

2015-16

# HOME Program Proposals





MARIN COUNTY HOME PROGRAM PROPOSAL  
2015-16

H-1

1. **Project Name:** Del Ganado Apartments
2. **Total Amount Requested** \$90,000
3. **Project Sponsor:** Marin Housing for Handicapped, Inc. 1      **E-mail:** bkush@lifehouseagency.org
- Contact Person and Title:** Brent Kush, Director of Finance      **Website (optional):**
- Address:** 899 Northgate Drive, Suite 500  
San Rafael, CA 94903
- Telephone:** 415-526-5308      **Ext.**      **Fax:**415-472-5739

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.)*  
626 Del Ganado, San Rafael, CA 94903  
Parcel #178-113-23
5. **Project Description:**  
*(If the project involves an occupied building, attach a complete list of tenant incomes, household sizes, and rents.)*  
This is a 12 unit apartment complex with eleven 1 bedroom units and one 2 bedroom unit. The complex was built with funding to provide housing for low income people with developmental disabilities. Many of the residents have lived in the complex since it was built. The four structures have wooden shingles as siding and are built in a square design with a grass courtyard in the middle. Six years ago, six of the 12 units were updated with new shingles, new windows and HVAC units. The six remaining units have not been updated due to lack of funding. The remaining buildings are at risk of extreme damage due to exposure and not having been repaired for many years. Additionally, the current laundry room is too small because it can only hold one washer-dryer unit and the tenants frequently request a larger room for an additional washer-dryer unit.
6. **Total Project Cost:** \$115,000

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

**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.

Replace weather-damaged rear exterior cedar siding	\$50,000
Expand the laundry-room for a second washer-dryer	\$20,000
Rehabilitate cracked pathways/landscaping	<u>\$20,000</u>
Total	\$90,000

**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 list 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>
Reserves	Contingencies and other improvements	\$25,000		Yes		Current

**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?

Marin Housing for Handicapped, Inc. 1 will work with EAH (property manager) and a contractor to schedule the work as soon as funds are available. The project should take approximately one month to complete.

**10. Equal Opportunity Commitment:** Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project, and your plans to provide employment opportunities to low-income people and businesses owned by low-income people.

Marin Housing for Handicapped, Inc. 1 will provide a preference for women and minority owned businesses in the proposal process for 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. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)

All the tenants of this project have lifelong disabilities and meet any affirmative action requirements as a result. They are all in the category of Extremely Low Income

How will your project affirmatively further fair housing?

All the tenants have disabilities and are low income and as a result fall into protected classes for ensuring equal access.

## 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 residents of this complex live in their own apartments with supported living services from Lifehouse Agency.

Counselors are assigned to each resident to provide training and support for shopping, budgeting, meal planning, domestic tasks, medical appointments, and other support services. All the residents are on SSI and have MediCal and fall into the "extremely low income" category. The residents would have to live in a group home situation if this low income housing were not available. It is anticipated that these individuals will remain on SSI throughout their lives and will need this type of living arrangement. Copies of their SSI checks can be used for verification of income.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,750	\$46,500	\$62,050
2	44,300	53,160	70,900
3	49,850	59,820	79,750
4	55,350	66,420	88,600
5	59,800	71,760	95,700
6	64,250	77,100	102,800
	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?*

While the work has been needed for several years, funding requests have not been able to meet the need. There are reserves which will be tapped to match HOME funds granted to accomplish completion of this project.

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

### C. Accessibility:

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

The units are already occupied by individuals with developmental disabilities including some with physical disabilities and will continue to be used for that purpose.

- For further information, please call Roy Bateman at 473-6698. It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903.
- **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.marincounty.org/cdbg](http://www.marincounty.org/cdbg); open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- The HOME regulations can be found at 24 CFR Part 92. Be sure to review the 2013 changes in the HOME regulations at <https://www.onecpd.info/resource/2333/24-cfr-part-92-home-investment-partnerships-program-final-rule/>.
- **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 Friday, December 5, 2014.**
- Don't forget to fill out the Organizational Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at [disabilityaccess@marincounty.org](mailto:disabilityaccess@marincounty.org). This form and other County documents are available in alternative formats upon request.

**HOME PROPOSALS MUST BE RECEIVED BY FRIDAY, DECEMBER 5, 2014 AT 5:00 P.M.**

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

## Organization Profile – 2015-16 Data Collection Pilot

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

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

**Name of Organization:** Marin Housing for Handicapped Inc. 1 (Del Ganado Apartments)

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>	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
<b><i>Ethnic/Racial Demographics</i></b>						
Asian-American/Pacific Islander						
African-American/Black						
Caucasian/White		100				
Native American						
Mixed Heritage						
Unknown/other						
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b><i>Latino/Hispanic Origin</i></b>						
Of Latino/ Hispanic Origin						
NOT of Latino/ Hispanic Origin		100				
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b><i>Age</i></b>						
0-5 years old						
6-17						
18-24		77				
25-59		23				
60 +						
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b><i>Gender</i></b>						
Female		70				
Male		30				
<b>Total %</b>	100%	100%	100%	100%	100%	100%
<b><i>Disabled %</i></b>						

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

MARIN COUNTY HOME PROGRAM PROPOSAL  
2015-16

1. Project Name: Fairfax Vest Pocket 2. Total Amount Requested \$ 310,573

3. Project Sponsor: Marin Housing Authority E-mail: KCarroll@marinhousing.org

Contact Person and Title: Kimbery Carroll Deputy Director Website (optional): Marinhousing.org

Address: 4020 Civic Center Drive San Rafael, CA 94903

Telephone: 415-491-2348 Ext. Fax: 415-479-3305

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.)

Project: <b>Fairfax Vest Pocket Community</b> 75, 80, 82 & 84 Park Road; 3 & 5 Frustruck St. Fairfax, CA 94930	Owner: Housing Authority of the County of Mari
	APN: 001-148-12 and 002-012-03
Population: Congregate living for Senior / Disabled / or Single Parent with 1 child	Parking: Each bldg. has a small parking lot
	Year Built: 1996

# of units:	Total of 19 bedrooms, 7 kitchens and 15 bathrooms in six buildings. *Community Building and Apartment			Community Building containing laundry room, kitchen and Facilities		
Building	3 Frustruck	5 Frustruck	75 Park	80 Park	82 Park*	84 Park
#. BR / BA	4 BR / 3 BA	3 BR / 2 BA	3 BR / 2 BA	4 BR / 3 BA	1 BR / 2 BA	4 BR / 3 BA

**5. Project Description:**

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

The Fairfax Vest Pocket Community houses seniors (62+), people with disabilities and single parents. The Vest Pocket community was envisioned as a model inter-generation, shared housing community, which would foster a sense of the support provided by an extended family.

The construction cost was over \$2 million and is funded by the Housing and Community Development (HCD) of California. The current loan and interest for this property is over \$3 million. MHA took over the ownership of this property after the non-profit, Innovative Housing closed in November 1996. The project is regulated under a HCD regulatory agreement to house very low and low income residents

There are five houses and a community building which has a studio apartment. Currently there are 15 households, 13 seniors and 2 single parents. All residents are extremely low income. The rents range from \$465.00 to 560.00 per month. MHA is working with HCD to begin to house a single family in the next vacant home; the family will be a Section 8 tenant based large family currently screened and eligible for the Section 8 program. Presently there are a total of 4 vacant units in two homes; the single hard to house family will be able to move in to the vacant units.

Due to the low rental income generated by this project there has not been funds to address the immediate physical needs to sustain and preserve this affordable housing project in Marin County. It is critical for the safety of these residents that the dry rot and waterproof repairs and replacements be addressed as soon as possible.

**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 Operating Revenue	\$140,769
Operating Expenses	
Administrative	\$ 42,338
Utilities	\$ 21,010
Maintenance	\$ 22,626
Insurance, taxes, general expenses	\$ 11,564
Replacment Reserve	\$ 7,641
<hr/>	
Total Operating Expenses	\$105,179
Operating Income (loss)	\$ 35,590

Non-operating revenue (expense)



Interest income	\$	10
Accrued interest expense on CD cash flow loan	\$	(61,535)
Net loss	\$	(26,135)

Long Term Debt (HCD Loan)	\$2,051,161
Interest on Long-Term Debt (HCD Loan)	\$1,145,700
Immediate Physical Needs/Rehab	\$310,573

**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 requesting a total of \$310,573 in CDBG funding to complete this repair and replacement work at Fairfax Vest Pocket Community- please see attached budget estimate of the work completed by Segue Construction. Also attached is the most recent physical needs assessment completed September 8, 2010.

TEMS	QUANTITY	UNIT	UNIT COST	TOTAL COST	COMMENTS
<b>Site Work/Landscaping</b>					
Parking / Driveway paving	6	ea	\$ 1,500	\$ 9,000	Seal and stripe. Include ADA markings for one space
Landscaping	0	ea	\$ -	\$ -	Updgrade landscaping
Entry Landings, Steps, Railings	2	ea	\$ 36,383	\$ 72,765	Replace decks, wood stairs and railings at 75 Park and 82 Park
<b>Building Ext. / Envelope</b>					
Dry rot Allowance	6	ea	\$ 3,638	\$ 21,830	Dry rot allowance
Roof gutters	1	ea	\$ 6,064	\$ 6,064	Install leaf guards at buildings were trees are dropping debris
Trim and soffits	1	ea	\$ 12,128	\$ 12,128	Allowance to address dry rot at eave support and roof soffits
Paint and waterproofing	6	ea	\$ 10,915	\$ 65,489	Remove rust, renaif if necessary, caulk and other prep, exterior paint
<b>Unit Interior Fixtures &amp; Finishes</b>					
Kitchen Cabinets	0	ea	\$ 4,000	\$ -	Replace per Matrix.
Kitchen Counters	0	ea	\$ 1,200	\$ -	Replace per Matrix.
Drywall Patch and Paint	0	ea	\$ 1,819	\$ -	Replace per Matrix. Repairs at bath fans, tub surrounds
Kitchen Vinyl	0	ea	\$ 970	\$ -	Replace per Matrix.
Refrigerators	0	ea	\$ 650	\$ -	Replace per Matrix.
Stoves	0	ea	\$ 675	\$ -	Replace stoves per Maxtrix
Range Hoods	0	ea	\$ 250	\$ -	Replace per Matrix.
Bathroom Vanity Cabinets and Tops	0	ea	\$ 788	\$ -	Replace per Matrix.
Carpet flooring	0	ea	\$ 2,426	\$ -	Replace per Matrix.
Bathroom Vinyl Flooring and Base	0	ea	\$ 728	\$ -	Replace per Matrix.
Tub and Shower Surrounds	0	ea	\$ 1,455	\$ -	Replace per Matrix.
Shower Valves	0	ea	\$ 1,455	\$ -	Allowance to reconfigure valves, new valves, plumbing config.
Toilets	0	ea	\$ 728	\$ -	Replace per Matrix.
<b>Mechanical/Electrical</b>					
Forced air units	0	ea	\$ 900	\$ -	Reconfigure lines and install new heaters in units.
Water Heaters	0	ea	\$ 700	\$ -	Replace water heater at unit 14
Bathroom exhaust fans	6	ea	\$ 970	\$ 5,821	Replace old heat/light/fan units at ceilings
Exterior Light Fixtures	0	ea	\$ 9,000	\$ -	Building mounted lighting.
Total Construction				\$ 193,095	
Contingency	20%			\$ 38,619	
Total Immediate Physical Needs				\$ 231,715	
General Conditions				\$ 50,000	
Insurance @1.05%				\$ 3,261	
Bond@1.7%				\$ 5,280	
Overhead/Profit @7%				\$ 20,318	
<b>GRAND TOTAL</b>				<b>\$ 310,573</b>	

**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 list 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>Marin County Housing Finance Corporation</u>	Rehab	\$77,500	January 15, 2015	No		March 31, 2015

**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?*

*Marin Housing staff will be responsible for implementing this project with a procured General Contractor. The work will begin as soon as the contractor is procured and funding confirmed.*

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project, and your plans to provide employment opportunities to low-income people and businesses owned by low-income people.*

It is the policy of the Housing Authority that all contracts for supplies and services shall be in accordance with applicable Federal, State, and local laws and regulations. Established by Action of the MHA Board of Commissioners (Board) on July 19, 2011, this Procurement Policy (Policy) complies with the Federal Regulations at 24 CFR 85.36, the procurement standards of the Procurement Handbook for Public Housing Authorities (PHAs), HUD Handbook 7460.8, REV 2, and applicable State and Local laws.

The policy allows for a preference for a Section 3 business; Section 3 of the Housing and Urban Development Act of 1968 requires Marin Housing Authority to direct a portion of its spending toward low-income persons living in the communities it serves. One way Marin Housing Authority (MHA) achieves this goal is by awarding contracts to businesses that have made a commitment to providing opportunities to low-income persons in Marin County, this is done by providing Section 3 contractors with preferences in the procurement process.



For purposes of Marin Housing Authority, a Section 3 Resident is either:

1. A Marin Housing Authority public housing resident; OR
2. A Marin County resident with household income at or below 80% low income limits.

