annually.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,850	\$46,620	\$62,200
2	44,400	53,280	71,050
3	49,950	59,940	79,950
4	55,500	66,600	88,800
5	59,950	71,940	95,950
6	64,400	77,280	103,050
	At least 20% of rental units	The remaining rental units	Homeowner units

**B. Project Rationale:**

*Why is this project needed? Will it assist an especially needy or underserved group?*

According to a report from the Marin County Division of Aging and Adult Services, "...the older population in Marin is increasing rapidly. Between 2005 and 2010, the number of Marin residents over 60 is projected to grow to 75,900, with the largest increase in the 70 to 79 year old cohort. ABAG projects that by 2012, almost 30% of Marin residents will be over age 60. This trend continues well into the foreseeable future, only slowing after 2030."

Meanwhile, the 2007 American Community Survey of the U.S. Bureau of the Census shows that, while median household income for Marin County was \$83,870, the mean retirement income was \$33,501, 42% of Marin's Area Median Income, and 4.7% of persons 65 or older fell below the Federal Poverty Line. The Marin Housing Authority's definition of market rent (Section 8 rent) for a one bedroom apartment in Marin County is currently \$1,333. Older adults at the mean retirement income level are paying 40% of their income for rent, and those with incomes below the mean are progressively more rent burdened.

The Marin County Commission on Aging urged that, as cities and towns updated their Housing Elements, they include the "critical need for affordable housing", given "the fact that many older and disabled adults live on limited fixed incomes."

*For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

The development will meet or exceed green building requirements by the City of San Rafael, and will incorporate energy saving and sustainability design features including Energy Star appliances and roof, lowwater landscaping, and photovoltaics for common area electric.

**C. Accessibility:**

*What steps are you taking to make this project accessible to people with physical and other disabilities?*

As this will be a new construction development, 5% of the apartments will be accessible to the physically disabled and an additional 2% accessible to the hearing and vision impaired. An elevator will provide access to all apartments, with 100% of the apartments being accessible.

- For further information, please call Roy Bateman at 473-6698.
- The current year's application form must be used.
- Completed applications may be mailed to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903, or they may be hand-delivered to our **new office location at 899 Northgate Drive, Room 408, San Rafael**. Please do not send mail to our Northgate Drive location.
- **APPLICATIONS SENT BY FAX OR E-MAIL WILL NOT BE ACCEPTED.**
- If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit [www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm](http://www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm).
- For a free copy of the HOME Final Rule (24 CFR Part 92), call (800) 998-9999, and ask for a copy of "HO 1272."
- **Please consult with staff (Roy Bateman, phone 473-6698) before you file an application.**
- **Attach a pro forma and a sources and uses schedule.**
- **Applicants are encouraged to apply for Community Development Block Grant (CDBG) funds in at least the same amount as your HOME request. (Some projects may receive only HOME funds or only CDBG funds. For example, if your project needs a total of \$100,000, apply for \$100,000 from HOME and \$100,000 from CDBG.) The CDBG Program has a separate application form, which must be received by Thursday, December 13, 2012.**
- Don't forget to fill out the Organizational Profile form.

