

**2016/17 COMMUNITY DEVELOPMENT BLOCK GRANT PUBLIC
SERVICE APPLICATION FOR FUNDING**

Program Year: <u>2017/18</u>	Check One:	<input type="checkbox"/>	New Program/Project
		<input type="checkbox"/>	Existing Program/Project

1) Which Planning Area will the project be located? Check all that apply

Lower Ross	Upper Ross	San Rafael	Novato	West	Richardson
			✓	✓	

2) Prior Years Funded by County of Marin CDBG: NA

Year Funded				
Grant Amount				
Amount				

3) General Information:

CDBG FUNDING AMOUNT REQUESTED	250,000
PROGRAM/PROJECT NAME	Employment Based Rental Assistance
ORGANIZATION/AGENCY NAME	Downtown Streets Team
MAILING ADDRESS	532 4 th St., San Rafael CA 94901
PROJECT ADDRESS	Marin County
CONTACT PERSON & PHONE NUMBER	Logan McDonnell – 408.334.4757
E-MAIL ADDRESS	Logan@Streetsteam.org
WEBSITE	www.streetsteam.org
ORGANIZATION DUNS#	93-750-8484

4) Program Description:

Describe your program and how the program will address an unmet need in the community. Describe the impact your project will have on low/moderate income households Please limit your response to a half page.

The Downtown Streets Team’s (DST) Employment Based Rental Assistance Program (EBRA) will provide housing search and rental assistance for employed homeless individuals and families in San Rafael. While in the program, working individuals and families will receive intensive case management support such that after up to 24 months of rental assistance, program participants will successfully graduate from the program, fully self-sufficient and able to provide for their own housing needs. In addition to helping homeless individuals and families who obtain employment, the program will also develop new landlord relationships, which can then be leveraged to provide rental placements for hard-to-serve individuals from Marin’s Coordinated Entry Vulnerability Index.

Over the course of a two-year pilot program, DST will house 11 households and as many as 23 people depending on family size. Referrals for rental assistance will be accepted from DST, the St. Vincent de Paul Society of Marin, Marin Employment Connection, and Homeward Bound. An additional 10 households who have Section 8, Shelter + Care vouchers or more housing vouchers provided to this program by a 3rd party will be provided with housing search assistance, referred by the Marin Housing Authority from the Coordinated Entry Vulnerability Index and will be connected with rental opportunities developed through new landlord relationships.

Representing unprecedented partnership and collaboration, this proposal seeks direct funding and set-aside allocations from the City of San Rafael, the County of Marin, Marin Community Foundation, the St. Vincent de Paul Society of Marin, other entities and the Marin Housing Authority. After two years, if the concept in this pilot is validated, we propose that the County of Marin assume full ownership of the EBRA program as we continue in our shared quest to end homelessness in Marin.

5) What other agencies will you partner with for this project, Please list? (Please have supporting documents available upon request):

Though this isn’t a joint-proposal, we will partner with St. Vincent’s de Paul, and Peery Foundation.

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

✓	<i>Activities benefiting low and moderate-income persons. (LMI)</i>
	<i>Activities benefiting low and moderate area. (LMA)</i>
	<i>Activities which aid in the prevention or elimination of slums or blight.</i>

7) How will this project further Marin County's Fair Housing goals?:

We will perform outreach to those who are most likely to apply. We will be actively recruiting individuals at St. Vincent's, Ritter, Mill Street and REST. Downtown Streets Team recognizes that a minority of the people living in Marin County are primarily Spanish speakers and we are committed to serving the entire homeless population to the best of our ability.

Case Managers are trained in referring non-English speaking individuals to translation services and/or to services written or administered in their native tongue. Many outreach materials are translated into Spanish when we anticipate contact with non-English speakers. Partner agencies provide referral outreach materials for other non-English speakers.

8) Approximately how many moderate, low, and very low-income persons will directly benefit from the program/project? (Use the table below of income level estimates per household to determine the number of people served):

Extremely Low	15
Very Low-Income	5
Low-Income	3
Moderate-Income	

2016 HUD INCOME LIMITS

Household Size	1	2	3	4	5	6	7	8
Extremely Low	\$25,850	\$29,550	\$33,250	\$36,900	\$39,900	\$42,850	\$45,800	\$48,750
Very Low-Income	\$43,050	\$49,200	\$55,350	\$61,500	\$66,450	\$71,350	\$76,300	\$81,200
Low-Income	\$68,950	\$78,800	\$88,650	\$98,500	\$106,400	\$114,300	\$122,150	\$130,050
Moderate-	\$90,500	\$103,45	\$116,35	\$129,250	\$139,550	\$149,950	\$160,250	\$170,600

SOURCE: U.S. Department of Housing and Urban Development

9) Estimate the number of minorities to be served by the program/project using the following table (see note about table below):

Ethnic Category	Total Persons	Of the total, those identifying as
American Indian or Alaskan		
Asian		
Black or African American	6	
Native Hawaiian or other Pacific	2	
White	13	3
American Indian and		
Asian and White	1	
Black and White		
American Indian and Black		
Multi-Racial	1	
TOTAL	100	
Female-Headed Households (out of above	6	

10) How will your project benefit members of the Protected Classes?

This project will secure housing for those most in need. The homeless and underserved; those that don't have the advocates they need. This program is designed to have an intensive case management component to it that also plays a liaison role between tenants and landlords. A large percentage of homeless individuals that have come to the streets team have been women, people of color and member of the LGBTQ+ community and everyone has been treated fairly, kindly and has been adamantly supported.

Please note that HUD (U.S. Department of Housing and Urban Development) changed the data collection requirements regarding race/ethnicity categories during program year 2002-2003. These changes reflect Office of Management and Budget 1997 standards establishing that "Hispanic" is not a race category, but an ethnic category that cuts across all races. Those who are White, Black, Asian, Pacific Islander, American Indian, or a multi-race may also be counted as being of Hispanic ethnicity. As such, when asking the individual/household to select a race category, the individual/household must also state whether they are of Hispanic ethnicity. For example, an individual/household of Mexican descent would likely state their race as

either American Indian or White, and would also fall under the category of “also Hispanic.”

11) If your agency has a remaining project funding balance from previous years' County of Marin CDBG funding, please explain below and include a timeline for spending:

NA

12) List your past specific accomplishments/activities and goals of your organization/agency using CDBG funds. Did you meet these goals and accomplishments? If not, please explain why. Please describe:

The proposed EBRA program is modeled after three highly successful programs that DST has managed in Sunnyvale, CA and San Jose, CA. Initially launched in February of 2013, the City of Sunnyvale awarded DST a contract to provide "Tenant Based Rental Assistance" (TBRA) through HOME funding to homeless and low-income individuals within Sunnyvale. Seeing the success of DST's employment-first model, the City of Sunnyvale wanted to further incentive and stabilize those Team Members who were able to graduate from the program into permanent employment (i.e. employment lasting at least three months). Unlike permanent and more costly subsidies such as Section 8, TBRA subsidies are short term, cost effective, and conducive to long-term self-sufficiency. The Sunnyvale TBRA program provides rental assistance, for an initial term not to exceed twelve months and a total term of assistance not to exceed 24 months, to very low-income clients meeting the following eligibility criteria:

Sunnyvale individuals or families who are: currently homeless or at imminent risk of homelessness; participating in Sunnyvale-based case management services; employed, employable, or can otherwise become financially self-sufficient within two years; and have a verified household income of less than 50% of AMI. DST is responsible for assessing and enrolling eligible clients.