*In addition for the procurement request for funding proposal process for this project, MHA will provide a preference on the procurement bid process for women and minority owned businesses*

*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. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)*

MHA is committed to affirmatively furthering fair housing. The responsibility to further non-discrimination pertains to all areas of MHA's operations. MHA has implemented a Language Assistance Plan to ensure marketing to non-English speaking sections of the population. MHA provides language interpretation services in over 150 languages and has translated critical documents into Spanish and Vietnamese. MHA has partnered with Fair Housing of Marin to provide on-going staff trainings and lunch and learn seminars. MHA has an assigned general counsel staff attorney serve as the 504 Coordinator; this staff ensures that all MHA departments are in compliances with Section 504 regulations. Additionally they handle all reasonable accommodation requests from program participants and related accessibility at agency owned facilities.

*How will your project affirmatively further fair housing?*

Racial and ethnic minorities are underrepresented in the Fairfax Vest Pocket Community. Program applications and brochures are available in Spanish and Vietnamese as well as English and are disseminated through senior centers, community centers, Hispanic/Vietnams agencies, social service agencies and public libraries. Interpreters are also available on MHA staff and through a language assistance line.

By serving low-income households who are underrepresented in Marin County in this high-priced rental market. The Program furthers fair housing by providing the means for these renters to remain in Marin in affordable 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.*

Since 1998, the program has specifically benefited very low-income renters. Every household assisted through the program has income well below 80% of median, currently (100%) are at or below 30% of AMI. The annual income for the 13 household of one ranges from \$6,504 to the high of \$18,724; the two families with a household of two have incomes of \$20,712 and \$27,380. Eligibility is documented in a personal interview conducted with

each applicant in which original pay stubs, assistance payments and all other sources of income are reviewed and copied to the file- the income is recertified annually. The current rent roll is attached; rents run \$457.00 to \$560.00.

The program ensures long term affordability as the project is under a HCD 30-year regulatory agreement. The project serves *elderly and/or disabled and single parent households*.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,750	\$46,500	\$62,050
2	44,300	53,160	70,900
3	49,850	59,820	79,750
4	55,350	66,420	88,600
5	59,800	71,760	95,700
6	64,250	77,100	102,800
	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?*

With continually escalating rental prices and the resulting decrease in affordable housing, the Fairfax Vest Pocket Community offers an affordable housing option in to senior, people with disabilities, families and those with poor credit or other barriers to housing. This housing is located in a good community, near good school, parks and bus lines. For the preservation of this housing it is critical to address the deferred maintenance physical repair upgrades at this property.

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

Whenever feasible, "green building" principles will be applied and implemented to assure the highest possible energy efficiency of the dwelling and the use of methods and materials least disruptive to the environment. All appropriate procurement will be conducted to incorporate the principles of energy efficiency reduction of global warming, transportation efficiency and minimum environmental impact.

**C. Accessibility:**

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

This project has been designed to serve people with physical disabilities; installation of fully accessible rooms and bathrooms have been installed in 5 of the 6 homes, the community room is also equipped with accessibility features. ADA parking space is being proposed for this project. MHA conducted a comprehensive needs assessment for persons with disabilities. A plan was developed to retrofit the units for accessibility for the mobility impaired in MHA's family and senior housing complexes. This assessment resulted in 15 family and 10 senior/disabled units being modified.

- o For further information, please call Roy Bateman at 473-6698. It's ok to call with any questions at any time.
- o The current year's application form must be used.

- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903.
- **APPLICATIONS SENT BY FAX OR E-MAIL WILL NOT BE ACCEPTED.**
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**Remember that we don't accept faxed or e-mailed applications.**

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JAMONK



**ELIZABETH MCLACHLAN CONSULTING**  
**415.203.8814**

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# **PHYSICAL NEEDS ASSESSMENT**

For

**FAIRFAX VEST POCKET COMMUNITY**  
**75, 80, 82, 84 PARK ROAD**  
**3, 5 FRUSTRUCK STREET**  
**FAIRFAX, CA 94930**

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SEPTEMBER 8, 2010

Client: Marin Housing Authority  
4020 Civic Center Drive  
San Rafael, CA 94903  
(415) 491-2525  
Attention: Marianne Lim, Sr. Project Manager

Prepared by: Elizabeth McLachlan Consulting  
2370 Market Street, #189  
San Francisco, CA 94114  
415.203-8814  
emclach@pair.com

**ELIZABETH MCLACHLAN CONSULTING**  
**415.203.8814**

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**I. OVERVIEW**

This Physical Needs Assessment (PNA) is prepared at the request of the Marin Housing Authority (MHA). The purpose of the report is to identify and document the building systems as conditions and to make recommendations for improvements.

How to Read this Report

This physical needs assessment report includes overview sections and immediate needs at the beginning of the document.

The estimated replacement spreadsheets (Immediate Needs, Reserve Study and Matrix) are located at the end of the report rather than embedded into the narrative report.

For those wishing to see only the *Immediate Physical Needs* and other summarized information, it is suggested that the reader cover Sections I and IIA+B only, then fast-forward to the spreadsheets located at the end, in the appendices.

This report includes photographs, which are best viewed on screen, rather than printed out.

Property Information

Project Name:	Fairfax Vest Pocket Community
Project Address:	75, 80, 82, 84 Park Road; 3, 5 Frustruck Street, Fairfax, CA
Property Manager:	EAH – has office in community building
Current Owner:	Marin Housing Authority
Date of Original Construction:	1996
Date of Last Rehab:	None
Number of Buildings:	6
Building Type:	Type V
Number of Units:	Total of 18 bedrooms, 7 kitchens and 15 baths in six buildings
Unit Mix:	75 Park – 3 bed/2 bath 80 Park – 4 bed/3 bath 82 Park – Community building with 1/1 manager's unit 84 Park – 4 bed/3 bath 3 Frustruck – 4 bed/2 bath 5 Frustruck – 3 bed/2 bath
Total Building Area	21, 262 s.f.
Parcel Size:	Parcel 1: 18,423 s.f. (80, 82, 84 Park) Parcel 2: 16,500 s.f. (75 Park, 3, 5, Frustruck)
Assessor's Parcel ID:	002-012-03 and 001-148-12 Marin County
Common Areas and Amenities:	Community building containing laundry room, kitchen and community room + terrace
Parking:	Each building has a small parking lot with 3-5 spaces.
Building Construction	Wood framed structures. Foundations are slab on grade or foundation over crawlspace – depending on location.
Roof Construction	Asphalt shingle



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Exterior Walls	Wood – board and batten sections, cementitious lap siding, plywood sections.
HVAC	Central forced air units
Fire/Life and Safety	Hard wired smoke detectors in bedrooms, hallways and living areas. Fire escapes at all building upstairs. Fire sprinklers and hard wired smoke detectors at community building. See recommendations in Fire Safety section at end of this report.
Present at inspections	Marianne Lim – Sr. Project Manager, MHA Dennis McCready – Maintenance Supervisor, MHA
Date of Inspections:	August 5, 2010
Weather on Date of Inspections:	Partly cloudy

**Site Visit**

The property inspections were conducted on August 5, 2010. The above referenced persons accompanied Elizabeth McLachlan Consulting through the unit inspections.

The scope of the inspections consisted of a visual evaluation of the project site, buildings' exteriors, roofs (as seen from the ground), parking areas, driveways, community building and the interior spaces of all of the residential buildings. No detailed analyses or calculations were made to verify the adequacy of the building systems.

**Statement Regarding Hazardous Materials**

A Phase I Environmental Report was not available for review. Given the age of the building, it is unlikely that hazardous materials were used in the construction of the project. It is recommended that a Phase I study be conducted only if it is suspected that hazardous materials are present in or near the buildings. All findings and recommendations in any future Phase I report should be reviewed and performed as appropriate.

**No Conflict of Interest**

Elizabeth McLachlan Consulting certifies that no conflict of interest exists between it, the Sponsor, the management entity, contractors or subcontractors involved in the repair or rehabilitation of this project.

**Inspection and Report Scope of Work**

This report is based upon guidelines established by Fannie Mae. See Fannie Mae DUS guidelines: <http://www.hud.gov/offices/hsg/omhar/readingrm/appendix/applattA.PDF> and Fannie Mae Form 4327.

Access to all areas of the project was not available or not requested. For example, the roofs were not accessible and therefore they were not inspected. All specific observed equipment was not operated nor was there any specific formulaic tests conducted on any systems. No engineering or hazardous materials testing were done. No destructive or penetrative testing

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was conducted. Damage to the systems and structures may be present although hidden and therefore could not be discovered without destructive testing. The observations and resulting report and recommendations do not give warranty nor do they guarantee the performance of any building components or systems.

This report does not provide expert opinions or recommendations on topics such as presence or absence of asbestos, lead, mold, wood destroying organisms, or soils conditions or toxicity on this property. This report does not provide expert opinions or details analyses on topics such as structural, mechanical, or architectural systems, nor is a comprehensive evaluation of building codes provided. If specific data and analysis for topics such as lead, asbestos, mold, soils, or structural or mechanical engineering are requested, the sponsor is encouraged to engage the services of respective qualified consultants.

This evaluation is based on the evaluator's observations and judgment of the physical condition of the improvements and estimated expected remaining useful life of those improvements. The actual performance of individual components may vary from a reasonably expected standard and may be affected by circumstances that occur after the date of evaluation. The evaluation is based on visual observations, exhibits reviewed and on comparable field experience.

Included with this report are:

- This narrative report containing information regarding systems and conditions as observed during inspections, along with discussion for each item.
- Immediate Physical Needs
- Replacement Reserve Study
- Unit Matrix

The cost estimates used in this report are based on approximate quantities and unit costs. They are also based on furnished information, which is assumed to be accurate.

Other estimated costs represent information depicted in published materials, previous reports and other reports for similar projects, estimates provided for similar and recent projects, estimating guides, such as RS Means Costworks, Dodge Guides, and others established by and/or used in the construction industry.

Elizabeth McLachlan Consulting bears no control over the costs of labor, materials, equipment or services provided by others; nor is there any control over competitive bidding procedures, or the methods of determining prices employed by others. Costs shown in this report incorporate industry averages, and the estimates are made based on this provider's experience. None of the costs used herein guarantee that proposals, bids, or costs will not vary. The project sponsor is strongly encouraged to seek out new bids for specific work, as appropriate.

### Green Building Recommendations

Elizabeth McLachlan Consulting is a Certified Green Building Professional through Build It Green and has broad experience with green building systems, and has played a key role in the creation and evolution of "green PNAs" in the multifamily housing industry. Additional references and information can be provided upon request. Green/sustainable/energy efficient recommendations are weaved into the findings and recommendations of this report.

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Recommendations made in this report are based on observations, and aim to include the most efficient replacement materials or methods possible. Recommendations also intend to include green building practices and recommendations for green rehabilitation for existing multifamily properties. Green references sources include: Build It Green's web site, LEED related publications. The publication *Green Rehabilitation of Multifamily Rental Properties*, is sourced for this report, where appropriate.<sup>1</sup>

**A. APARTMENTS INSPECTED**

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In August 2010, the site and building exteriors were physically inspected to the extent possible, including the following specific elements: driveways and parking areas, concrete sidewalks, exterior and site lighting, site irrigation and drainage, exterior walls, roofing and roof drainage, mechanical, electrical and plumbing systems, and landscaping. The interiors of all buildings were inspected, however only 16 of the 18 bedrooms were inspected because one resident at 84 Park Road refused entry; a bedroom at 75 Park Road was locked.

**B. DOCUMENTS RECEIVED AND REVIEWED**

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Exhibits Type	Document Name & Date
Plans and Specifications	<ul style="list-style-type: none"> <li>• Foundation details/plans (Sheets A6.2, S 2.4.0, S 2.5.0, S 2.6.0, S 2.7.0, S3.1)</li> <li>• As built Civil sheets (C1-C5) dated November 1995</li> <li>• Landscaping plans dated 1991, Sheets L1-L2</li> <li>• Construction Set dated February 7, 1995 (not complete set)</li> </ul>
Preliminary Title Report	Not requested.
List of Proposed Repairs	Misc. data points from MHA on recent or proposed repairs.
Phase I / Hazardous Materials Survey	None available
Dry rot / Termite Inspection –	None available
Property Inspection Reports –	None
Name and Telephone Number of Owner's Representative	Received
Estimates for current work being done	No formal bids or estimates were provided.

<sup>1</sup> See, <http://www.builditgreen.org>, <http://www.usgbc.org/DisplayPage.aspx?CMSPageID=1762>, [http://www.bayarealisc.org/bay\\_area/resources/publications\\_8392/green\\_10365/index.shtml](http://www.bayarealisc.org/bay_area/resources/publications_8392/green_10365/index.shtml)

## II. PROPERTY CONDITIONS

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### A. IMMEDIATE ISSUES & CONCERNS:

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This project is in good condition overall and its location is excellent for residential living. Maintenance and management of the property appear to be fairly consistent and appear to be conducted on a regular and ongoing basis.

Based on the visual observations, the quality of the original construction is generally adequate. The property was constructed in 1996, making it nearly 15 years old – a time when major capital systems are reaching the end of their expected useful lives.

#### Issue & Description

##### **Exterior Paint and Waterproofing**

All buildings need to be painted at this time. When buildings are prepped, the rust from the siding nails should be removed. All caulk work should be done before painting is finalized.