**HOME PROPOSALS MUST BE RECEIVED BY THURSDAY, DECEMBER 13, 2012 AT 5:00 P.M.**

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



**Whistlestop  
Project Summary**

Prepared by ElderFocus  
Rev. 12-13-12, 4% Credit: -DRAFT-

**Summary of Development Costs and Projections**

USES:	Total	%	Housing	Non-Housing
Acquisition Costs	20,000	0.09%	12,000	8,000
Demolition	200,000	0.92%	120,000	80,000
Construction Costs	14,393,997	65.85%	10,353,598	4,040,399
Construction Period Contingency	1,402,871	6.42%	841,723	561,148
Permit and Fees	1,000,000	4.58%	600,000	400,000
Architectural and Engineering	900,000	4.12%	540,000	360,000
Reports, Testing, and Constr. Mgmt	210,000	0.96%	126,000	84,000
Predev and Construction Interest	1,157,225	5.29%	694,335	462,890
Loan Fees	164,115	0.75%	98,469	65,646
Real Estate Taxes & Carrying Costs	0	0.00%	0	0
Title and Recording	40,000	0.18%	24,000	16,000
Legal	155,000	0.71%	93,000	62,000
Insurance & Bonds at Construction	250,000	1.14%	150,000	100,000
Syndication & Certification Costs	110,978	0.51%	66,587	44,391
Lease Up, Marketing and Reserve	253,359	1.16%	152,015	101,344
Soft Cost Contingency	200,000	0.92%	120,000	80,000
Developer Fee	1,400,000	6.41%	840,000	560,000
<b>TOTAL USES:</b>	<b>21,857,545</b>	<b>100.00%</b>	<b>14,831,727</b>	<b>7,025,818</b>

**SOURCES: Construction Sources**

	Total	%
Construction Loan	17,421,433	67.66%
Marin Community Foundation	1,500,000	5.83%
County HOME/CDBG Loans	1,000,000	3.88%
Tamalpais Pacific	200,000	0.78%
City of San Rafael	4,250,000	16.51%
Federal Home Bank AHP	750,000	2.91%
Initial Limited Partner Capital	625,948	2.43%
<b>Total Construction Sources:</b>	<b>25,747,381</b>	<b>100.00%</b>

**Permanent Sources**

	Total	Housing	Non-Housing	%
Bank Perm Loan (Base Tranche)	2,257,169	2,257,169	0	10.33%
Bank Perm Loan (Section 8 Tranche)	3,124,620	3,124,620	0	14.30%
Marin Community Foundation	1,500,000	900,000	600,000	6.86%
County HOME/CDBG Loans	1,000,000	600,000	400,000	4.58%
Tamalpais Pacific	200,000	120,000	80,000	0.92%
City of San Rafael	4,250,000	0	4,250,000	19.44%
Federal Home Bank AHP	750,000	750,000	0	3.43%
Whistlestop Equity	1,453,430	632,712	820,718	6.65%
OneBay Area Plan Grant	750,000	0	750,000	3.43%
Accrued Subsidy Loan Const Period Interest	312,750	187,650	125,100	1.43%
General Partner Equity	100	100	0	0.00%
LP's Tax Credit Equity	6,259,476	6,259,476	0	28.64%
<b>Total Permanent Sources:</b>	<b>21,857,545</b>	<b>14,831,727</b>	<b>7,025,818</b>	<b>100.00%</b>

**INCOME & RENT MIX:**

Rents Do Not Include Project Based Section 8								Total
AMIs	30%	35%	40%	45%	50%	55%	60%	
<b>Rents:</b>								
Studio								
1-BR	\$587		\$795		\$1,003			
2-BR								
3-BR								
<b>No. of Units:</b>								
Studio	0	0	0	0	0	0	0	0
1-BR	5	0	20	0	24	0	0	49
2-BR	0	0	0	0	0	0	0	0
3-BR	0	0	0	0	0	0	0	0
	5	0	20	0	24	0	0	49
	10%	0%	41%	0%	49%	0%	0%	
<b>TOTAL:</b>							<b>Mgr. Unit:</b>	<b>1</b>
								<b>50</b>

**ASSUMPTIONS:**

	Housing	Non-Housing
Building Ratio Housing to Non-Housing	60.00%	40.00%
Tax Credit Rate		3.15%
Federal Tax Credit Equity per \$		\$1.05
State Tax Credit Equity per \$		
Capital Reserve		400
Operating Expenses		5,783
Debt Service Ratio, Permanent Loans		1.20
Construction Loan Rate		5.00%
Permanent Loan Rate		5.50%
Lot Acreage	0.34	
Number of Parking Spaces	24	14
Project Based Section 8 Vouchers		49