The TBRA program was intended to pair income from employment with a housing subsidy in order to more creatively address the lack of affordable housing in Santa Clara County. Rather than being a permanent subsidy, TBRA would allow participants enough time to obtain pay raises, promotions, new jobs, or even use employment to relocate to less expensive areas, thus, providing for sustainable, long-term self-sufficiency. Because of the work component, the program fosters accountability and self-reliance, which DST has proven leads to long-term sustainability for graduates.

While it was not an intended outcome of the original TBRA program in Sunnyvale, an incredible side benefit quickly emerged as the program unfolded. Because participants were primarily earning their rental voucher by obtaining employment, it proved much easier for DST's TBRA Case Manager to recruit landlords. Interestingly, many of the landlords that were recruited had been resistant to renting to homeless individuals, especially given the negative connotation of more traditional housing subsidies like Section 8. Because the TBRA program leads with a more "sympathetic" person (in the view of some landlords), such as a homeless family or a homeless person with a job, suddenly landlords were willing to give someone a chance who they previously might not have considered. As those initial participants then succeeded in housing with the help of DST's intensive case management, positive relationships were developed with these landlords, and they began changing their opinion about what it meant to rent to a homeless person. Surprisingly, a landlord that was once saying no to Section 8 was now saying yes to every type of subsidy. Leveraging these relationships and changing attitudes, DST was then able to start placing hard-to-serve clients from other programs in new rental opportunities with these landlords. Because hard-to-serve clients often have access to long-term subsidies like Section 8, which are

funded by the federal government, for local funders (cities, counties, foundations) the TBRA program essentially creates housing opportunities for two people for the cost of one. It is truly a win-win that grows the pie (in this case housing stock) for the entire community.

At the end of Sunnyvale TBRA's first year, the results were clear – the program had been a resounding success. With an initial goal of 20 people finding housing, by the end of that first year 31 people were housed (20 adults and 11 children), with an almost equal number of adult referrals coming from each agency involved, thus highlighting the collaborative nature of its referral process. In addition to these housing placements, DST recruited almost 15 landlords, many of whom were first time collaborators with any type of rental assistance program. Most amazingly perhaps, there has been a 100% graduation success rate, meaning that every participant was ready to take over their rent in full when their subsidy expired.

13) If your organization has never received a Federal CDBG grant what is your experience with administering CDBG or other federal grant programs?

NA

PROJECT MANAGEMENT & FINANCIAL DATA

14) State who supervises and manages the program. List any approvals or authorizations required for the program to operate. Describe any computer systems or other systems used to track grant funding and client results for the program.

Logan McDonnell, the Project Manager for Downtown Streets Team will supervise and manage the program. We will use HMIS to track client results for the program and track any other quantitative/qualitative results w/ spreadsheets that we can submit quarterly.

15) List program objectives and milestones, along with an estimated timetable for reaching them:

The beauty of this program is that it is all about housing and self-sufficiency. Rental Assistance, as many as 23 individuals will receive rental assistance. There will be an expectation that 80% of households full take over full payment of their rent at the end of the program. We also plan on increasing the amount of subsidies using other funding sources.

DST will be required to administer the VI-SPIDAT to all program participants on an annual basis, with a goal that 90% of participants will decrease their vulnerability scores.

16) Program Budget:

(a) List the activities and/or items that CDBG funds will be used specifically for. Funding requests for full-

time staff or staff which does not have a direct client-benefit for income eligible clientele is not allowed. Please provide detail for proposed budget in the space below and attach a proposed budget for the CDBG funds (incomplete applications will be rejected).

EBRA Program Budget

Expenses

Services

Case Manager (1 FTE)	\$46,000.00
All Associated Employment Costs	\$10,580.00
Flex Funds	\$6,000.00
Communications	\$900.00
Computer Equipment	\$1,400.00
Legal, Accounting, G&A	\$11,029.60
Subtotal	\$75,909.60

Subsidies

Deposits/First	\$54,290.00
Subsidies	\$185,647.00
Subsidy Admin	\$18,564.70
Subtotal	\$258,501.70
TOTAL:	\$334,411.30

Revenue

HOME Funds	\$250,000.00
In-kind from St. Vinnies	\$4,290.00

Peery Foundation	\$25,000.00
TOTAL	\$329,290.00
NET/LOSS	\$(5,121.30)

(b)List a breakdown of the TOTAL funding sources for your proposed program/project:

Funding Source	Funding Amount	Percentage of Total	Uses of Funds
St. Vincent de Paul	\$54,290		First months rent/deposits
Peery Foundation	\$25,000		General project funding

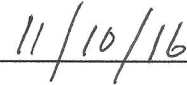
17) Will the requested CDBG funds be expended by the end of the fiscal year (June 30, 2018)? Yes - No If No, please explain why:

Yes, we plan to secure all the housing we can with the funds as soon as possible.

18) Please sign and date your application below:



Signature



Date

Mailing Address:

County of Marin
3501 Civic Center Drive #308
San Rafael, CA 94903
Attn: Jared Stalling

Application submittal deadline is
Tuesday, November 8, 2016 by 5 p.m.

POSTMARKS WILL NOT BE ACCEPTED

Physical Address (if dropping off application):

County of Marin- Community Development
3501 Civic Center Drive #308



2016/17 COMMUNITY DEVELOPMENT BLOCK GRANT

CONSTRUCTION APPLICATION FOR CDBG FUNDING

Program Year: 2017/18

1) Check One:

<input type="checkbox"/>	New Construction
<input type="checkbox"/>	Existing Rehabilitation

2) Which planning area will the project be located? Check all that apply

Richardson Bay	Upper Ross Valley	San Rafael	Lower Ross Valley	West Marin	Novato
					<input type="checkbox"/>

3) General Information:

CDBG FUNDING AMOUNT REQUESTED	\$585,915 - HOME funds
PROGRAM/PROJECT NAME	Oma Village: Housing for Working Families
ORGANIZATION/AGENCY NAME	Homeward Bound of Marin
MAILING ADDRESS	1385 N. Hamilton Parkway Novato, CA 94949
PROJECT SITE ADDRESS	5394 Nave Drive Novato, CA 94949
CONTACT PERSON & PHONE NUMBER	Paul Fordham, Deputy Director (415) 382-3363
E-MAIL ADDRESS	pfordham@hbofm.org
WEBSITE	www.hbofm.org
ORGANIZATION DUNS#	949337059

4) Project Description:

Provide a detailed scope of work and describe how this project will benefit the community. Please limit your response to 2 paragraphs.

Homeward Bound of Marin is very pleased to request additional funding for costs relating to development of the Oma Village - Housing for Working Families project. Oma Village is a critically needed permanent supportive housing project for homeless families in Marin County. Nearly complete, this project will provide a thriving, energy efficient community of 14 compact one- and two-bedroom family homes, and a community building with laundry and homework club plus outdoor patios and playgrounds. The official Grand Opening was October 19, 2016, although final work is still be being carried out. When completed and opened by December 2016, the new homes will address the critical affordability crisis by housing low-income families who are all working their way out of homelessness through employment, job training, and/or education. At full capacity, the site will house approximately 35 parents and children. The project will not only provide sorely needed stable homes for families from Homeward Bound's emergency and transitional housing programs; it will also help address the high community priorities of ending homelessness and providing needed workforce housing in Marin.