##### **Landscaping/Moisture Control**

Updates to landscaping to make it more efficient are recommended in the immediate scope of work. Removal of plants that are growing too abundantly, such as the ivy at 5 Frustruck, is also recommended.

##### **Electrical Wiring**

GFCI receptacles for the bathrooms are apparently all on the same circuit inside the buildings. This should be altered so that each receptacle has its own breaker.

##### **Parking Area Surfaces and Striping**

The parking area should be sealed and striped in the immediate scope of work. All parking spaces need new striping, including a space designated as accessible.

##### **Dry Rot – Decks and Railings**

The wood decks that provide access to the fronts and side doors of some of the buildings are showing significant wear and dry rot. 75 Park's entry stairs are the worst of all and include a nosing board that is very loose. Porch railings at 75 Park are dry rotted and should be replaced.

##### **Doors (exterior) and kitchen entrance doors**

Exterior doors for trash containers at the 3 Frustruck building are damaged and need to be replaced. The entry doors off of the kitchens at 3 and 5 Frustruck stick slightly and maintenance should attend to the locks to see if replacements are needed or if the doors are out of alignment.

##### **Wood destroying pests**

A notable amount of dry rot was seen at the railings and at wood decking. Since the exterior surfaces are mostly wood, it is recommended that a wood destroying pests report be conducted.

##### **Building Matrix Items**

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A replacement matrix is attached as Exhibit C to this report. It shows items that should be replaced in each building under the immediate scope of work. It also includes inspection notes taken during the August 5, 2010 inspections.

**B. OVERVIEW OF GREEN BUILDING RECOMMENDATIONS**

The following list provides a general overview of suggested green building recommendations for the Fairfax Vest Pocket Community. The recommendations are interspersed into relevant sections below.

1. Tier 1 approach (low hanging fruit):
  - Install low flow showerheads and faucet aerators.
  - Identify appliances that are near the end of their useful life and replace with Energy Star/Consortium for Energy Efficiency appliances (CEE) appliances (see, e.g., [www.energystar.gov](http://www.energystar.gov)).
  - Lower hot water heating temperature to 120 degrees.
  - When roofs are replaced, consider using light colored shingles.
  - Create accessible and centralized recycling facilities on the property. Could be located behind 75 Park.
  
2. Tier 2 approach (broader recommendations):
  - Replace all windows and sliders with Low E double pane window assemblies. Replace the awning or casement windows because they not very energy efficient.
  - Use durable, long lasting exterior siding materials such as a cementitious fiber board product. The current board and batten siding wears easily and is subject to dry rot.
  - When siding is replaced, insulation should also be replaced using a cotton batt insulation, if needed.
  - Design and install exterior lighting that utilizes current high efficiency fixtures and shields the fixtures to prevent exterior lighting trespass. At present, the lighting is in good condition, but there may not be enough of it.
  - Conduct an Energy Audit to establish an accurate energy assessments prior to the completion of the project scope final work list.
  - Redesign and install native and adapted plants in the areas behind the buildings. Most of the landscaping is well-thought out, but the use of water absorbing plants is also highly recommended because of the site drainage needs.
  - Replace some sections pavement at the Frustruck patios and courtyards with pervious materials. Install bioretention basins where applicable.
  - Eliminate potable water irrigation and use 100% harvested rain water. This project is well suited to harvesting rain water.
  - Install water efficient irrigation systems around building perimeter and create a testing and maintenance program for the systems.
  - Remove and replace a portion of the parking area surfaces with an open grid pavement system to promote storm water management and recharge of the below ground aquifers.
  - Consider bamboo flooring for interior floor finishes.

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- Replacement carpet should comply with CRI Green Label Plus Carpet Testing Program.
- Adhesives and Sealants used in Construction should comply with Low VOC limits as established in SCAQMD Rule #1168
- Paints should comply with VOC limits that comply with Green Seal Standard GS-11.
- All construction Materials should be harvested, manufactured, assembled and purchased within a 500 mile radius of the project site.
- Lumber that will be used on the project should be FSC Certified.
- All Exterior Trim Finishes should be either "Concrete Board" (Hardi Plank Materials) or Azek type trim materials
- Flush out all of the Interior spaces with fresh air at or above 60 degrees for a minimum of 48 hours prior to tenant occupancy.
- Install and Maintain Entry Way Mats to reduce dirt, dust, pollen, and other particles from being tracked into the residences.

**C. GENERAL DESCRIPTION & CONDITIONS:**

The Fairfax Vest Pocket Community is a six-building community housing project located in Fairfax, California. The surrounding buildings are single and multi family residential structures. Commercial areas are located within 1/8 of a mile of the property. The area is ideal for residential living with quiet, tree lined streets and minimal vehicle traffic.

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*Aerial View of property. Buildings are marked with red address letters*

All six buildings are two story, free standing structures containing 3 or 4 bedrooms each, full kitchens, three full bathrooms, living areas, dining areas and patios or yards.

Building information follows:

Address	Label	Total footprint	Beds	Baths	Remarks
5 Frustruck	Building 1	1932 s.f.	3 bed	2 bath	
80 Park	Building 2	2312 s.f.	4 bed	3 bath	
75 Park	Building 3	1932 s.f.	3 bed	2 bath	
84 Park	Building 4	2312 s.f.	4 bed	3 bath	
82 Park	Building 5	1827 s.f.	1 bed	2 bath	Community
3 Frustruck	Building 6	2312 s.f.	4 bed	3 bath	

There are two parcels for this project. Each parcel contains three structures and each parcel is rectangular shaped.

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Landscaping is abundant – some of it is native to the area, including trees and shrubs. Grass areas and plantings around the building perimeters are mostly maintained by the residents, although MHA does have a landscaping maintenance company.

The current condition of the building exteriors is fair because of the need for exterior paint and waterproofing.

Each building or building group has a small parking area containing 3-5 spaces each. Street parking is available in the immediate vicinity, though at the time of inspections, street parking was not abundant.

**D. SITE CONSTRUCTION:**

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1. SOILS CONDITIONS:

A soils analysis was not available for review. The underlying geologic materials and topography may be a factor for evaluating structural conditions at the project. No unusual conditions were noted, however if unusual settling, erosion or drainage issues occur as a result of soils, it is recommended that the project sponsor conduct a civil engineering survey and/or structural survey. Any findings from a future civil or structural engineer's report, as relevant, should be incorporated into any major rehabilitation work.

The property is located in Zone AE (100 year flood zone), according to the Marin County (Fairfax) FEMA Flood Insurance Rate Map reviewed<sup>2</sup>, therefore flood insurance may be specifically required by regulation in this region.

According to earthquake maps, the area in which this project lies is shown on relevant USGS maps. See, e.g., <http://pubs.usgs.gov/sim/2005/2883/pdf/2883-1.pdf>.

2. DRAINAGE/TOPOGRAPHY

Buildings located on Frustruck Street were built on a slightly upward sloping hill. The Park Road buildings are on relatively flat ground.

The project was inspected during a relatively dry summer so it was not possible to adequately assess drainage conditions. Small sections of the crawlspaces of the Frustruck buildings were observed and no evidence of water penetration or standing water was noted under the buildings. The maintenance supervisor did report that the Park Road buildings get a lot of water around them during rainy months. This is not unexpected given their situation. If the conditions result in detrimental or undesirable conditions – in other words, if water is entering the buildings during rainy periods, then it is necessary to create positive drainage to move water away from the buildings. It was noted on the reviewed drawings that drainage systems have been installed at the rear lot lines behind a few buildings.

Roof drainage occurs via gutters and downspouts, which terminate either into the subsurface drainage system or onto the landscaping (depending on location). Roof drainage is in

<sup>2</sup> FEMA flood mapping data as of 1981 survey. See, see <http://msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&catalogId=10001&langId=-1&userType=G>



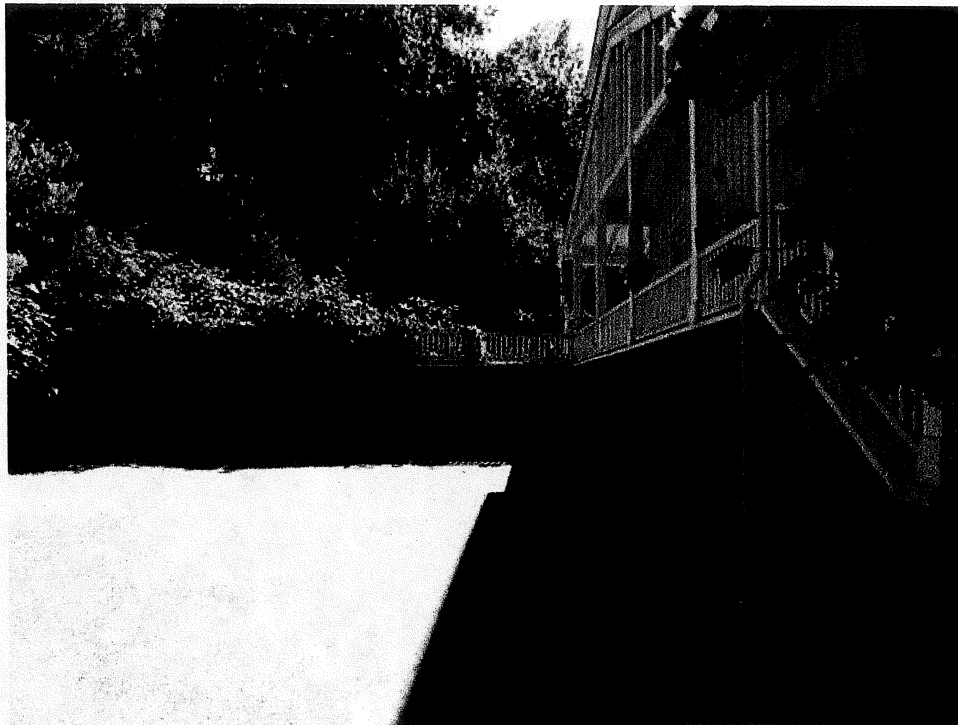
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adequate condition, however, again since the buildings were observed during a dry time, actual conditions of the roof drainage could not be assessed. Downspouts and gutters should be replaced in conjunction with future roof replacement.

Landscaping drainage occurs into the soils or into drains located in the landscaped areas. No problems were noted or reported with landscaping drainage. Drainage could not be observed "in action" since inspections were done at a very dry time of year.

**3. PARKING AREAS & DRIVEWAYS**

As mentioned, each building has a small parking area containing 3 to 5 parking spaces accessed by driveways. Each lot is paved with asphalt. Each lot contains a designated accessible parking space. Parking space striping is worn at every lot and striping should be redone in the immediate scope of work.



*Parking lot at 75 Park Road*

**4. TRASH COLLECTION**

Trash is collected at each building in exterior closets. Trash bins are moved to the street on collection days. No issues were noted with trash collection, however a couple of the exterior doors or closets could use replacements. Door and closet work is included in the Immediate Needs worksheet (Appendix A).

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**5. LANDSCAPING & IRRIGATION**

Current landscaping consists of multiple types of shrubbery, ground cover and small sections of grass in front of a few buildings. Patios are covered with pavers and other plants provided by the residents. For the most part, landscaping takes into account the need for improved drainage by the use of pavers, pervious ground cover and appropriate shrubbery. The outdoor seating spaces, most notably behind the community building and in between 3 and 5 Frustruck are fairly well maintained.

A few landscaping upgrades are recommended in the immediate scope of work, including:

- Replace lawns with native grasses and/or drought resistant ground cover.
- All ground cover or earth sloping should be positive – slope away from building footings.
- Remove ivy or other weed ground cover from behind 3 Frustruck. That type of foliage attracts rodents.
- Install rainwater harvesting systems in the below grade areas. Use collected water for irrigation. The harvesting system could include banks of rain collectors along the downspouts for the podium walkways. The harvested water can be used for irrigation.
- Cut back trees that overhang building roofs to prevent leaf debris into roof gutters or install gutter guards. Given the benefits of shade at this location, gutter guards are a much better choice to deal with leaf debris.
- Cure root growth which extends toward or into building bases/foundations.



*Grass and shrubs at 84 Park Road*

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6. FENCING AND SITE SECURITY

There is no fencing around any of the buildings at Fairfax Vest Pocket. There are low retaining walls at a few of the properties (3, 5 Frustruck and 75 Park), which aid in soils erosion.

Security is not a major concern at this project. No issues of crime or vandalism were reported at the time of inspections. Therefore, installation of security devices is not recommended in the immediate scope of work.

7. ENTRY STAIRS, ENTRY LANDINGS AND WALKWAYS

Each building is entered via concrete or wood stairs. The architectural design of the 82 Park, 75 Park and 3 Frustruck buildings included the installation of wood stairs. These stairs, particularly at 75 Park, are in poor condition with loose boards and evidence of dry rot. The wood stairs should be replaced at 75 Park in the immediate scope of work. The use of Trex (though less attractive) may be beneficial and will last longer than wood. Alternatively, the stairs could be replaced with concrete or metal treads.