## Whistlestop Sources & Uses

Rev. 12-13-12, 4% Credit: **-DRAFT-**

Development Budget	Units		Pre-Dev Budget to DD and LIHTC Award	Pre-Dev Budget from DD and LIHTC Award to Const. Start	Budget at		Residential		Eligible Basis
	50	TOTAL			Construction	Completion	60.00%	40.0%	
<b>ACQUISITION COSTS</b>									
Purchase Price	0				0		0		0
Title/Recording/Escrow	10,000				10,000		6,000	4,000	0
Environmental Abatement Soil and Demo related	10,000				10,000		6,000	4,000	6,000
Demolition	200,000				200,000		120,000	80,000	120,000
<b>GENERAL DEVELOPMENT COSTS</b>									
Building Hard Costs	11,052,000				11,052,000		8,348,400	2,703,600	8,348,400
Structured Parking	1,067,000				1,067,000		640,200	426,800	640,200
Off Site Improvements	250,000				250,000		150,000	100,000	150,000
General Conditions	893,690				893,690		536,214	357,476	536,214
Contractor Overhead and Profit	766,020				766,020		459,612	306,408	459,612
Construction Security	100,000				100,000		60,000	40,000	60,000
Bond Premium	140,287	1.00%			140,287		84,172	56,115	84,172
Const Period Change Order Contingency	1,402,871	10%			1,402,871		841,723	561,148	841,723
Local Impact Fees (Estimated @ \$15,000/unit)	750,000				750,000		450,000	300,000	450,000
Local Permits/Fees (Estimated @ \$5,000/unit)	250,000		40,000	40,000	170,000		150,000	100,000	150,000
Utility Installations PG&E, Water	125,000				125,000		75,000	50,000	75,000
Phase I & II Reports/Toxic/Traffic	30,000		30,000		0		18,000	12,000	18,000
Architectural & Engineering (Including CEQA Review)	900,000		300,000	450,000	150,000		540,000	360,000	540,000
Construction Management	40,000				40,000		24,000	16,000	24,000
Geotech Analysis	30,000		10,000	5,000	15,000		18,000	12,000	18,000
Appraisal	20,000		7,500		12,500		12,000	8,000	12,000
Market Study	10,000			10,000	0		6,000	4,000	0
Construction Testing and Inspection	100,000				100,000		60,000	40,000	60,000
Construction Loan Fees	130,661	0.75%			130,661		78,396	52,264	78,396
Interest on Construction Loans	783,965				783,965		470,379	313,586	470,379
Interest on Subordinate Debt Construction Loans	312,750	3.00%				312,750	187,650	125,100	0
Interest on Predev Loans	60,510	6.00%		60,510	0		36,306	24,204	36,306
Permanent Loan Fee	13,454	0.25%				13,454	8,073	5,382	0
Title/Recording/Escrow - Construction	30,000				30,000		18,000	12,000	18,000
Title/Recording/Escrow - Permanent	10,000					10,000	6,000	4,000	0
Real Estate Taxes & Carrying Costs	0				0		0	0	0
Builder's Risk and Owner Liability Ins	200,000				200,000		120,000	80,000	120,000
Public Improvement Bonds	50,000				50,000		30,000	20,000	30,000
TCAC App/Monitr/Reserve Fee	45,978				45,978		27,587	18,391	0
Legal - Acquisition	10,000		10,000		0		6,000	4,000	0
Construction Closing (borrow & lend)	60,000			30,000	30,000		36,000	24,000	36,000
Bond Allocation	0				0		0	0	0
Permanent Closing (Borrow & Lend)	20,000					20,000	12,000	8,000	0
Organization of Partnership	5,000		3,500		1,500		3,000	2,000	3,000
Syndication (Borrower & Investor counsel)	60,000				60,000		36,000	24,000	0
Costs of Issuance (If bond financed)	0				0		0	0	0
Syndication Consulting	45,000			10,000	35,000		27,000	18,000	0
Syndication Audit	20,000					20,000	12,000	8,000	0
Furniture & Equipment	60,000				60,000		36,000	24,000	36,000
Capitalized Operating Reserves	163,959					163,959	98,375	65,584	0
Marketing (\$600/unit)	29,400				29,400		17,640	11,760	0
Soft Cost Contingency	200,000		25,000	25,000	150,000		120,000	80,000	120,000
Developer Fee	1,400,000				350,000	1,050,000	840,000	560,000	840,000
<b>TOTAL DEVELOPMENT COSTS</b>	<b>21,857,545</b>		<b>426,000</b>	<b>643,010</b>	<b>19,198,371</b>	<b>1,590,164</b>	<b>14,831,727</b>	<b>7,025,818</b>	<b>14,381,402</b>