The overall project cost is \$6.6 million, including land purchase and demolition, hard costs, and soft costs. This total includes significant savings that have been leveraged from leading subcontractors thanks to our partnership with HomeAid Northern California. \$6 million have been secured to date leaving a gap of \$600,000. \$585,915 in HOME funds is being requested to fill this gap, and will be used with a range of matching sources (see below), to fund eligible development costs. If this amount, combined with prior HOME commitments to the project, will trigger Davis-Bacon wage requirements, Homeward Bound would like to reduce the request to the maximum amount that would not trigger Davis-Bacon wages. CDBG funds are not being requested – the project does not have further significant CDBG-eligible costs.

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

<input type="checkbox"/>	<i>Activities benefiting low and moderate-income persons. (LMI)</i>
<input type="checkbox"/>	<i>Activities benefiting low and moderate area. (LMA)</i>
<input type="checkbox"/>	<i>Activities which aid in the prevention or elimination of slums or blight.</i>

6) How will this project further Marin County's Fair Housing goals?:

By serving homeless, low-income families, the majority of which are people of color - who are often underrepresented as residents in Marin County - the Oma Village Program furthers fair housing by providing the means for Oma families to obtain permanent housing in this high-priced rental and real estate market of Marin County. Furthermore, not only will this project provide the means for permanent housing, but it will give program participants the option of participating in supportive services that will encourage workforce development, higher education, and financial capability. The hope is that the Oma Village program will not only provide families housing to *survive* Marin County, but provide the tools needed to *thrive* in Marin County – becoming long -term, active community participants, further adding to Marin County's Fair Housing goals.

7) Approximately how many moderate, low, extremely low, and very low-income LMI persons will directly benefit from the program/project? (Use the table below of income level estimates per household to determine the number of people served):

Moderate-Income	
Low-Income	
Very Low-Income	10 at a given time
Extremely Low	25 at a given time

2016 HUD INCOME LIMITS

Household Size	1	2	3	4	5	6	7	8
Moderate-Income	\$90,500	\$103,450	\$116,350	\$129,250	\$139,550	\$149,950	\$160,250	\$170,600
Low-Income	\$68,950	\$78,800	\$88,650	\$98,500	\$106,400	\$114,300	\$122,150	\$130,050
Very Low-Income	\$43,050	\$49,200	\$55,350	\$61,500	\$66,450	\$71,350	\$76,300	\$81,200
Extremely Low	\$28,500	\$29,500	\$33,250	\$36,900	\$39,900	\$42,850	\$45,800	\$48,750

8) Will this project benefit a particular group of people? Members of the Protected Classes?

With continually escalating rent prices, escalating real estate prices and the resulting decrease in affordable housing, Marin County continues to lack racial and economic diversity. The Oma Village Program, like all Homeward Bound Programs, seeks to benefit homeless families in Marin County, many of which are members of one or more protected classes, such as persons with disabilities, persons from racially and ethnically diverse backgrounds, low-income single parent-headed families, and non-English speaking families. In fact, Homeward Bound serves an average of 120 homeless families per year, most of which are Latino and African American families. Therefore, despite the racial make-up of Marin County, Homeward Bound has served many protected classes. Our success, we believe, is not only a result of our Equal Opportunity and Non-Discrimination Policy, which promotes equality of opportunity and establishes a protocol to address complaints of discrimination and provide for reasonable accommodations, but is also a result of our affirmative marketing, which includes: close collaboration with local providers, outreach to non-English speakers, direct outreach to homeless, low-income families of color, translation of our housing and service information into Spanish and Vietnamese; making available written information regarding housing policies and services, and providing services such as TDD for hearing impaired persons as well as assistance for persons with visual impairments. While we wish to continue in these practices that have allowed us to create some of Marin's most diverse housing programs, we welcome new ideas and collaboration for improvement/inclusion.

9) If your agency has a remaining project funding balance from previous years' County of Marin CDBG funding, please explain below:

The agency has no remaining CDBG project funding balance. The total CDBG funds awarded to the project – \$317,729 – have been disbursed. \$1,550,900 in HOME funds has been awarded to the project. To date, all but \$317,729 of these funds has been spent disbursed. These remaining funds from the 2016-17 funding round will be disbursed imminently.

10) List your past specific accomplishments/activities and goals of your organization/agency using CDBG funds. Did you meet these goals and accomplishments? Please describe:

- \$1,550,900 HOME and \$317,729 CDBG – develop Oma Village, nearly complete.
- \$1,091,888 HOME and CDBG combined – develop the Next Key Center, completed.
- \$113,418 CDBG – replace worn New Beginnings Center floors, in process

11) If your organization has never received a CDBG grant what is your experience with administering CDBG or other federal grant programs?

N/A – Homeward Bound has received both CDBG and HOME grants and has significant experience administering those programs. Other federal grant experience: Continuum of Care grants, Emergency Solutions Grants, & VA Grant Per Diem.

11) Are you familiar with Davis Bacon and HUD Form 4010? If not, see HUD Form 4010

Yes, Homeward Bound is familiar with Davis Bacon and HUD Form 4010. As mentioned above, Homeward Bound intends to avoid triggering Davis Bacon and will work with County staff to limit the overall HOME request to no more than the maximum amount for 11 HOME-subsidized units.

PROJECT MANAGEMENT & FINANCIAL DATA

12) State who will supervise and manage the project and the individual(s) project management capability. List any approvals or authorizations required and received for the project to continue (for new construction, rehabilitation, or other capital projects, list any entitlements that are necessary for the project):

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 oversees the project, interfacing with all the key players, including Novato planning officials. In addition, Doug Elliott, of Elliott Associates, acts as the project manager/fee developer for the project. In this capacity, Mr. Elliott is coordinating key aspects of project development, including the design, permitting, and construction and construction processes. Mr. Elliott, a Marin resident, has been a builder and project developer for 36 years, and previously assisted Homeward Bound in the development of the New Beginnings and Next Key Centers. Oma Village is fully approved - all required approvals have been requested and received, including:
 -Novato approval requested/received July 2013: design, re-zoning, environmental
 -Novato approval requested/received March 2014: building permit.