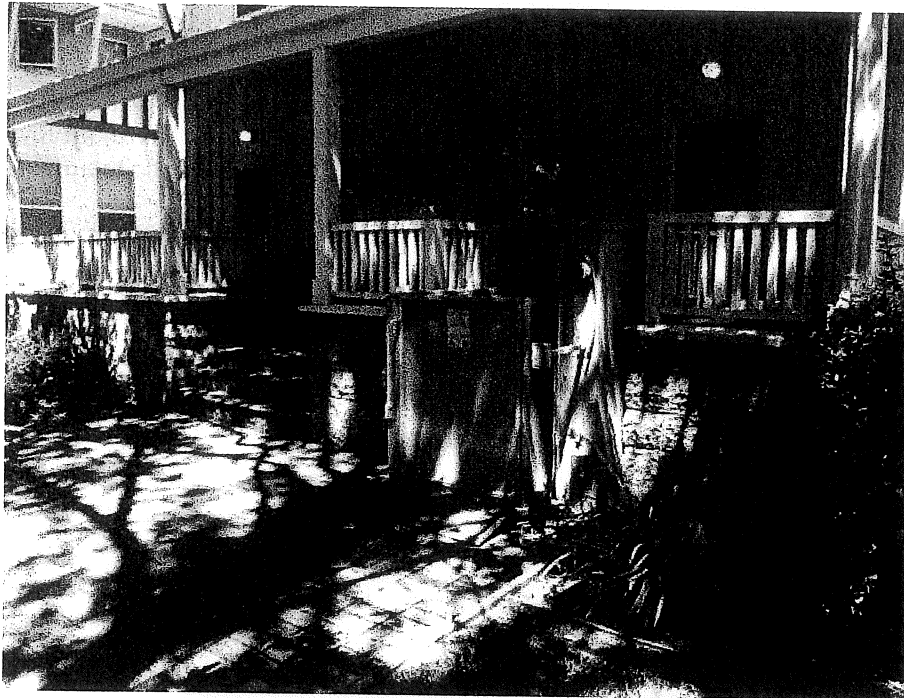
A few of the buildings contain porches and exterior walkways at the sides of them. Of these, 75 Park Road has a large wrap around porch that is in fair condition, except that the railings have significant dry rot. The railings should be replaced in the immediate scope of work.

The side deck at 3 Frustruck is in fair condition, some of the deck boards are loose.

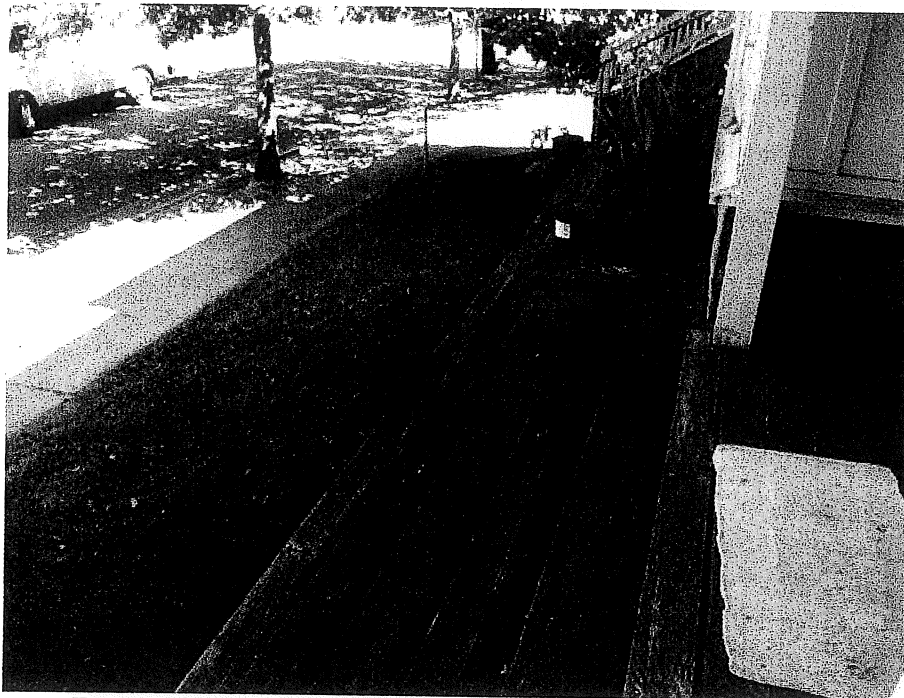
The side deck at 5 Frustruck is in good condition.

The entry porch at 82 Park is in good condition, but the deck is getting slightly worn.

The entry stairs and landings at 84 and 80 Park Road and 3 Frustruck are concrete and were found to be in good condition.



*Entry porch at 82 Park (Community Building)*



*Entry deck boards at 75 Frustruck. Nosing board is very loose.*

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8. SITE LIGHTING

Site lighting includes building mounted energy efficient lighting and city street lights. Exterior lighting appears to be in good condition although it was not operated during nighttime hours.

9. ACCESSIBILITY

The project was constructed in 1996, after the enactment of Federal ADA regulations. In 1992, the State of California adopted the Federal ADA regulations, with modifications as outlined in Chapters 10 and 11 of the CBC. Projects constructed after 1992 are to fully comply with the accessibility provisions prevailing at the time of building permit issuance. For publicly funded multifamily projects constructed prior to January 16, 1992, according to the Federal ADA standard (36.207 of 28 CFR Ch. 1), public accommodations are regulated, while individual apartment units are exempt. Essentially for existing buildings, the public accommodations and common use areas available to the residences and guests are to be modified to comply with the ADA standards when building permits are issued for new construction or for remodeling work. Such areas include parking stalls, path of travel from parking to the public recreational and project management office areas along with those same areas, exterior paths of travel within the project site, offices, common hallways, laundry, lobbies, community rooms, and similar common use areas (as they exist).

Accessible standards for existing projects are subject to the "hardship" rules. Updating portions of a project to meet current handicapped standards would be required under the current California Building Code when a general building permit is issued for any building improvements. This does not include repairs for deteriorated or building components damaged by fire or natural disasters. There are currently no units designated as "accessible" nor are any of the units truly "adaptable." The rehabilitation scope of work does not include any major alterations to the existing unit configurations, layouts or designs. If such alterations are posed, at least four units should be converted to accessible or to "adaptable." However, this recommendation is elective and will be determined by the sponsor.

The Municipality (city, county, et al.) may be authorized to issue a hardship variance on an individual basis should the construction improvements be valued at less than \$100,000, under which circumstance a maximum of 20% of the improvement value would be required to improve the path of travel and public accommodations. Improvements over \$100,000 are held by a different standard in that the 20% spending requirement is the floor, or minimum, rather than the maximum. Individual municipalities vary with regard to this financial hardship rule.

This report should not be considered an exhaustive evaluation of Federal ADA requirements. For purposes of the observations the ADA Accessible Guidelines for Buildings and Facilities (September 2002) is used as a guide (see: <http://www.access-board.gov/adaag/html/adaag.htm>). The intent of this report is to provide a general overview of the accessible provisions, noting the obvious areas of non-compliance. If the above stated conditions exist for this project, the requirements will be invoked.

The Fairfax Vest Pocket Community has met most of the general common area accessibility requirements. If funding sources require it, or if it is believed that common area accessibility requirements are not being met, MHA should conduct an accessibility audit of the common areas at Fairfax Vest Pocket Community.

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Downstairs bedrooms and bathrooms at each building are designated as accessible. All of the fixtures and finishes for accessible accommodations are in good to fair condition. Bathrooms are showing the most wear – with consistent need for tile grout and faucets. Kitchens at all buildings are generally accessible as far as maneuverability but no modifications have been made to appliances, electrical switches, cabinetry or counters.

Future modifications during rehabilitation should include the following general list of recommended updates and modifications for the accessible areas of each building, to the extent possible:

- The wall cabinets (kitchen, bath, hallway (if applicable)) should be lowered so that the bottom shelf is not higher than 48" above finish floor level. Alternatively, a shelf could be added above the kitchen counters where feasible to add accessible storage space. ADAAG Section 4.25.
- Where possible, the current "stacked" refrigerators should be replaced with side-by-side type models. ADAAG 9.2
- Ranges should have front mounted controls. ADAAG 9.2
- Lowering of door thresholds and transitions between finish flooring material to a maximum of ½" ADAAG 4.13.8.
- Widening of doors and the switching door swing to facilitate maneuverability. ADAAG 4.13
- Replacement of shower valves and faucets to fixtures that are operable with one hand and do not require tight grasping, pinching or twisting of the wrist. ADAAG 4.20.6
- Removal of sink base cabinets, and insulation of exposed p traps and hot water piping to avoid scalding.
- Installation of water closets with seats that are between 17" and 19" above finish flooring.
- Installation of a seat at the bathtubs or showers, which are mounted securely, and thus will not slip during use.
- Replacement of the shower unit with a fixture, which can be set at various heights, or as a hand-held shower with a hose at least 60" long.
- Add grab bars per ADA requirements or to the specific requirements of the apartment residents.
- Relocation of all controls (thermostats, switches) to appropriate heights (no higher than 48" for front approach- this applies primarily to the range hood controls)

## **E. BUILDING CONSTRUCTION**

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### **1. STRUCTURAL AND FOUNDATION SYSTEMS**

The buildings were constructed in 1996, presumably in accordance with the building codes in effect at that time.

Architectural drawings were provided for review. A partial construction set dated February 7, 1995, Structural sheets dated June 1995 and other sheets (as noted above in Section A) were reviewed.

The residential buildings are Type V, single story buildings. 3, 5 Frustruck, 75 and 84 Park are foundation over crawlspace type foundation buildings. The other buildings are slab on grade

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foundation or partial slab on grade with partial raised (depends on topography). All building perimeters have split rock façade with CMU masonry perimeter walls. Foundation footings, according to Sheet S2.4.0 are 4x6 posts located at 7" on center each way. Footings are 2'6" x 2'6"x12 thick at 4 #4 each way. Ledgers are shown as 3x10 pressure treated wood.

The crawlspaces of 3 and 5 Frustruck were observed (small areas of them), and no unusual conditions were noted at the building foundations or structures. Again, however, no destructive testing or inspections were conducted.

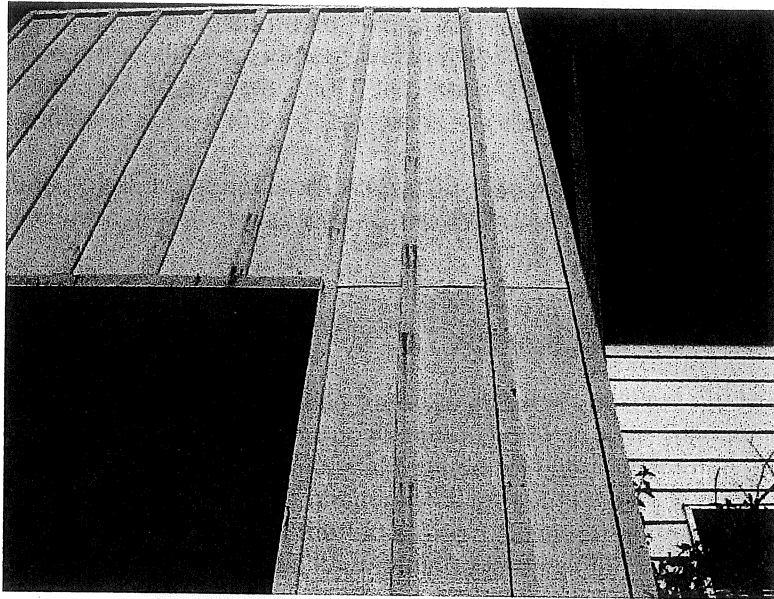
**2. BUILDING ENVELOPE: EXTERIOR WALLS.**

The exterior siding at the buildings is made of board and batten siding, wood panel siding (plywood) and cementitious fiber or wood composition siding. The condition of the siding is fair. All buildings have an immediate need for paint. Many of the buildings also show moderate rust from siding nailing. This is particularly true at the batten nails. When buildings are being prepped for painting, dry rotted materials need to be removed completely as they are found. Rust should be removed completely before painting. All penetrations, in particular nail holes, should be properly caulked and sealed before painting is completed.