Construction Sources of Funds:		
Construction Loan	17,421,433	67.7%
Marin Community Foundation	1,600,000	5.8%
County HOME/CDBG Loans	1,000,000	3.9%
Tamalpais Pacific	200,000	0.8%
City of San Rafael	4,250,000	16.5%
Federal Home Bank AHP	750,000	2.9%
Initial Limited Partner Capital	625,948	2.4%
<b>Total Construction Sources:</b>	<b>25,747,381</b>	<b>100.0%</b>

Construction Loan Calculation	
Total Development Cost	21,857,545
Less: MCF	(1,500,000)
Less: HOME/CDBG	(600,000)
Less: Tamalpais Pacific	(120,000)
Less: City of San Rafael	-
Less: 10% of Investor Equity	(625,948)
Less: Completion Costs	(1,590,164)
<b>Total Construction Loan</b>	<b>17,421,433</b>

Permanent Sources of Funds:				
	Housing	Non-Housing	Total	
Bank Perm Loan (Base Tranche)	2,257,169		2,257,169	10.3%
Bank Perm Loan (Section 8 Tranche)	3,124,620		3,124,620	14.3%
Marin Community Foundation	900,000	600,000	1,500,000	6.9%
County HOME/CDBG Loans	600,000	400,000	1,000,000	4.6%
Tamalpais Pacific	120,000	80,000	200,000	0.9%
City of San Rafael		4,250,000	4,250,000	19.4%
Federal Home Bank AHP	750,000		750,000	3.4%
Whistlestop Equity	632,712	820,718	1,453,430	6.6%
OneBay Area Plan Grant		750,000	750,000	3.4%
Accrued Subsidy Loan Const Period Interest	187,650	125,100	312,750	1.4%
General Partner Equity	100		100	0.0%
LP's Tax Credit Equity	6,259,476		6,259,476	28.6%
<b>Total Permanent Sources:</b>	<b>14,831,727</b>	<b>7,025,818</b>	<b>21,857,545</b>	<b>100.0%</b>

Bank Perm Loan (Base Tranche)	
Amount	2,257,169
Annual Payment	153,792
Term (Years)	30
Interest Rate	5.50%

Construction Loan Terms	
Utilization Rate	60.00%
Interest Rate	5.00%
Term (Months)	18

Bank Perm Loan (Section 8 Tranche)	
Amount	3,124,620
Annual Payment	212,895
Term (Years)	30
Interest Rate	5.50%

50% Test (If Bond Financed)	
Construction Period Bonds	17,421,433
Basis in Land	10,000
Basis in Improvements	14,381,402
<b>Total</b>	<b>14,391,402</b>
<b>% Bond Financed</b>	<b>121.05%</b>

**Rent Mix**

**Whistlestop**

**Rev. 12-13-12, 4% Credit: -DRAFT-**

TCAC 2012 Rent/Income Limits

Marin County

Household Size	1	2	3	4	5	6	7	8
(100% Income Level)	\$77,700	\$88,800	\$99,900	\$111,000	\$119,900	\$128,800	\$137,700	\$146,600