13) **Project Timeline:** List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks asneeded)

<u>Task</u>	<u>Date of Completion</u>
Selected original architect, project manager/fee developer, contractor	August 2012
Conducted environmental review, formed capital campaign committee	August 2012
Demolished pre-existing dilapidated structures on the site	March 2013
Secured city approvals (design, re-zoning of site, environmental, etc.)	August 2013
Completed value engineered drawings	December 2013
Obtained building permit	March 2014
Held ceremonial groundbreaking	July 2014
Secured city approval of project management plan	September 2014
Completed underground utilities, site grading, and site paving; began framing	December 2015
Held ceremonial grand opening	October 2016
Complete construction; obtain certificate of occupancy	December 2016

14) **Project Budget:**

(a) List the activities and/or items for your entire project budget including CDBG funds and other funds (complete the table below)

Funding Source (e.g. CDBG)	Source \$ Amount	Uses	\$ Amount
HOME	\$1,550,900	Acquisition/Demolition/Other	\$1,106,465
County of Marin	\$550,000	Construction Hard Costs: building & materials, etc.	\$3,828,506
County Marin Workforce Housing Funds	\$399,850	Soft Costs: design fees, management fees, etc.	\$1,688,933
City of Novato Housing Opportunity Funds	\$397,918		\$
CDBG (Novato + County-wide allocations)	\$317,729		\$
Marin Community Foundation	\$1,000,000		\$
Tamalpais Pacific	\$300,000		\$
William G. Irwin Charity Foundation	\$100,000		\$
Crescent Porter Hale Foundation	\$100,000		\$
Ginnie & Peter Haas, Jr. Foundation	\$100,000		\$
Bothin Foundation	\$30,000		\$
Joseph & Eda Pell Foundation	\$25,000		\$
Outrageous Foundation	\$20,000		\$
Kansha Foundation	\$5,000		\$
Norman Raab Foundation	\$2,000		\$
Private Donations	\$903,169		\$
Dominican Sisters	\$100,000		\$
Wells Fargo	\$30,000		\$
Bank of Marin	\$25,000		\$
First Republic Bank	\$10,000		\$
TOTAL	\$5,965,966	TOTAL	\$6,623,905

(b) How did you obtain your cost estimates?

Because the project is nearly complete, the above represents primarily actual costs, rather than estimated costs. Cost for the final completion steps between now and December are still subject to small changes. Estimates used during the development process were obtained or derived by the project management team of Paul Fordham and Doug Elliot of Elliot Associates, with input from planning and building team of Kevin Stephens Design Group, Axis Architecture, CSW Stuber/Stroeh Engineering, Ghilotti Construction, SWA Landscaping, HomeAid, and various subcontractors. Estimates were based upon unit costs for hours, materials, subcontracts, permits, etc. Changes were made over time based on some project design changes, as well as increases in per unit costs for materials since the project start.

(c) Does the project have site control? i.e. ownership of the project site, lease agreement?

Yes, the Homeward Bound has site control through ownership deed.

(d) Were other funding sources explored? If other funding sources are not being utilized, why could other funding sources not be used on the project or could not be acquired?

Other funding sources have been extensively used. The above listed sources include 23 separate sources, including those categorized as government, foundation, corporate, and private sources. The breadth of funding sources for this project is testament to the extensive community-wide enthusiasm for Oma Village and for the work of Homeward Bound. Homeward Bound is grateful for all the support received, and thankful for the HOME and CDBG commitments to date. One alternative for funding the remaining gap is to obtain a mortgage, which could increase future operating costs. Homeward Bound hopes to keep the project as affordable as possible by avoiding a mortgage and minimizing operating costs.

**15) Will the requested CDBG funds be expended by the end of the 2018 (December 30, 2018)? Yes - No
If No, please explain why:**

Yes

16) Please sign (provide title) and date your application below:

Maig K. Sweeney Executive Director 11-8-16
Signature/Title Date

Please submit 1 signed original and 4 copies of your application to:

Mailing Address:
County of Marin
3501 Civic Center Drive #308
San Rafael, CA 94903
Attn: Jared Stalling

**Application submittal deadline is
Tuesday, November 8, 2016 by 5 p.m.**

Physical Address (if dropping off application):
County of Marin- Community Development
3501 Civic Center Drive #308
Attn: Jared Stalling

POSTMARKS WILL NOT BE ACCEPTED

COUNTY OF MARIN



2016/17 COMMUNITY DEVELOPMENT BLOCK GRANT

CONSTRUCTION APPLICATION FOR CDBG FUNDING

Program Year: 2017/18

1) Check One:

<input type="checkbox"/>	New Construction
<input checked="" type="checkbox"/>	Existing Rehabilitation

2) Which planning area will the project be located? Check all that apply

Richardson Bay	Upper Ross Valley	San Rafael	Lower Ross Valley	West Marin	Novato
X	X	X	X	X	X

3) General Information:

CDBG FUNDING AMOUNT REQUESTED	\$ 285,000
PROGRAM/PROJECT NAME	Residential Rehabilitation Loan Program
ORGANIZATION/AGENCY NAME	Housing Authority of the County of Marin
MAILING ADDRESS	4020 Civic Center Dr., San Rafael, CA 94903
PROJECT SITE ADDRESS	Countywide
CONTACT PERSON & PHONE NUMBER	Carmen Hall Soruco (415) 491-2532
E-MAIL ADDRESS	csoruco@marinhousing.org
WEBSITE	www.marinhousing.org
ORGANIZATION DUNS#	037871852

4) Project Description:

Provide a detailed scope of work and describe how this project will benefit the community. Please limit your response to 2 paragraphs.

The Residential Rehabilitation Loan Program provides home repair and property improvement loans throughout Marin County to low, very low and extremely low income owner occupants of single family homes, floating homes docked in approved berths, mobile homes located within mobile home parks and non-profit-sponsored group homes serving special populations as well as owners of rental properties serving a majority of low-income and Section 8 tenants. Over the past 40 years, the Rehab Loan Program has processed 1474 applications and funded 779 loans totaling \$14,166,693 as well as 86 further advances on existing loans totaling \$620,578.

The Rehab Loan Program underwrites and funds low-interest home repair loans of up to \$50,000 to complete necessary home repairs, correct substandard housing conditions, eliminate health and safety hazards and legalize and/or create second units or junior accessory dwelling units (JADU's) either new or through the repurposing of existing space to be rented to very low and/or Section 8 tenants. Types of repairs and improvements that may be undertaken include the repair or upgrading of existing plumbing, heating and electrical systems, roof repair or replacement, correction of foundation, drainage, dry rot and termite-related problems, emergency and/or storm-related repairs, energy efficiency measures such as window retrofits, and ADA improvements for wheelchair accessibility such as ramps and roll-in showers.

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

X	<i>Activities benefiting low and moderate-income persons. (LMI)</i>
X	<i>Activities benefiting low and moderate area. (LMA)</i>
X	<i>Activities which aid in the prevention or elimination of slums or blight.</i>

6) How will this project further Marin County's Fair Housing goals ?:

With the ever-rising cost of real estate in Marin County, one of the highest-priced areas in the country, and the diminishing amount of affordable housing, the Rehab Loan Program provides a viable method for low-income homeowners, usually the elderly, disabled, and minority populations, to maintain their homes, their most valuable asset and the foundation for family wealth.

Most low-income homeowners are unable to qualify for conventional property improvement loans and most lenders do not lend on mobile homes and floating homes. The Rehab Loan Program is the only recourse for all of these owners when faced with home repair emergencies. It can also be used to install accessibility improvements and energy efficiency measures to lower energy costs which can be prohibitive for low-income homeowners.