*Cracked lap siding at 84 Park Road*





*Rusted batten nailing at 82 Park Road*



*Rusted batten nailing at 75 Park*

### 3. ROOF SYSTEMS

The buildings have 4:12 sloped roofs with asphalt shingle surfaces. All roofs are just 15 years

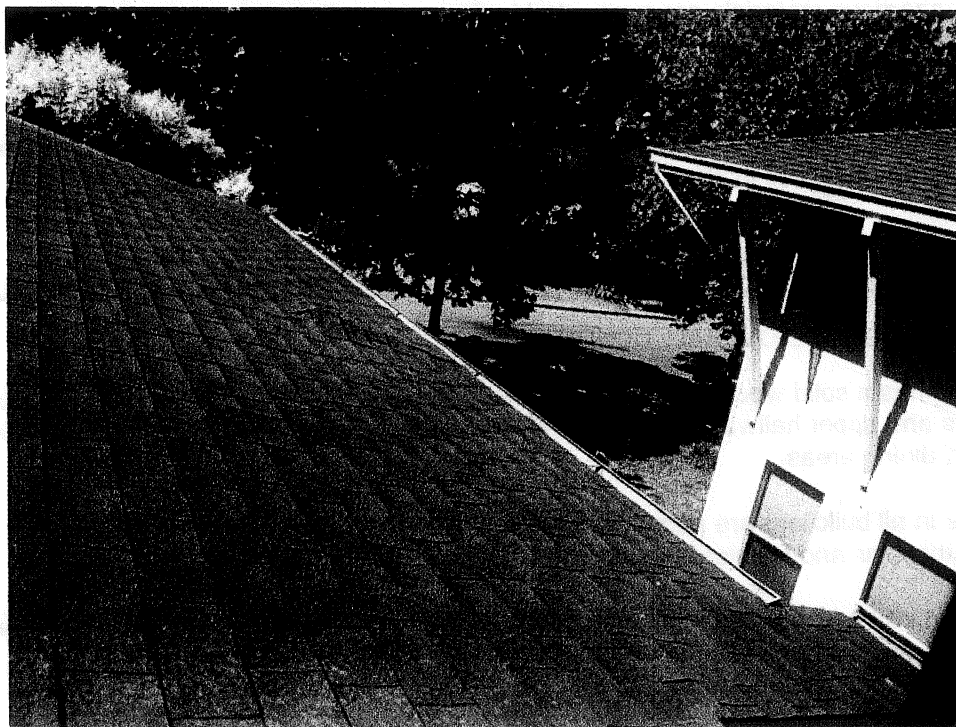


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old and the sections that were observed show mild wear. No adverse conditions were noted at the roofs, except for one: there is a curious "lump" in the roof at 5 Frustruck (see photo). It looks like the roof was installed over the lump (which may be a vent pipe).

When roofs are replaced in the future, the gutters and downspouts should also be replaced. All roof penetrations will need to be reflashed/caulked when the roofs are replaced. All downspouts should terminate into concrete splashblocks or into the subsurface drainage, as appropriate for the locations.

When the buildings are painted, the wood eave support wood pieces need to be painted as well. Some of these, especially at 84 Park Road, show moderate cracking. It is not known if these eave supports are structural or decorative, but it is believed that they do provide some load support. Therefore, when roofs are replaced, these eave supports should be evaluated for dry rot or splitting – to determine if they need to be replaced.



*Lump in roof at 5 Frustruck*

#### 4. WINDOWS & GLASS DOORS

The buildings are afforded a tremendous amount of natural light; they contain an abundance of windows. All windows are original to the project phases making them 15 years old. Each building contains a mixture of aluminum framed, dual paned: fixed pane, double hung and casement windows. The windows are dual paned and are energy efficient. Most windows are in fairly good condition.

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When windows are replaced in the future, they should be insulated dual paned units with a low E-glass rating, which will improve the energy loss at the apartment units. Vinyl units should be used, or if aluminum replacement units are utilized, the window construction should include a thermal break, to prevent heat conduction through the metal frame. All operating windows should have screens. One current condition with the windows is that the casement windows have screens that are installed inside the windows. This setup is somewhat annoying because it means that the screens have to be removed in order to clean the windows.

Most buildings have wood framed glass doors that provide access to the front and rear of the buildings. These doors are in good condition except where noted in the Unit Matrix (Appendix C).

**5. HAZARDOUS MATERIALS & WOOD DESTROYING PESTS**

A Phase I Environmental report was not available for review. A Phase I study is not recommended in the immediate scope of work since the buildings are only 15 years old. If, in the future, hazardous materials are suspected in the surrounding areas, a Phase I study should be conducted. The findings and recommendations of the Phase I report should be included in any future rehabilitation scope of work, as appropriate.

A wood destroying pests report is recommended in the immediate scope of work given the amount of dry rot observed in specific areas.

**F. CONDITION OF BUILDING INTERIORS AND UNITS**

**1. UNIT DESIGN AND OVERALL CONDITIONS.**

Each building has a solid wood entry door. Flooring at the buildings is wall to wall carpet at living rooms, stairs and upper hallways. Sheet vinyl flooring is installed at ground floor hallways, kitchens and dining areas.

Light fixtures in all buildings are primarily fluorescent ballast type with installed fixtures at kitchens, bathrooms and hallways.

The laminated kitchen cabinets in all units are original. All units have plastic laminated counter tops. The apartments have 30" free standing electric ranges, with ducted range hoods, dishwashers and two refrigerators.

Downstairs bathrooms at all buildings are accessible and contain tile flooring and showers, accessible shower valves and mixers, hanging sinks, and most have ADA compliant toilets. Upstairs bathrooms contains fiberglass shower surrounds and / or tub and shower surrounds. Each bathroom also contains a toilet, vanity cabinet, lavatory, medicine cabinet and towel racks. The showers contain mixing shower valves; when replaced, current code will require anti-scald device. An exhaust fan provides ventilation in the bathrooms.

Heating is provided to the buildings via central forced air units. All of the forced air units are original.

The average condition of the residential building interiors is good, and there are few issues to report. A few units were in need of serious housekeeping, a few units need to have bathroom

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electric wiring rewired because GFCI outlets appear to be on the same circuit. A few bedrooms need carpet. All operated windows functioned as expected. Kitchens were typically dirty – with sticky floors and counters. Kitchens in these types of dwellings are the highly trafficked rooms so keeping them clean (and pest free) is imperative.

The Unit Matrix, appended to this report, provides unit by unit replacement recommendations as well as brief notes on each unit.

2. INTERIOR FIXTURES.

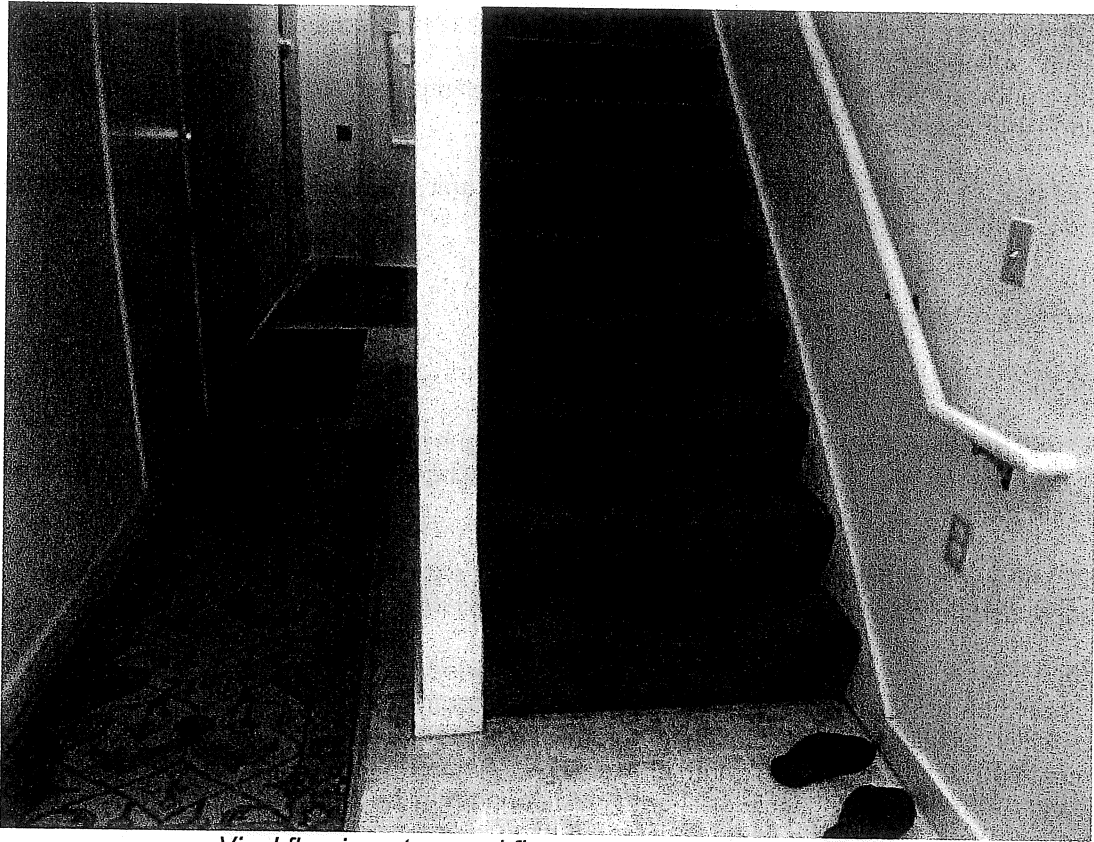
a) Carpeting/ Resilient Flooring

The condition of the carpet and sheet vinyl or VCT flooring is generally good, except where noted on the Unit Matrix (Appendix C to this report). Existing carpet flooring is a cut pile or loop material with a medium density padding.

The resilient flooring at the units is also in good condition, except where noted. Older and, in some cases, original flooring was seen in some unit bathrooms.

When sheet vinyl is replaced in the future, it is recommended that a commercial sheet vinyl product should be used when replacing kitchen and bathroom floors, with a minimum 50 mil thickness which will hold up better in the long term. The manufacturer will guarantee replacement vinyl flooring for a minimum of five years. Bathrooms should continue to use sheet vinyl flooring. Vinyl composition tile or sheet vinyl flooring may be utilized at the kitchen areas. The use of bamboo flooring should be considered if funds are available since it is very durable material and it is typically harvested from sustained forests.

Replacement carpet should comply with HUD/FHA materials bulletin "UM44C," and carpet padding should comply with "UM72-80." Furthermore, Replacement carpet should comply with CRI Green Label Plus Carpet Testing Program.



*Vinyl flooring at ground floor; carpet at stairs – typical*

b) Appliances

The condition of the appliances in all buildings is good or fair. Stoves and range hoods are original, with refrigerators in some units having been replaced. Replacements for appliances are listed in the Unit Matrix.



*Typical kitchen (84 Park Road shown)*

All ranges are 30 inches in size and are manufactured by GE. All range hoods are manufactured by Broan.

Refrigerators are 17 or 18 cubic feet stacked models manufactured by Whirlpool. Energy Star rated refrigerators should be used for all future replacements.

Only a few units have garbage disposals and all of them are in poor condition. MHA's policy is to remove garbage disposals so the existing disposals should be removed and not replaced.

### c) Cabinets/ Countertops

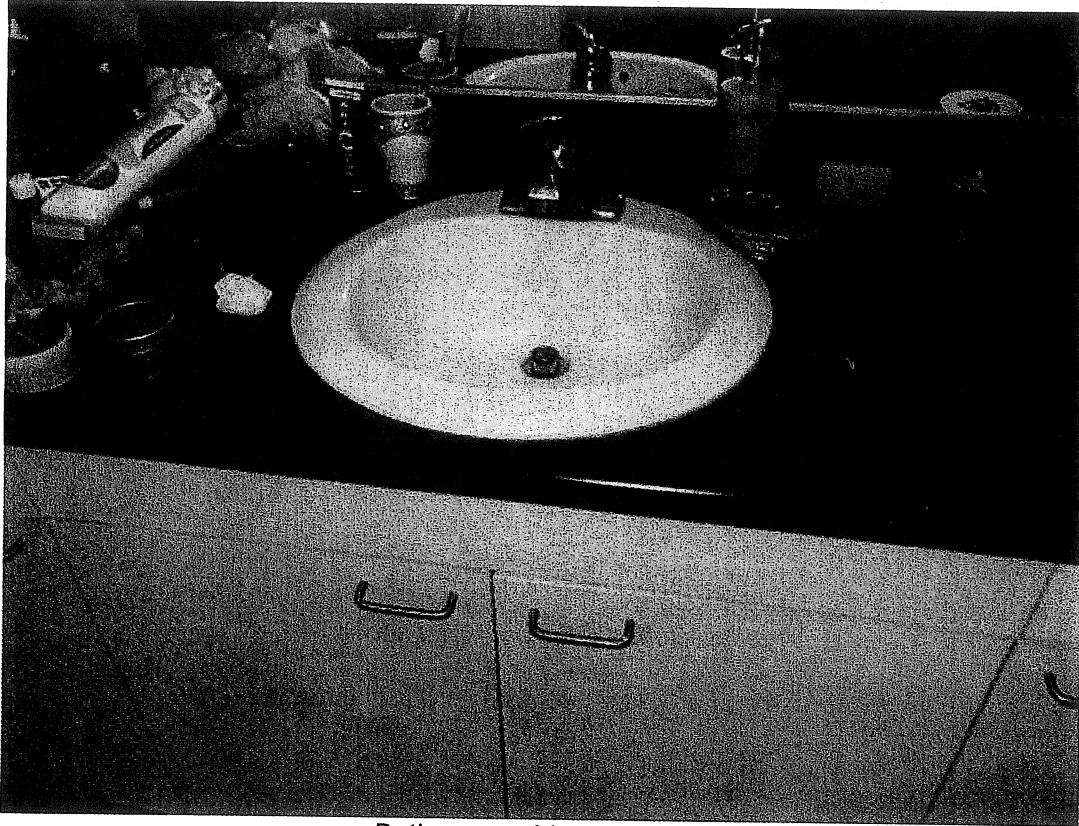
Cabinets are pressed wood or composition with laminate finishes. The average condition of cabinets is fair or good depending on housekeeping and wear.

Counter tops in all units are plastic laminate.

Bathroom vanity cabinets are similar in style to the kitchen cabinets.