	Elevator:		MHSA 30% of SSI for 1BR									
	Yes	Current	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%
	100% Rent	Utility Allow	AMI	AMI	AMI	AMI	AMI	AMI	AMI	AMI	AMI	AMI
Studio	1,942	26	265	362	460	557	654	751	848	945	1,042	1,139
1 BR	2,080	37	275	379	483	587	691	795	899	1,003	1,107	1,211
2 BR	2,496	50	324	449	574	699	824	948	1,073	1,198	1,323	1,448
3 BR	2,886	65	368	512	657	801	945	1,089	1,234	1,378	1,522	1,667
4 BR	3,220	65	418	579	740	901	1,062	1,223	1,384	1,545	1,706	1,867

**Income Targeting**

	Tax Credit	Total	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	Total
	Units	Units	AMI	AMI	AMI	AMI	AMI	AMI	AMI	AMI	AMI	AMI	%
Studio	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
1 BR	49	49	0	0	0	5	0	20	0	24	0	0	98.0%
2 BR	1	1	0	0	0	0	0	0	0	0	0	0	2.0%
3 BR	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
4 BR	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
	50	50	0	0	0	5	0	20	0	24	0	0	100%
		98%	0.0%	0.0%	0.0%	10.0%	0.0%	40.0%	0.0%	48.0%	0.0%	0.0%	

**Rental Income**

	# of Units	15% AMI	20% AMI	25% AMI	30% AMI	35% AMI	40% AMI	45% AMI	50% AMI	55% AMI	60% AMI	Total
Studio	-	-	-	-	-	-	-	-	-	-	-	-
1 BR	49	-	-	-	2,935	-	15,900	-	24,072	-	-	42,907
2 BR	1	-	-	-	-	-	-	-	-	-	-	-
3 BR	-	-	-	-	-	-	-	-	-	-	-	-
4 BR	-	-	-	-	-	-	-	-	-	-	-	-
	50	-	-	-	2,935	-	15,900	-	24,072	-	-	42,907

Annual Gross LIHTC Rent: 514,884

**Calculation of Project Based Section 8 Incremental Income**

**Section 8 Payment Standards**

MHA Pmt. Standards	# of Units	15% AMI	20% AMI	25% AMI	30% AMI	35% AMI	40% AMI	45% AMI	50% AMI	55% AMI	60% AMI
Less Utility, March 1, 2012											
Studio	1,089	0	0	0	0	0	0	0	0	0	0
1 BR	1,333	49	0	0	5	0	20	0	24	0	0
2 BR	1,665	0	0	0	0	0	0	0	0	0	0
3 BR	2,225	0	0	0	0	0	0	0	0	0	0
Total	49	0	0	0	5	0	20	0	24	0	0

**Excess Rent Per Unit**

Studio		824	727	630	532	435	338	241	144	47	(50)
1 BR		1,058	954	850	746	642	538	434	330	226	122
2 BR		1,341	1,216	1,091	966	841	717	592	467	342	217
3 BR		1,857	1,713	1,569	1,424	1,280	1,136	991	847	703	558

**Total Excess Rent Per Month**

Studio	-	-	-	-	-	-	-	-	-	-	-	-
1 BR	-	-	-	3,730	-	10,760	-	7,920	-	-	-	22,410
2 BR	-	-	-	-	-	-	-	-	-	-	-	-
3 BR	-	-	-	-	-	-	-	-	-	-	-	-

Total Sec. 8 Incremental Rents per Month: 22,410  
Annual 268,920

**Marin Housing Authority Tenant Purchased Utility Allowances, 12-1-11**

	Studio	1 BR	2 BR	3 BR
Home Heating, Gas	0	0	0	0
Cooking, Electric	7	9	12	14
Basic Electricity	19	28	38	51
Total	26	37	50	65