7) Approximately how many moderate, low, extremely low, and very low-income persons will directly benefit from the program/project? (Use the table below of income level estimates per household to determine the number of people served):

8) Based on 2015/2016:

Moderate-Income	
Low-Income	13
Very Low-Income	21
Extremely Low	12

2016 HUD INCOME LIMITS

Household Size	1	2	3	4	5	6	7	8
Moderate-Income	\$90,500	\$103,450	\$116,350	\$129,250	\$139,550	\$149,950	\$160,250	\$170,600
Low-Income	\$68,950	\$78,800	\$88,650	\$98,500	\$106,400	\$114,300	\$122,150	\$130,050
Very Low-Income	\$43,050	\$49,200	\$55,350	\$61,500	\$66,450	\$71,350	\$76,300	\$81,200
Extremely Low	\$28,500	\$29,500	\$33,250	\$36,900	\$39,900	\$42,850	\$45,800	\$48,750

2016/17 CDBG FUNDING APPLICATION

SOURCE: U.S. Department of Housing and Urban Development

9) Will this project benefit a particular group of people? Members of the Protected Classes?

Low-income households, who are the focus of the programs, are disproportionately comprised of Members of the Protected Classes including:

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

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

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

Minority Populations: In Marin County, African American and Latino communities are segregated into several census tracts which have been targeted specifically by the Rehab Loan Program through mailings to homeowners, community presentations, ads in Spanish language newspapers, etc.

10) If your agency has a remaining project funding balance from previous years' County of Marin CDBG funding, please explain below:

The Rehab Loan Program has a remaining funding balance of \$35,972 from a prior year. Since our average monthly administrative costs total \$23,000, we are requesting less than last year's allocation expenses but with enough contingency to cover potential overruns.

11) List your past specific accomplishments/activities and goals of your organization/agency using CDBG funds. Did you meet these goals and accomplishments? Please describe:

Since 2001 the program has specifically targeted and benefited very low and extremely low -income households which is reflected in 90% of loans underwritten. Staff works closely with social service agencies in identifying clients and structures loans to make them affordable, either by deferring interest and principal until time of sale or transfer of title, or with interest-only payments.

Another major objective is the ongoing viability of the program which not only includes CDBG funding of the administrative costs but the preservation of the revolving loan fund from which loans are made. Every year, approximately \$500,000 in loans are funded and an equal amount of loan payoffs received. Our loan portfolio consists of over 175 loans (deferred, amortized and interest-only) representing over \$4 million in principal and \$1.5 million in interest owed.

12) If your organization has never received a CDBG grant what is your experience with administering CDBG or other federal grant programs?

Not Applicable

11) Are you familiar with Davis Bacon and HUD Form 4010? If not, see HUD Form 4010

Not Applicable.

PROJECT MANAGEMENT & FINANCIAL DATA

12) State who will supervise and manage the project and the individual(s) project management capability. List any approvals or authorizations required and received for the project to continue (for new construction, rehabilitation, or other capital projects, list any entitlements that are necessary for the project):

Carmen Hall Soruco is the manager of the Home Ownership Programs Department for the Marin Housing Authority where she has worked for over sixteen years. The Department administers the Residential Rehabilitation Loan Program for low-income homeowners and Section 8 rental property owners as well as the Below Market Rate Homeownership Program. Carmen is a graduate of UC Berkeley and has worked as a social worker, community programs director, home mortgage lender, real estate appraiser, and licensed general contractor and is bilingual in English and Spanish.

13) **Project Timeline:** List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed)

<u>Task</u>	<u>Date of Completion</u>
Define scope of work/finish design	<i>Each rehab loan is a project unto itself with the</i>
Complete environmental	<i>timetables usually ranging from 80 days to 180 days.</i>
Release bid package	<i>Staff provides technical assistance in the preparation</i>
Select contractor	<i>of scopes of work and solicitation of bids from</i>
Finalize contract	<i>contractors but homeowners choose their own</i>
Obtain building permits	<i>licensed contractor. Permits must be pulled, if</i>
Start construction	<i>required, and all payments are only released as</i>
Complete Construction (target: June 30, 2017)	<i>work progresses and upon satisfactory completion.</i>

14) **Project Budget:**

(a) List the activities and/or items for your entire project budget including CDBG funds and other funds (complete the table below)

<u>Funding Source (e.g. CDBG)</u>	<u>Source \$ Amount</u>	<u>Uses</u>	<u>\$ Amount</u>
	\$	Design/ A/E	\$
	\$	(Construction items/materials)	\$
CDBG	\$ 285,000	Administration	\$285,000
	\$		\$
	\$	Permit fees	\$
	\$	Contingency	\$
TOTAL	\$	TOTAL	\$

(b) How did you obtain your cost estimates?

Not Applicable.

(c) Does the project have site control? i.e. ownership of the project site, lease agreement?

All Rehab Loan borrowers are owners of the properties to be rehabbed.

(d) Were other funding sources explored? If other funding sources are not being utilized, why could other funding sources not be used on the project or could not be acquired?

In the past, funding has been secured through the San Francisco Foundation (1992 Storm Damage Program) and the Marin Community Foundation (1996 Gates Cooperative).

15) Will the requested CDBG funds be expended by the end of the 2018 (December 30, 2018)? Yes - No

If No, please explain why:

Yes.

16) Please sign (provide title) and date your application below:

Carmen Hall Sousa, Mgr.
Signature/Title

Nov. 8, 2016
Date

Please submit 1 signed original and 4 copies of your application to:

Mailing Address:

County of Marin
3501 Civic Center Drive #308
San Rafael, CA 94903
Attn: Jared Stalling

Application submittal deadline is
Tuesday, November 8, 2016 by 5 p.m.

Physical Address (if dropping off application):

County of Marin- Community Development
3501 Civic Center Drive #308
Attn: Jared Stalling

POSTMARKS WILL NOT BE ACCEPTED

COUNTY OF MARIN

2016/17 CDBG FUNDING APPLICATION

**2017-18 Community Development Block Grant –
Public Service Application for Funding
Fair Housing Advocates of Marin**
*A division of Fair Housing Advocates of Northern California
(formerly Fair Housing of Marin)*

4) Program Description:

Fair Housing Advocates of Marin (a division of Fair Housing Advocates of Northern California, and formerly Fair Housing of Marin) will provide free, comprehensive fair housing services to all Marin County residents through the following activities: (1) housing counseling for individual tenants and homeowners; (2) mediations and case investigation; (3) referral of and representation in complaints to state and federal enforcement agencies; (4) intervention for people with disabilities requesting reasonable accommodations and modifications; (5) fair housing training seminars for housing providers, community organizations, and interested individuals; (6) systemic discrimination investigations; (7) monitoring Craigslist for discriminatory advertising; (8) education and outreach activities to members of protected classes on discriminatory housing; (9) foreclosure prevention and pre-purchase counseling/education for people in protected classes who may be victims of predatory lending; (10) Affirmatively Furthering Fair Housing (AFFH) training and activities to promote fair housing for local jurisdictions and county programs.

As the only HUD-certified Housing Counseling Agency in Marin County, as well the only fair housing agency with a testing program in the County, Fair Housing Advocates of Marin (FHAM) provides free services to all Marin residents protected under federal and state fair housing laws and helps people experiencing discrimination. Historically, FHAM's fair housing services have been especially beneficial to Latinos, African-Americans, people with disabilities, immigrants, families with children, female-headed households, senior citizens, and LGBT individuals; approximately 90% of our clients are low-income. FHAM's education services are also available to members of the housing, lending, and advertising industry. Providing industry professionals with information about their fair housing responsibilities is another means by which FHAM decreases incidences of discrimination and helps to protect the rights of members of protected classes.