Future cabinet replacements should comply with minimum cabinet specifications equivalent to WIC (Woodwork Institute of California) Custom Grade Specifications. Cabinets should be paint/stain grade wood, low or high-pressure laminates. Equivalent WIC Economy Grade cabinets are also acceptable.<sup>3</sup>

<sup>3</sup> Source: Architectural Recommendations, 2008: <http://www.calhfa.ca.gov/multifamily/financing/app-process/ArchitecturalRecommendations.pdf>



*Bathroom cabinet and sink*

d) Sinks/ Lavatories / Faucets

The existing kitchen sinks are stainless steel dual bay units. Sinks should be replaced along with counter and cabinet replacements, as needed.

Faucets are primarily single handled models manufactured by Moen or Delta.

The bathroom sinks are original and are installed to sit on top of the vanity counters. All sinks were in fairly good condition except where noted on the unit matrix. A few units have dual sinks installed into the bathroom cabinets.

Downstairs bathrooms have hanging porcelain sinks, all of which were found to be in fair condition.

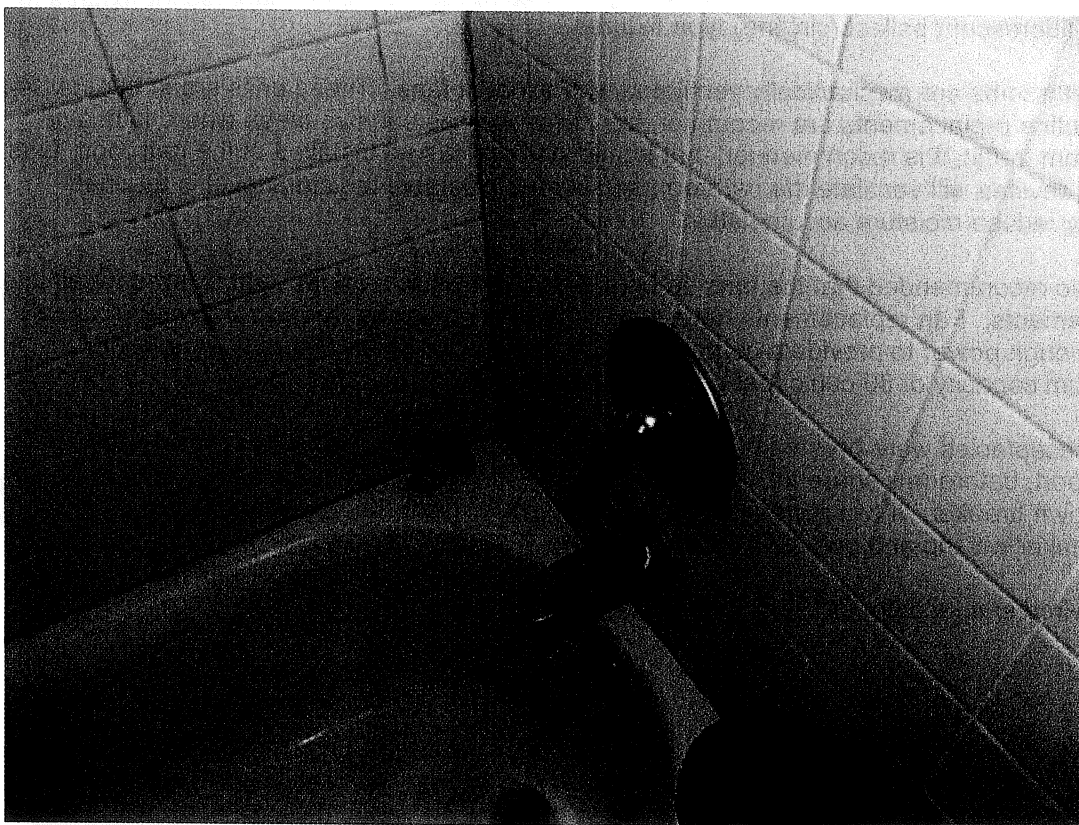


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*e) Tubs & Shower Surrounds*

The finishes at the bathrooms with tubs and shower surrounds (the upstairs hallway bathrooms) are typically an enameled steel tub with tile surround. Most were found to be in good condition, however the tub and tile intersections need regular caulking.

The other upstairs bathrooms (found off a den area) contain fiberglass shower stalls with glass doors.



*Tub surround and tub, mixer and spout. Typical.*

*f) Shower Valves and Toilets*

The existing shower valves contain a mixing valve but they do not contain anti-scald mechanisms. Future replacements should include them. The diverter is located on the tub spout.

All of the installed toilets are low flow models – 1.2 to 1.6 gallon per minute devices.

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f) Interior Doors and Frames

The interior doors within the residential units consist of paneled hollow core doors with Kwikset locksets. Closet doors are typically hollow core sliding type doors with top running tracks and bottom guides. All interior doors in the residential units were found to be in good condition.

h) Electrical Fixtures

The lighting fixtures are currently in good condition employing primarily fluorescent type fixtures. Kitchens and baths have fluorescent lights. Kitchen fixtures are dual tube lights with an opaque (light diffusing) cover. Bathroom over-vanity fixtures range from older fluorescent fixtures to newer fluorescent ballast (circline) type fixtures.

The bathrooms are mechanically ventilated with exhaust fans. These units are in fair condition and routine replacements are recommended. In properties such as these where is heavy bathroom traffic, it is recommended that humidistat devices be installed at the bathroom fans. These devices will ventilate the bathrooms until an acceptable moisture level is reached – thereby reduce moisture accumulation.

It is also recommended that the fans be on a separate switch from the light fixtures for all future replacements. Fan replacements have a maximum of 3.0 sones (measure of sound output), with enough power to provide a complete air change every fifteen minutes. A unit with a minimum capacity of 80 cubic feet per minute (cfm) is recommended.

GFCI receptacles were present in the kitchens and bathrooms. As will be discussed later in this report, bathrooms share a GFCI breaker. This should be split up and each GFCI should be on its own breaker. If two residents, for example, each use a hair dryer in separate bathrooms, the breaker will trip and both GFCIs will go offline.

Hard wired smoke detectors with battery backups are installed in all units.





*Typical ceiling fixtures at kitchen*

Interior walls / Ceilings

The walls and ceilings are generally in good condition, except where noted in the Unit Matrix. No unusual cracks or staining was noted in any of the inspected apartments.

j) Window Coverings/ Traverse Rods

All units have vinyl vertical and horizontal blinds or drapery. Blinds were observed to be in good condition.

k) Painting

Painting occurs upon room or building turnover, but it is doubtful if units are painted while occupied. Typically, it is very difficult to paint an occupied unit. It is recommended, however, that any unit with flaking or damaged interior paint be re-painted as soon as feasible.

A semi-gloss paint should be utilized at the kitchen and bathroom walls so that the surfaces will be easier to wash. Preparation and cleaning procedures should be followed in strict accordance with paint manufacturer's recommendations for each particular substrate condition.

3. COMMON AREAS / MAINTENANCE / UTILITY

The common areas at the project include the community building and parking areas.

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a. Community Building

The community building contains the laundry room, community room, community kitchen and offices for EAH and others. There is a patio at the rear of community building as well which provides a nice outdoor community space. The community room contains tables and chairs, couches, bookshelves and a television.



*Community Room leading out to patio*

The condition of the finishes at the community room is good and no updates are recommended.

The community room kitchen contains cabinetry and fixtures similar to the residential unit kitchens. No issues were noted with the kitchen.

There is a one-bedroom manager's unit at the upstairs portion of the community building. It was unoccupied at the time of this report.

b. Laundry Room

The laundry room is located just inside the main entrance to the community building. It contains three front loading washers and three dryers. It also contains a folding table. The laundry equipment is leased from Web (1-800-824-7780).

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C. Maintenance Shop

There is a maintenance room in the community building that contains cleaners and supplies, as well as the water heater, forced air unit and fire alarm equipment for the community building. There is too much stuff stored in the room and the toxic chemicals (e.g., fertilizer) need to be removed because they are flammable and because the room is not adequately ventilated.

**G. MECHANICAL SYSTEMS**

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Mechanical drawings were not available for review in conjunction with this report.

1. PLUMBING & SEWAGE FLOW

Supply and waste lines are 15 years old. The plumbing supply for the property is copper. Finish plumbing in the units is brass (chromed, typical) for the trap and/or PVC in some locations. Waste piping is cast iron.

Common area plumbing is limited to hose bibbs and irrigation equipment). Any hose bibbs at the exteriors of the buildings should be fitted with anti-siphon devices to prevent the backflow of water into the domestic water supply.

2. DOMESTIC HOT WATER & HEATING

Each building has its own hot water heater and forced air unit. Hot water heaters are typically 50 gallon gas fired units. All water heaters, except for 5 Frustruck (new), are believed to be original. No maintenance records were provided for hot water heaters or heaters.

All of the forced air units are manufactured by York. No issues were reported with the heaters. Many of the observed heater vents were dirty and dusty. Duct cleaning is recommended in the immediate scope of work. Ducts should be cleaned at least annually.

3. ELECTRICAL

The apartment units are separately metered for electrical service. The meter banks are located in wood closets at the garages of each building. Each unit is supplied with a 60 amp capacity power. Load centers ("breaker boxes") are located at hallways or bedrooms inside the apartment units.

4. MECHANICAL VENTILATION

There are exhaust fans at the kitchens and bathrooms of all apartment units, as mentioned above.

Each building has a mechanical ventilator installed at the attic spaces. This "whole house fan" provides ventilation and cooling for the building. These units are incredibly efficient and replace air conditioning needs given the right location and climate. They are suitable for this project.

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5. FIRE ALARM SYSTEM / EMERGENCY SYSTEMS

Each building contains hard wired smoke detectors with battery backups. Fire escapes are located in some of the upstairs rooms. The fire escapes located in bedrooms with locking doors present an egress issue since, if the bedroom is locked, there is not way to access the fire escape without breaking down the door. At 5 Frustruck, the fire escape upstairs is located in the bonus room between Rooms B and C. One side of this room is locked. Also, the window in this location is too high to provide an easy means of escape to the outside.

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The following data sheets were provided in Excel worksheets on August 18, 2010.

**APPENDIX A: IMMEDIATE PHYSICAL NEEDS**

**APPENDIX B: REPLACEMENT RESERVE**

**APPENDIX C: UNIT REPLACEMENT MATRIX**

Date: August 18, 2010						DRAFT
Fairfax Vest Pocket Community						
75 Park Road						
Fairfax, CA						
<b>Physical Needs Assessment - Appendix A</b>						
<b>IMMEDIATE PHYSICAL NEEDS</b>						
						***Estimates do not include contractor's overhead or profit or general conditions. Estimates are not figured at prevailing wage. Project sponsor is encouraged to seek competitive bids for applicable rehabilitation or repair work. The contingency amount is intentionally high given that all observations were based on visually availability - no destructive or invasive inspections were made.
Orig. Const. 1996						
PNA Reference Page	ITEMS (EUL)	QUANTITY	UNIT	UNIT COST	TOTAL COST	COMMENTS
<b>Site Work/Landscaping</b>						
8	Parking / Driveway paving	6	ea	\$ 500	\$ 3,000	Seal and stripe. Include ADA makrings for one space
9	Landscaping	1	ea	\$ 5,000	\$ 5,000	Updgrade landscaping
10	Entry Landings, Steps, Railings	2	ea	\$ 6,000	\$ 12,000	Replace decks, wood stairs and railings at 75 Park and 82 Park
<b>Building Ext. / Envelope</b>						
	Dry rot Allowance	6	ea	\$ 3,000	\$ 18,000	Dry rot allowance
16	Roof gutters	1	ea	\$ 5,000	\$ 5,000	Install leaf guards at buildings were trees are dropping debris
14	Trim and soffits	1	ea	\$ 10,000	\$ 10,000	Allowance to address dry rot at eave support and roof soffits
14	Paint and waterproofing	6	ea	\$ 9,000	\$ 54,000	Remove rust, renail if necessary, caulk and other prep, exterior paint
<b>Unit Interior Fixtures &amp; Finishes</b>						
20	Kitchen Cabinets	0	ea	\$ 4,000	\$ -	Replace per Matrix.
20	Kitchen Counters	0	ea	\$ 1,200	\$ -	Replace per Matrix.
24	Drywall Patch and Paint	2	ea	\$ 3,000	\$ 6,000	Replace per Matrix.
18	Kitchen Vinyl	1	ea	\$ 800	\$ 800	Replace per Matrix.
20	Refrigerators	0	ea	\$ 650	\$ -	Replace per Matrix.
20	Stoves	0	ea	\$ 675	\$ -	Replace stoves per Maxtrix
20	Range Hoods	0	ea	\$ 250	\$ -	Replace per Matrix.
21	Bathroom Vanity Cabinets and To	2	ea	\$ 650	\$ 1,300	Replace per Matrix.
18	Carpet flooring	1	ea	\$ 2,000	\$ 2,000	Replace per Matrix.
18	Bathroom Vinyl Flooring and Base	2	ea	\$ 400	\$ 800	Replace per Matrix.
22	Tub and Shower Surrounds	3	ea	\$ 1,200	\$ 3,600	Replace per Matrix.
22	Shower Valves	1	ea	\$ 1,200	\$ 1,200	Allowance to reconfigure valves, new valves, plumbing config.
22	Toilets	2	ea	\$ 600	\$ 1,200	Replace per Matrix.
<b>Mechanical/Electrical</b>						
26	Forced air units	0	ea	\$ 900	\$ -	Reconfigure lines and install new heaters in units.
26	Water Heaters	0	ea	\$ 700	\$ -	Replace water heater at unit 14
26	Bathroom exhaust fans	6	ea	\$ 250	\$ 1,500	Replace old heat/light/fan units at ceilings
12	Exterior Light Fixtures	0	ea	\$ 9,000	\$ -	Building mounted lighting.
Total Construction					\$ 125,400	
Contingency		20%			\$ 25,080	
Total Immediate Physical Needs					\$ 150,480	