**Tax Credits Analysis**

Whistlestop

Rev. 12-13-12, 4% Credit: -DRAFT-

DDA County

Census Tract No.: TCAC Regulation Reference: 29-Feb-12

	Marin County 9% Basis Limits	Threshold Basis Limits Dec. 14, 2011	Eligible Units	Unadjusted Basis	Adjustment	Allowable Limit
0 Bedroom		182,338	0	-	43%	-
1 Bedroom		210,234	49	10,301,466	43%	14,731,096
2 Bedroom		253,600	1	253,600	43%	362,648
3 Bedroom		324,608	0	-	43%	-
4 Bedroom		361,634	0	-	43%	-
			50	10,555,066		15,093,744
Impact Fees						
Municipality Utility Infrastructure						
Environmental Abatement						
Total Eligible Basis						14,381,402
Total Basis per Threshold Basis Limits						15,093,744
Lesser of Above						14,381,402
Total Basis Reduction for Leveraging Points					0%	0
Unadjusted Eligible Basis						14,381,402
Deduct of 50% Renewable Energy Tax Credits from LIHTC Basis						(48,300)
Basis for LIHTC						14,333,102
High Cost Area Adjustment - DDA or QTC					130%	18,633,033
Applicable Fraction					100%	18,633,033
Qualified Basis						18,633,033
Credit Reduction					0%	0
Adjusted Qualified Basis						18,633,033
Adjusted Qualified Basis						18,633,033
Adjusted State Qualified Basis					0%	18,633,033
Credit Rate					3.15%	
Annual Credits						586,941
Total Federal Annual Credits					10	5,869,405
CA State Credits - Aggregate Credit Rate (13% or 30%)					0%	-
Total CA State Credits				State	0.70	-
Tax Credit Pay-In Factor				Federal	1.05	6,162,876
Total Equity from LIHTC						6,162,876

Renewable Energy Tax Credits	
Gross Cost	350,000
Rebate Assumed	-
Cost in Basis	350,000
Credit Percentage	30%
Renewable Energy Tax Credits	105,000
Value of Credits for Equity	0.92
Total Equity from Renewable Energy Tax Credits	96,600

Exceptions to Limits	
20%	Prevailing Wages
7%	Podium Parking
	Day Care Center
	100% Special Needs
10%	95% of Upper Floor Served by Elevator
37%	Total Exceptions (Maximum of 39%)

	Onsite Renewable Energy - 50% of Use
	Onsite Renewable Energy - 75% of Use
	New Construction - Exceed Title 24 by 45%
	Rehab - 80% Decrease in Energy Use
	Irrigate with Reclaimed Water
1%	Community Gardens @ 60 s.f./unit
1%	Special Flooring in Units
2%	Special Flooring in Common Areas
2%	Meet EPA Indoor Air Plus Program
6%	Total Energy Exceptions (Maximum of 10%)

	Section 10326 Projects
	% of Project Units below 50% AMI
	% of Project Units below 35% AMI
0%	Total Affordability Exceptions

	Seismic or Environmental Remediation
0%	Total Seismic or Environmental Remediation

43% Total Exceptions to Limits

TCAC Fees	
	% of One Year Fed Credit
9%	If Competitively Allocated
4%	Allocation Fee
	2,000 Application Fee
	Reservation Fee
	23,478 Allocation Fee
	20,500 Compliance Monitoring Fee
	45,978 Total TCAC Fees

### Organization Profile – 2013-14 Data Collection Pilot

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

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

**Name of Organization:** MARIN SENIOR Coordinating Council, dba Whistlestop

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

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

<b>Percentages (%)</b>	<b>Clients Your Organization Serves</b>	<b>Clients for this Project</b>	<b>Support Staff</b>	<b>Professional Staff</b>	<b>Board</b>	<b>Advisory Committee</b>
<b>Ethnic/Racial Demographics</b>						
Asian-American/Pacific Islander	2					
African-American/Black						
Caucasian/White	82					
Native American						
Mixed Heritage						
Unknown/other	16					
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Latino/Hispanic Origin</b>						
Of Latino/ Hispanic Origin	33					
NOT of Latino/ Hispanic Origin	67					
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Age</b>						
0-5 years old						
6-17						
18-24						
25-59						
60 +	100					
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Gender</b>						
Female	75					
Male	25					
<b>Total %</b>	100%	100%	100%	100%	100%	100%
<b>Disabled %</b>						

<b>Involvement of Clients Your Organization Serves</b>	
On Governing Board %	
On Advisory Committee %	