5) Other partner agencies:

Canal Alliance, Marin Center for Independent Living, Legal Aid of Marin, Homeward Bound, Marin Housing Authority, Center for Domestic Peace, Adopt A Family, Ritter Center's housing program, Marin County District Attorney's Consumer Protection Unit, Latino Council, Asian Advocacy Project, and SparkPoint Marin. *See attached sheet at end of this supplement for further description of these partnerships.*

7) How project will further the County's fair housing goals:

FHAM has much to offer the county with regard to expertise in matters relating to Marin County's Voluntary Compliance Agreement and HUD's existing national mandate that jurisdictions receiving federal funds must Affirmatively Further Fair Housing (AFFH). FHAM can assist policymakers better understand their obligations under the new community redevelopment initiative aimed at promoting diverse, inclusive communities and overcoming the negative effects of segregation which began with a regulation issued by the Department of Housing and Urban Development ("HUD") in July 2015. The progressive new regulation, coupled with a recent Supreme Court decision on disparate impact, require municipalities to welcome everyone into neighborhoods that are rich in opportunity by encouraging community redevelopment. FHAM can offer guidance to municipalities and affordable housing providers; FHAM's Executive Director is part of a national AFFH Working Group. This has historically been the focus of much of our work, particularly in preparation for this rule; FHAM has presented an AFFH conference both in 2015 and 2016 to bring together over 150 advocates, policymakers, and community members to address how the county can address AFFH, including the nexus

between fair housing, affordable housing, health, education, and employment. (FHAM will offer such a conference in 2017 under the current year's CDBG grant.) FHAM can offer information on the status of AFFH implementation, respond to questions/concerns about the proposed Assessment Tool, and offer guidance on the use of the new Assessment of Fair Housing, which will replace the Analysis of Impediments, and is already working with County staff on this process.

FHAM is committed to affirmatively furthering fair housing and implementing an AFFH plan that works to address and overcome the impediments to fair housing choice that exist in Marin County. Through its proposed project, FHAM will address its obligation to affirmatively further fair housing by operating a full-service fair housing center experienced in fair housing counseling, investigation and enforcement activities, loan modification and mortgage rescue intervention, and fair housing and fair lending education and outreach. (*See attached "AFFH Details" for more information.*)

10) How project will benefit members of protected classes:

Virtually all of the agency's clients are among the protected classes, as that is an eligibility requirement to receive fair housing counseling services. Each individual seeking our services goes through intake to determine if they are members of a protected class and whether they have a fair housing issue; their case is assessed for the best approach based on the client's desired outcome, whether the alleged fair housing violation can be corroborated through testing, and other factors. Counselors advise clients of their options for seeking redress, which may include intervention/mediation, administrative complaints, or lawsuits. Therefore members of protected classes are informed of their rights under federal, state, and local fair housing law, and agency staff attorneys represent protected class clients as needed throughout mediations, intervention, and/or the administrative complaint process or lawsuits. In addition, FHAM provides fair housing education to housing providers so they will follow fair housing law and treat members of protected classes fairly; service providers for better referrals; and the community so that members of protected classes can better assert their fair housing rights.

12) Past specific accomplishments/activities and goals. Goals and accomplishments met?

FHAM has met all goals. During FY 2015-16, FHAM assisted 1,345 people, including 312 clients with fair housing complaints and 59 distressed homeowners; assisted people with disabilities to request 57 reasonable accommodations, 50 of which were granted; referred 13 discrimination complaints to HUD/DFEH for enforcement and filed one sexual harassment lawsuit in federal court (which settled for \$125,000); reached 382 tenants and housing advocates through outreach presentations; trained 55 housing providers through Fair Housing Law & Practice seminars; and provided 200 first-time homebuyers with pre-purchase education.

14) Who supervises and manages program; approvals/authorizations required for program operation; computer systems or other systems used to track grant funding and client results for program:

FHAM's Executive Director, Caroline Peattie, provides overall grant supervision as well as ongoing work with and in the county to affirmatively further fair housing. Supervising Attorney Casey Epp supervises the housing counseling team and conducts fair housing training for the housing industry with assistance from other staff. Bilingual Education Director Adriana Ames supervises education and outreach activities and organizes housing industry trainings, and conducts pre-purchase counseling education.

FHAM uses Salesforce as its database system to track client results as well tracking grants; the bookkeeper uses Quickbooks to track and monitor expenditures on all grants. The Executive Director monitors program goals on a quarterly basis with managers. The Executive Director, the Board Treasurer and Finance Committee review monthly finance reports and expenditures prior to presenting financial information to the full Board of Directors.

15) Program objectives and milestones and timetables:

FHAM estimates it will serve 275 clients alleging fair housing concerns, conducting tests to uncover discrimination where appropriate. FHAM will assist disabled tenants to make a minimum of 45 reasonable accommodation requests, with at least 30 requests granted. FHAM will provide ongoing education and outreach activities to members of protected classes on discriminatory housing, including training sessions, literature distribution, and media outreach. FHAM will refer legitimate fair housing complaints to HUD or DFEH, representing clients throughout the complaint process. In addition, FHAM will counsel homeowners in protected classes in danger of foreclosure on potential fair lending violations, and provide pre-purchase education for people in protected classes so they can avoid falling victim to predatory lending. FHAM will respond to discriminatory Craigslist ads, informing housing providers of fair housing laws and discriminatory advertising, and offer periodic Fair Housing Law & Practice seminars. Lastly, FHAM will conduct Affirmatively Furthering Fair Housing (AFFH) training and activities to promote fair housing for local jurisdictions and county programs, for example, making AFFH presentations to CDBG and HOME fund applicants.

FHAM will continue to address systemic discrimination through testing and other investigative efforts. Client services are ongoing, and all above goals will be completed by June 30, 2018, with the above activities carried out throughout the grant year.

16) Program Budget

(a) Activities and/or items that CDBG funds will be used for.

Personnel		<u>Project Budget</u>
Executive Director	40.05 24	\$14,500
Intake Coordinator		5,500
Fair Housing Counselors		7,500
Supervising Attorney		3,000
Test Coordinator		6,000
Education Director		4,500
	Subtotal	<u>41,000</u>
Benefits and payroll taxes	0.23	9,430
	Total Personnel	<u>\$50,430</u>
Indirect Costs 24.80% of Personnel Costs		12,507
Rent Expense Allocated to Program Costs		6,100
Subcontractors (Bookkeeper, Technical Support)		565
Supplies and local travel		398
	Total	<u><u>\$70,000</u></u>

ADDENDUM: SUPPORTING DOCUMENTATION

QUESTION #6: Description of Partners

Canal Alliance is the primary provider of immigrant advocacy services for Latinos in Marin County, and has provided subcontracting services to FHAM for over a decade. Canal Alliance provides office space for FHAM's bilingual counselor to do onsite counseling and complaint intake whenever needed; distributes bilingual (English, Spanish) Fair Housing literature; and refers housing discrimination complaints to FHAM. Staff attends regular fair housing presentations by FHAM and meets with staff on an ongoing basis to discuss emerging housing issues and how to address them.