Date: August 18, 2010		APPENDIX B TO THE PHYSICAL NEEDS ASSESSMENT													TOTAL	
Fairfax Vest Pocket Community		REPLACEMENT RESERVE STUDY													Yrs 1-20	
75 Park Road		PAGE 2														
Fairfax, CA																
Orig. Const. 1996																
ITEM	EUL	QUANT.	13	14	15	16	17	18	19	20	TOTAL					
Asphalt Sealing/Striping	6	6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,000	\$ -	\$ -	\$ -	\$ 9,000				
Sanitary Sewer Lines	50	6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -				
Landscaping Maint.	10	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,500	\$ -	\$ 15,000				
Exterior Lighting	20	36	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,000				
Exterior Furnishings and Equipment	5	6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,000	\$ -	\$ -	\$ -	\$ 9,000				
<b>Building Exterior/Mechanicals</b>																
Exterior Siding	40	6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -				
Exterior Painting (paint/prep. no wp)	10	6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 40,000	\$ -	\$ 60,000				
Roofing	20	6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 30,000	\$ -	\$ 102,000				
Windows / Glass	30	144	\$ -	\$ -	\$ 86,400	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 86,400				
Swing Glass Doors	30	24	\$ -	\$ -	\$ 2,880	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,880				
Exterior Doors/Hardware (equipment)	25	12	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,400				
Forced Air Units	25	6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 21,000				
Water Heaters	10	6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,200				
<b>Unit Interiors</b>																
Unit Carpet	7	6	\$ 2,000	\$ -	\$ -	\$ -	\$ 2,000	\$ -	\$ -	\$ -	\$ -	\$ 8,000				
Sheetvinyl Flooring Kitchen	15	6	\$ 800	\$ -	\$ -	\$ 800	\$ -	\$ -	\$ -	\$ 800	\$ -	\$ 4,800				
Sheetvinyl Flooring Bath	15	15	\$ 400	\$ -	\$ 400	\$ -	\$ -	\$ -	\$ -	\$ 400	\$ -	\$ 2,400				
Tile Flooring Bath	30	6	\$ -	\$ -	\$ 3,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,000				
Cabinets	25	7	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 28,000				
Counters	20	7	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,400				
Range	15	7	\$ -	\$ -	\$ -	\$ 2,600	\$ 1,300	\$ -	\$ -	\$ -	\$ -	\$ 7,800				
Range Hood	15	7	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 5,000				
Refrigerator	15	15	\$ 650	\$ 650	\$ 650	\$ 650	\$ 650	\$ 650	\$ 650	\$ 650	\$ 650	\$ 13,000				
Shower Valves	20	15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,250				
Shower Surrounds/Tubs	20	15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,400				
Withdrawals			\$ 4,150	\$ 950	\$ 93,230	\$ 4,750	\$ 4,250	\$ 6,950	\$ 950	\$ 79,650	\$ 432,930					
Borrower's Deposits to Reserve			\$ 52,977	\$ 76,202	\$ 103,447	\$ 39,259	\$ 64,422	\$ 90,982	\$ 115,767	\$ 147,504						
Annual Deposits			\$ 27,375	\$ 28,196	\$ 29,042	\$ 29,913	\$ 30,810	\$ 31,735	\$ 32,687	\$ 33,667	\$ 533,911					
Withdrawals (cumulative)			\$ 4,150	\$ 950	\$ 93,230	\$ 4,750	\$ 4,250	\$ 6,950	\$ 950	\$ 79,650	\$ 432,930					
<b>Balance of RR</b>			\$ 76,202	\$ 103,447	\$ 39,259	\$ 64,422	\$ 90,982	\$ 115,767	\$ 147,504	\$ 101,521	\$ 100,981					
<b>NOTES:</b>		6														
Initial Deposit of \$18,000 ; with annual deposits (																
Escalation on annual deposits at 3% throughou																
Inflation, interest and prevailing wage not includ																



**REPLACEMENT MATRIX - Fairfax Vest Pocket Community - August 5, 2010**

Unit	Config	Entry Door	KE/D Vinyl	Carpet	Range Hood	Refrigerator	Sink	Cabinets	Counters	Heating	Bath Vinyl	Bath Vanity/Sink	Toilet	Faucet	Shower Valves	Shower Surround	Exhaust Fan	Paint	Drywall	Water Heater	Windows	Notes:
<b>75 Park</b>	3/2 + bonus														1	1	1	1	1			RegROUT tile at downstairs bath, replace light cover at kitchen. Recaulk at upstairs bath. Clean heating ducts. Replace carpet at B bedroom. No access to C bedroom - was locked.
<b>80 Park</b>	4/3 + bonus														1	1						Replace lights in kitchen. Replace caulk at upstairs bath (off den), replace angle stop at upstairs bath (off den). Room A: replace carpet, paint. Replace fan at middle bath upstairs.
<b>82 Park</b>	Community Building													1								Remove cleaners and other toxic items from maintenance shop. Add top sirap to water heater. Replace faucet at downstairs bath. Dryer vents need to be reinstalled - need three not one.
<b>84 Park</b>	4/3 + bonus																					Replace disposal or remove.
<b>3 Frustruck</b>	4 bed														1							Downstairs bath floor slopes up to shower (roll in shower). The slope guarantees water will flow toward hallway. Closet door broken in Room D. Tenant in D wrote note that outlet in upstairs bath does not work. Could not replicate issue.
<b>5 Frustruck</b>	4 bed	1	1	1	0	0	0	0	0	0	2	2	1	1				1	1			replace smoke at living room replace bedroom door, light switch cover at NW bedroom and patio
<b>Totals</b>		0	1	1	0	0	0	0	0	0	2	2	1	2	1	3	2	4	2	0	0	

<b>Unit</b>	<b>Household size</b>	<b><i>Household annual income</i></b>	<b>Tenant rent</b>
3-A	1	11,488.80	502
3-B	1	16,528.80	605
3-C	1	10,707.84	605
3-D	0	0	502
5-A	1	12,195.02	502
5-B	0	0	605
5-C	1	24,234.25	502
75-A	1	10,951.80	502
75-B	1	9,189.60	502
75-C	1	10,951.80	605
80	6	74,382.00- Voucher MHA certifies	1,727
82	1	Voucher MHA certifies	155
84-A	0	0	502
84-B	2	30,360.00	605
84-C	0	0	502
84-D	2	7,200.00	605

## Organization Profile – 2015-16 Data Collection Pilot

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

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

**Name of Organization:** HOUSING AUTHORITY OF THE COUNTY OF MARIN

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

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

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

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

## Organization Profile – 2015-16 Data Collection Pilot

### Income Limits

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





The approximately 30,000-square-foot (0.69 acre) site sits amidst a residential neighborhood of single- and multi-family residences. For many years, the property has been vacant and unmaintained.

Designed by Novato-based Daniel Macdonald AIA Architects, each Mt. Burdell Place home will have a living area, half-bath, and garage on the lower floor, and three bedrooms and two baths on the second floor. All homes have backyards, and families will also have access to a 2,400-square-foot common green area at the front of the property.

These 10 affordable single-family homes will help sustain the Marin County economy by providing long-term affordable housing options for lower-wage employees like teachers, first responders, and health care workers—earning 55%-80% of the area median income. Additional funding procured by Habitat GSF from public, private, and community sources will allow further reduction of mortgages to our families.

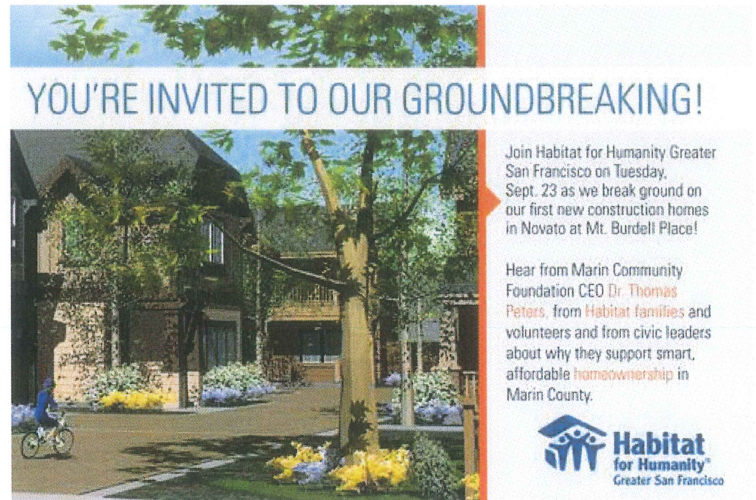
Mt. Burdell Place will allow families build limited equity and bolster their financial security through the Habitat model which offers no down payment and zero-interest loans. These predictable housing payments will never exceed a third of the families' income. In lieu of a monetary down payment, families will work alongside community volunteers and their future neighbors, donating 500 hours of "sweat equity" to build their own community.

The benefits of homeownership will extend beyond these families.

- Homeowners invest **time** in their communities. Compared to renters, they are more likely to vote, live in their neighborhoods for longer, and become involved in community organizations.<sup>1</sup>
- Homeowners invest **money** in their communities. In 2013, Habitat GSF homeowners paid \$477,640 in property taxes—providing support for schools, parks, roads, bridges, and police and fire departments.
- A Habitat home means a **healthier community**. Our "green" homes will create a healthier neighborhood—reducing energy use, limiting harmful emissions, and eliminating excessive water usage. And if commute distances to work are reduced by working *and* living in Marin, carbon emissions will also be reduced.

Mt. Burdell Place fulfills several goals set forth in the 2015-2023 draft Housing Elements of the City of Novato and Count of Marin.

1. Mt. Burdell Place uses land efficiently by being an "urban infill" development on a vacant lot.
2. By providing opportunities for affordable homeownership, Mt. Burdell Place helps Marin County meet housing needs through a variety of housing choices.



**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.

Table below details all expenses for Mt. Burdell Place. A pro forma including development sources and uses schedule is attached at the end of this document.

Uses	Budget	% of Project Cost
General Project Requirements	\$ 815,700	13%
Sitework (Incl. offsite)	\$ 820,809	13%
Concrete	\$ 94,000	2%
Masonry	\$ -	0%
Metals	\$ 3,500	0%
Wood and Plastics	\$ 322,600	5%
Thermal and Moisture	\$ 106,600	2%
Doors and Windows	\$ 120,800	2%
Finishes	\$ 180,200	3%
Specialties	\$ 18,750	0%
Equipment	\$ 27,500	0%
Furnishings	\$ -	0%
Special Construction	\$ 125,000	2%
Mechanical	\$ 276,350	5%
Electrical	\$ 129,500	2%
Contingency Reserve	\$ 250,000	4%
Land Acquisition	\$ 852,889	14%
Developer Administration	\$ 585,370	10%
Soft Costs	\$ 1,559,810	25%
Gifts in Kind	\$ (169,625)	-3%
<b>Total Expenses</b>	<b>\$ 6,119,753</b>	<b>100%</b>

**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 HOME funds will be allocated to pay for the following essential site work not yet covered by other funding sources:

Paving and surfacing	\$216,000
Curbs and gutters	\$ 30,400
Sidewalks and patios	\$ 5,024
<b>Total HOME funding need</b>	<b>\$251,424</b>

This site work will occur in **early 2016**.

Habitat GSF and Mt. Burdell Place will meet or exceed the requirements for HOME funds as follows:

- The funds will only be used for expenses that have not yet been incurred.
- All funds will be expended within 24 months of commitment.
- We will meet HOME's timeline for owner occupancy.
- Because our project is relatively small, we will not trigger the Davis-Bacon wage requirements. As a result, all funds will be used to hire local subcontractors, with every effort made to hire women- and minority-owned businesses.

Securing HOME funds to pay for these construction activities will also further Habitat GSF's ability to offer Mt. Burdell Place homes as affordably as possible to low-income families. As mentioned above, HOME funding will allow Habitat GSF to further increase the affordability of mortgages to families.

**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 list 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?*

**Funds Committed to date**

(For a full summary of committed and anticipated sources, refer to the pro forma attached to this application.)