Marin Center for Independent Living (MCIL) and FHAM have worked together for decades, and MCIL has been a sub-grantee on many of FHAM's HUD grants. MCIL provides a wide range of services to low-income disabled people: home access modifications, assistive technology, benefits counseling, advocacy, and other services. MCIL refers clients to FHAM for assistance with reasonable accommodations/modifications and to address concerns of disability discrimination, with FHAM staff providing regular trainings to MCIL staff on how to recognize fair housing complaints. FHAM and MCIL staff have collaborated on cases involving voucher terminations for clients with disabilities who need assistance saving their vouchers or extending or preserving their tenancies, as MCIL offers some complementary services that benefit FHAM clients (such as homeseeking and moving assistance). As a result of an accessibility lawsuit and settlement, FHAM has distributed money through MCIL as part of our Housing Accessibility Project, providing money for people with disabilities to make their housing more accessible, with modifications such as lifts, ramps, grab bars, bathroom modifications, and the retrofit of cabinets and doorways to make housing more accessible. FHAM has provided approximately \$50,000 annually to help fund modifications for disabled individuals.

Legal Aid of Marin (LAM) and FHAM have a long-standing relationship in which LAM works on landlord/tenant or other legal issues, while we handle the fair housing aspect of cases. As an example, FHAM joined two Latina women in a lawsuit alleging gender discrimination and sexual harassment which settled for \$125,000; LAM contacted us about the potential sexual harassment, while they worked with some of the tenants on a habitability case (still pending).

We are also currently working with LAM on an Inclusive Communities Grant through the California Attorney General's Office as a sub-grantee; while some of this work is related to affirmatively furthering fair housing and group education, FHAM is also collaborating with LAM to serve clients with legal services designed to retain housing and improve opportunities that affirmatively further fair housing, including court-sponsored mediation and individual intakes.

Homeward Bound and FHAM have worked to develop a relationship that now results in immediate tangible relief for clients rather than the filing of administrative complaints, which can be a very lengthy process. Based on prior work and training, we are now able to fast track requests for reasonable accommodations and intervene when there are fair housing concerns. For example, a client who was in Homeward Bound's transitional housing required an extension of tenancy of 5 months based upon his disability-related needs, and Homeward Bound responded immediately to our request, granting the accommodation. We worked with Homeward Bound on another recent case, where rather than filing a race and gender discrimination complaint on behalf of an African-American woman, we were able to negotiate placement in the Next Key program, allowing her to remain housed and avoid a HUD complaint via a simple agreement drawn up by our staff attorney. As part of the agreement, we will conduct a free fair housing training for Homeward Bound staff.

Marin Housing Authority (MHA) and FHAM have also worked to develop a collaborative relationship. Aside from partnering to offer fair housing training for their staff and housing providers, as well as collaborating on a pre-purchase training certification program for first-time homebuyers, MHA now refers fair housing cases involving Section 8 voucher holders to us — clients who receive termination notices, possibly due to

discrimination and/or retaliation for asserting their fair housing rights. A landlord's negative stereotyping can lead to inaccurate or misleading information about a tenant that could potentially lead to a voucher termination. If clients receive a notice to terminate, they can request an informal hearing. MHA now gives us the opportunity to meet with them prior to any hearing requiring a third party hearing officer, expediting resolutions with positive outcomes for the client and potentially avoiding costly litigation.

Center for Domestic Peace (C4DP) provides support, counseling, and emergency housing for survivors of domestic violence; FHAM has provided fair housing training to their staff, explaining the coverage of fair housing protections that exist which can help preserve housing for domestic violence survivors. Their staff works in collaboration with FHAM, referring clients who need help porting their vouchers out of the county or fighting a move-out notice they received after police were called for domestic violence incidents, for example, while C4DP continues to provide support.

FHAM also regularly collaborates with Adopt a Family (who refers clients to FHAM and provides emergency rental assistance and relief for debts associated with MHA, where payment plans are required to prevent eviction and preserve their Section 8 vouchers); Ritter Center's housing program (who refers clients to FHAM with housing discrimination issues, including clients with disabilities); Marin County District Attorney's Consumer Protection Unit (who publicizes our education and outreach events, refers clients, and collaborates on solving landlord/tenant issues through information/mediation); Latino Council (who provides advocacy and leadership for non-profits in Marin County serving the Latino Community, and supports FHAM in outreach efforts and client solicitation); Asian Advocacy Project (who refers Asian clients to FHAM with housing discrimination issues); and SparkPoint Marin (who refers clients to FHAM who are at risk of foreclosure and collaborates with FHAM on pre-purchase education).

QUESTION #7: Furthering Marin's Fair Housing Goals: AFFH Detail

FHAM conducted the 2010 Analysis of Impediments to Fair Housing Choice for Marin County. With this project, FHAM plans to address impediments to housing choice, particularly those based on disability, race, national origin, and familial status, specifically by engaging in the following activities:

- FHAM will maintain an office where residents can come to obtain fair housing and equal opportunity materials and participate in fair housing educational activities, as well as report and file complaints of suspected or perceived housing discrimination.
- FHAM will maintain its website and ensure that it details the advocacy, programs, counseling and complaint intake services offered to residents by FHAM.
- FHAM will utilize its Spanish language materials in the provision of all fair housing education/outreach services within the county, and offer interpretative services to non-English speaking individuals who contact FHAM seeking assistance.
- FHAM will advertise, promote, and solicit responses from participants regarding the need for ASL and foreign language interpretation services in the provision of all fair housing education/outreach and enforcement services, and make ASL and foreign language interpretation services available at all events where prospective participants indicate a need for the interpretation services at least five days in advance of the event.
- FHAM will continue to implement its fair housing education and outreach program.
- FHAM will serve as an advocate and educational resource to local elected officials and municipal staff at all levels about the obligations of recipients of federal funds to affirmatively further fair housing.

- FHAM will make its staff available for guest speaker appearances on radio/television talk and feature programs, at conferences and workshops, when requested, and will disseminate fair housing literature through various methods as appropriate.
- FHAM will continue to monitor online housing advertisements and provide education and advocacy that discourages discriminatory advertising and statements practices in all forms.
- FHAM will counsel complainants who have encountered illegal discrimination of options available and provide assistance to complainants in filing administrative complaints as well as lawsuits, as appropriate.
- FHAM will maintain its testing program in the County, doing testing upon complaint and in audits for national origin and familial status discrimination. FHAM will be an organizational complainant and initiate administrative complaints and/or lawsuits as appropriate, based upon testing evidence obtained.
- FHAM will be a proactive advocate for the effective enforcement and utilization of the federal Fair Housing Amendments Act, the California Fair Employment and Housing Act, and HUD Guidelines and Recommendations that exist to discourage and eliminate housing discrimination based on any protected class.
- FHAM will counsel homeowners and loan applicants who may have experienced lending discrimination in violation of the Fair Housing Amendments Act, and provide foreclosure prevention intervention services to residents at risk of foreclosure or who are facing the loss of their primary residence due to imminent foreclosure when appropriate, as resources allow.
- FHAM will provide pre-purchase education to homebuyers so they can better identify fair lending violations and avoid predatory loans, as resources allow.

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

2016/17 COMMUNITY DEVELOPMENT BLOCK GRANT

PUBLIC SERVICE APPLICATION FOR FUNDING

Program Year: 2017/18

Check One:

		New Program/Project
	XX	Existing Program/Project

1) Which Planning Area will the project be located? Check all that apply

Lower Ross Valley	Upper Ross Valley	San Rafael	Novato	West Marin	Richardson Bay
X	X	X	X	X	X

2) Prior Years Funded by County of Marin CDBG:

Please note: FHOM has received supplemental funding for conducting fair housing work. For example, for FY2016-17, FHOM was awarded an additional \$20,000 for affirmatively furthering fair housing activities.

Year Funded	FY2013-14	FY2014-15	FY2015-16	FY2016-17
Grant Amount	54,655	52,500	52,500	52,500
Amount Expended	54,655	52,500	52,500	52,500

3) General Information:

CDBG FUNDING AMOUNT REQUESTED	\$70,000
PROGRAM/PROJECT NAME	Fair Housing Counseling and Education
ORGANIZATION/AGENCY NAME	Fair Housing Advocates of Marin/ a division of Fair Housing Advocates of Northern California (previously Fair Housing of Marin)
MAILING ADDRESS	1314 Lincoln Avenue Suite A San Rafael, CA 94901
PROJECT ADDRESS	1314 Lincoln Avenue Suite A San Rafael, CA 94901
CONTACT PERSON & PHONE NUMBER	Caroline Peattie (415)483-7552
E-MAIL ADDRESS	peattie@fairhousingnorcal.org as of 11/15/16, peattie@fairhousingmarin.com before this date
WEBSITE	www.fairhousingnorcal.org (formerly www.fairhousingmarin.com)
ORGANIZATION DUNS#	36-228-1065

4) Program Description:

Describe your program and how the program will address an unmet need in the community. Describe the impact your project will have on low/moderate income households Please limit your response to a half page.

SEE ATTACHED.

5) What other agencies will you partner with for this project, Please list? (Please have supporting documents available upon request): **SEE ATTACHED.**

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

XX	<i>Activities benefiting low and moderate-income persons. (LMI)</i>
XX	<i>Activities benefiting low and moderate area. (LMA)</i>
XX	<i>Activities which aid in the prevention or elimination of slums or blight.</i>

7) How will this project further Marin County's Fair Housing goals?:

SEE ATTACHED.

8) Approximately how many moderate, low, and very low-income persons will directly benefit from the program/project? (Use the table below of income level estimates per household to determine the number of people served):

Extremely Low	628
Very Low-Income	174
Low-Income	134
Moderate-Income	64

2016 HUD INCOME LIMITS

Household Size	1	2	3	4	5	6	7	8
Extremely Low	\$25,850	\$29,550	\$33,250	\$36,900	\$39,900	\$42,850	\$45,800	\$48,750
Very Low-Income	\$43,050	\$49,200	\$55,350	\$61,500	\$66,450	\$71,350	\$76,300	\$81,200
Low-Income	\$68,950	\$78,800	\$88,650	\$98,500	\$106,400	\$114,300	\$122,150	\$130,050
Moderate-Income	\$90,500	\$103,450	\$116,350	\$129,250	\$139,550	\$149,950	\$160,250	\$170,600

SOURCE: U.S. Department of Housing and Urban Development
COUNTY OF MARIN

9) Estimate the number of minorities to be served by the program/project using the following table (see note about table below):

Ethnic Category	Total Persons	Of the total, those identifying as Hispanic
American Indian or Alaskan Native	6	
Asian	60	
Black or African American	100	
Native Hawaiian or other Pacific Islander	0	
White	830	275
American Indian <i>and</i> White	0	
Asian <i>and</i> White	20	
Black <i>and</i> White	20	
American Indian <i>and</i> Black	0	
Multi-Racial	10	
TOTAL	1046	
Female-Headed Households (out of above total)	650	160

10) How will your project benefit members of the Protected Classes?

See attached.

Please note that HUD (U.S. Department of Housing and Urban Development) changed the data collection requirements regarding race/ethnicity categories during program year 2002-2003. These changes reflect Office of Management and Budget 1997 standards establishing that "Hispanic" is not a race category, but an ethnic category that cuts across all races. Those who are White, Black, Asian, Pacific Islander, American Indian, or a multi-race may also be counted as being of Hispanic ethnicity. As such, when asking the individual/household to select a race category, the individual/household must also state whether they are of Hispanic ethnicity. For example, an individual/household of Mexican descent would likely state their race as either American Indian or White, and would also fall under the category of "also Hispanic."

11) If your agency has a remaining project funding balance from previous years' County of Marin CDBG funding, please explain below and include a timeline for spending: **No, we do not.**

12) List your past specific accomplishments/activities and goals of your organization/agency using CDBG funds. Did you meet these goals and accomplishments? If not, please explain why. Please describe: **SEE ATTACHED.**

13) If your organization has never received a Federal CDBG grant what is your experience with administering CDBG or other federal grant programs? **N/A**

PROJECT MANAGEMENT & FINANCIAL DATA

14) State who supervises and manages the program. List any approvals or authorizations required for the program to operate. Describe any computer systems or other systems used to track grant funding and client results for the program. **SEE ATTACHED.**

15) List program objectives and milestones, along with an estimated timetable for reaching them: **SEE ATTACHED.**

16) Program Budget:

(a) List the activities and/or items that CDBG funds will be used specifically for. Funding requests for full-time staff or staff which does not have a direct client-benefit for income eligible clientele is not allowed. Please provide detail for proposed budget in the space below and attach a proposed budget for the CDBG funds *(incomplete applications will be rejected)*. **SEE ATTACHED BUDGET.**

(b)List a breakdown of the TOTAL funding sources for your proposed program/project:

Funding Source	Funding Amount	Percentage of Total Funding	Uses of Funds
U.S. Dept. of HUD's Fair Housing Initiatives Program	\$300,000 confirmed	73.8	All proposed fair housing activities, foreclosure prevention counseling, and pre-purchase education
Subcontract for California Attorney General's office through Legal Aid of Marin (this represents 6 months of a \$56,250 grant)	\$28,125 confirmed	6.9	Fair housing counseling assistance with reasonable accommodations, filing lawsuits, AFFH work
Wells Fargo Foundation (this represents 4 months of a \$25K grant)	\$8,333 confirmed	2.1	Fair Lending, First-time Homebuyer and Predatory Lending Education
Marin County CDBG	\$70,000 requested	17.2	All proposed fair housing activities, including AFFH work

17) Will the requested CDBG funds be expended by the end of the fiscal year (June 30, 2018)? Yes - No If No, please explain why: **YES**

18) Please sign and date your application below:

Caroline Peattie: *Caroline Peattie*

11/8/16

Signature

Date

Mailing Address:

County of Marin
3501 Civic Center Drive #308
San Rafael, CA 94903
Attn: Jared Stalling

Application submittal deadline is
Tuesday, November 8, 2016 by 5 p.m.

POSTMARKS WILL NOT BE ACCEPTED

Physical Address (if dropping off application):

County of Marin- Community Development
3501 Civic Center Drive #308