<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 2013-2014	Site acquisition	\$ 97,431	December 13, 2012	Yes	May 7, 2013	May 7, 2013
CDBG 2014-2015	Off-site design expenses	\$ 22,850	December 2013	Yes	May 2014	2015
City of Novato Affordable Housing Trust Fund	Second mortgage assistance	\$ 427,438	2012	Yes	November 13, 2012	Early 2015
Marin Community Foundation	Site acquisition	\$ 541,500	2012	Yes	April 4, 2013	Drawn 2013
Marin Workforce Housing Trust	Construction expenses	\$ 595,000	November 13, 2013	No	N/A	2015
CalHome (HCD)	Mortgage assistance	\$ 600,000	2013	Yes	2013	Occupancy (2017)
SHOP (HUD)	Water fees	\$ 111,600	Sept. 12, 2013	Yes	December 2013	2014
Habitat GSF operating budget	Construction expenses	\$1,029,000	N/A	Yes	July 2013	FY 2013-2014
Habitat community support	Construction expenses	\$ 125,000	2014	Yes	2014	Received
Tamalpais Pacific Foundation	Water fees	\$ 50,000	Spring 2014	Yes	Fall 2014	Drawn 2014
PG&E	Solar panels	\$ 100,000	Spring 2014	Yes	Spring 2014	2016
California Advanced Home Energy Program	Energy efficiency	\$ 4,500	Fall 2014	Yes	Fall 2014	2016
<b>Total Committed</b>		<b>\$3,704,319</b>				



**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 GSF will be able to spend the requested HOME funding within 24 months.

The project broke ground in late September 2014. Our schedule for project implementation is as follows:

Activity	Start Date	Completion
Purchase offer accepted	9/26/2012	n/a
Close of Escrow	6/13/2013	n/a
Submitted for Final Map and Building Permits	10/31/2013	7/22/2014
Excavation of Land	10/1/2014	3/30/2015 (pending weather)
Infrastructure built	1/15/2015	6/30/2015 (pending weather)
Vertical construction	4/1/2015	12/30/2016
Occupancy by homeowners	1/1/2017	3/1/2017

Habitat GSF will serve as the general contractor, developer, and mortgage lender for Mt. Burdell.

- The real estate development department conducted due diligence, secured site control from the seller, coordinated design consultants, finalized site design, secured required permits from municipal agencies, and is facilitating procurement of public and private grant funding.
- Real estate development staff work closely with the fund development team to identify and solicit potential funders.
- Our construction team provides 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 work closely with the volunteer services team to schedule and utilize volunteer labor efficiently.
- Our homeowner development team will oversee the qualification, approval, and readiness of all homeowners, including a review of their financial status, job history, residency, and other qualifications. This also includes coordinating our Homebuyer Readiness workshops in Marin County.
- Our finance team will handle intake of all mortgage payments.

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project, and your plans to provide employment opportunities to low-income people and businesses owned by low-income people.*

Construction of Habitat GSF homes utilizes 80% to 90% volunteer labor, including 500 hours from each of our partner families. For the remaining subcontracted work—which includes the site work for which we are requesting HOME funding—Habitat will seek three bids on contracts over \$25,000, and we will circulate the request for proposals to local women- and minority-owned firms.

Our construction management staff currently includes five men and three women (two of our four construction managers are women and our electrical site manager is a woman). Our AmeriCorps contingent includes people of diverse backgrounds, ages, socio-economic standing, genders, and races (<http://blog.habitatgsf.org/2014/09/15/meet-your-ameri-corps>).

In addition, Habitat GSF will be expanding out Construction Internship Program to Novato in the coming year. These 8 to 12-week internships provide young adults ages 17-24 with transferable skills to help them enter careers as plumbers, electricians, project managers, and carpenters. There are five components: General Construction, Residential Plumbing, Residential Electrical, Finish Carpentry, and Construction Leadership. We expect to attract and retain 20 interns who will work at our Mt. Burdell Place site in 2015.

*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. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)*

According to the Marin County Analysis of Impediments to Fair Housing Choice (AI), black and Latino renters and families with children experience discrimination and differential treatment in the county's housing market. The draft of the Marin County Housing Element 2015-2023 states that affordable housing for larger families (5+ people) is particularly hard to find because larger homes are too expensive and there is limited stock of rental units with three or more bedrooms.

Habitat GSF takes several steps to ensure that we are reaching these groups as well as others who may be experiencing discrimination such as families who speak English as a second language.

- HHGSF leverages our advertising, public relations, e-communications, website and social media channels to maximize our reach to qualified potential partner families for each of our developments. Emphasis is placed on recruiting families from diverse backgrounds and ethnic populations through targeted outreach activities and specialized media outlets. Materials are provided in three languages: English, Spanish, and Chinese.
- The outreach for Mt. Burdell Place in Novato will include targeted mailings to interested applicants on our mailing list and churches, schools, neighborhood associations, and community organizations that serve people with low incomes. Specifically, special marketing outreach consideration shall be given to the following underserved populations, as identified in the AI: Canal Alliance and Church of Saint Raphael (Latino), Marin City Community Development Corporation and Marin City Health and Wellness Center (African American), and Asian-owned businesses. A mailing of 1,000 postcards will also be sent to all renters in and around the area of the proposed development site.
- Countywide outreach for the development will be tailored to the ethnic and cultural diversity of the area, and 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. Advertising will also be dispersed across the Marin Transit and Golden Gate Transit fleet of buses, and at local libraries. Emails and mail notifications will be sent to Marin County affordable housing advocates and tenant action groups. Habitat GSF will also contact civic organizations that represent people with disabilities and the elderly.
- We will also continue to conduct Homebuyer Readiness workshops in Marin County in advance of the application process in order to prepare families for a successful application. The most recent series was conducted in San Rafael in September 2014, with another series planned for April 2015 in San Rafael and May 2015 in Novato. The workshops center on the basics of financial literacy and include topics of understanding credit, managing debt, and best practices for money management and savings. These classes are free to participants and are available to prospective Habitat partner families as well as the general public. Participants receive free credit reports—which many will be seeing for the first time—along with our in-depth analysis detailing problem areas and how to resolve them. They also receive six-month follow-up reports and analyses. They will be encouraged to call our expert multilingual staff with their questions. This one-on-one credit counseling is free. Information on the workshops will be/has been sent to the Marin Housing Authority, local agencies, community organizations and libraries. All advertising displays the Equal Housing Opportunity and Equal Access logos.

*How will your project affirmatively further fair housing?*

Habitat GSF 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 will 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 is on our website.

**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.*

**“It was hard, because I knew I was doing the best I could.  
And they were always telling me, don’t worry, Mom, don’t worry. We’ll get through this.”**  
– Esther Juarez, 10-year Habitat GSF homeowner<sup>ii</sup>

The families who purchase Mt. Burdell Place homes will be earning 55-80% of the area median income, which is \$58,685-\$88,600 for a family of four. According to the draft of the Marin County Housing Element 2015-2023, workers who fall into this income range include electricians, carpenters, legal secretaries, civil engineering technicians, and child, family, and school social workers. These are members of the county’s essential workforce who are otherwise priced out of the real estate market. In October 2014, the median price of a single-family detached home was \$995,000 and the median price of a condominium or townhome was \$481,000.<sup>iii</sup>

For applicant families, Habitat GSF requires the following documentation to verify income:

- The most recent two years of federal tax returns (if self-employed, Schedule Cs).
- The most recent three months of pay stubs.
- The most recent three months of bank statements.
- Documentation of other types of income, including AFDC, TANF, food stamps, Social Security, disability, alimony (received), child support (received), unemployment, percentage of liquid (cash) assets over \$15,000, and recurring gifts.

Our volunteer Family Selection Committee (composed of 30 individuals and led by Habitat staff) carefully reviews each application and performs in-home family interviews to determine eligibility for the Habitat program. The Family Selection Committee cross-references the above documents with further information gathered in the official application to determine a family’s financial eligibility wherein a steady income is demonstrated, and good credit and low debt-to-income ratio is essential. Habitat also uses standard underwriting guidelines defined by the Federal Housing Authority (FHA).

When a family purchases a home through the Habitat program, their mortgage payments (including taxes and insurance) are never more than 30% of their monthly income, which will keep the home affordable for the family over the long term. Affordability restrictions will be imposed for 55 years, and renew with each property transfer to new owners. Habitat GSF maintains the first right to repurchase the home, thereby ensuring that the homes remain affordable to subsequent first-time homebuyers.

Of the approximately 245 families that Habitat GSF has served in its 25-year history, none have foreclosed on their homes.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,750	\$46,500	\$62,050
2	44,300	53,160	70,900
3	49,850	59,820	79,750
4	55,350	66,420	88,600
5	59,800	71,760	95,700
6	64,250	77,100	102,800
	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 North Bay faces tremendous challenges in retaining and attracting a highly-skilled workforce willing and/or able to pay high housing costs. There is an acute shortage of affordable workforce housing that has been exacerbated by the lack of affordable housing funds, loss of redevelopment, and failure to build this type of housing to meet demand. The lack of workforce housing poses a great threat to the local economy.”<sup>iv</sup>

Homeownership has a tremendous impact on families and communities. Compared to families who rent, children of homeowners are 116% more likely to graduate from college.<sup>v</sup> Once a home is purchased and occupied, spending by homeowners generates 53 additional jobs and \$743,000 in annual income.<sup>vi</sup> But for Marin’s low-income families, owning a home is well out of reach. In fact, only 60% of Marin’s workforce can afford to live here.<sup>vii</sup> Instead, they live the farthest from their jobs of any Bay Area workforce, spending hours commuting, away from their families.<sup>viii</sup> This geographic dispersion makes them—and their children—much less likely to achieve income mobility.<sup>ix</sup>

Even if they aren’t commuting, the region’s teachers, police officers, medical assistants, and construction workers are paying skyrocketing rents, often for substandard and/or crowded housing. Of the county’s low-income (40-80% AMI) families of four who are renting, 80% are spending more than 30% of their income on housing, leaving little for child care, health care, savings and educational opportunities for themselves or for their children.<sup>x</sup>

Mt. Burdell Place will help low-income families build financial capital and stability while living close to their jobs and their children’s schools.

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

Like all Habitat GSF properties, Mt. Burdell Place will be rated through Build It Green’s stringent GreenPoint Rated system, which awards points for energy efficiency, resource conservation, indoor air quality, water conservation, and walkable neighborhoods. Mt. Burdell Place will exceed Title 24 standards by at least 15% and have green features including:

- Recycled fly ash in concrete mixes and permeable paving systems to facilitate stormwater management for driveways and walkways.
- Fiber cement siding.
- Low VOC paints, caulks and adhesives.
- Energy Star appliances (bath fans, washer/dryers, dishwashers), solar panels (donated by PG&E and installed by Grid Alternatives), high efficiency HVAC filters, on-demand Rinnai tankless water heaters, Water Sense low-flow toilets and faucets, and water restrictive devices.
- Native, drought-tolerant plants and shade trees.

Mt. Burdell Place is targeting a GreenPoint Rated score of 121 points. Our most recently completed development in Daly City received a GreenPoint Rated score of 119 points. We recycled or reused 43% of the materials generated from the Daly City construction site—more than 65 tons of concrete, drywall, metal, wood, and plant debris.

C. Accessibility:

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

Habitat GSF will work directly with each partner family during the construction process to make sure all their current or future accessibility needs are met. Most Habitat homes are built to universal design standards. However, because this project’s design was inherited from a prior developer, homes may require adaptation specific to individual needs. We will make adjustments for reasonable accommodations upon request.

ORIGINAL



General Property Details		Unit Detail			
Project Name	Mt. Burdell Place		# of Units	Sq Ft/Unit	Total SF
Project Address	1112 Fourth Street	Studio	0	0.00	0
Location	Novato, CA 94945	3 BR (A lots 1,	2	1,843	3,686
Construction Type	Single Family PUD	3 BR (A lots 5,	2	1,855	3,710
AMI Target	80%	3BR (B lots 2,	2	1,483	2,966
		3BR (C lots 3,	4	1,928	7,712
Total Units	10	Aggregate	10	1,807	18,074
Total Building SF	18,074	average sft		1,777	
Total Site SF	30,000				
Total Site Acreage	0.69				
DU/ACRE	14.52				

Sources and Uses						
SOURCES		\$ Amount	%	Per SF	Per Unit	
<b>Public</b>	<i>anticipated</i>	<b>committed</b>				
City: Mortgage assistance		\$ 427,488	7%	\$ 24	\$ 42,744	
HCD: CalHome (Mortgage Assistance)		\$ 600,000	10%	\$ 33	\$ 60,000	
HCD: CSHHP		\$ -	0%	\$ -	\$ -	
HUD: CDBG 2012-2013		\$ 97,431	2%	\$ 5	\$ 9,743	
HUD: CDBG 2014-2015		\$ 22,850	0%	\$ 1	\$ 2,285	
HUD: CDBG/HOME 2015-2016	\$ 300,000	\$ -	0%	\$ -	\$ -	
HUD: SHOP (HFHI)		\$ 111,600	2%	\$ 6	\$ 11,160	
HUD: Shop (HFHI) loan amount		\$ (27,500)	0%	\$ (2)	\$ (2,750)	
FLB: AHP	\$ 150,000		0%			
<b>Other</b>			0%			
Marin Community Foundation Grant		\$ 91,500	1%	\$ 5	\$ 9,150	
Marin Community Foundation Grant		\$ 450,000	7%	\$ 1	\$ 45,000	
Marin Workforce Housing Trust		\$ 595,000	10%	\$ 33	\$ 59,500	
HGSF Operating Budget		\$ 1,029,000	17%	\$ 57	\$ 102,900	
Corporate Grants	\$ 75,000	\$ -	0%	\$ -	\$ -	
Community Support	\$ 500,000	\$ 125,000	2%	\$ 7	\$ 12,500	
Growth Campaign	\$ 1,317,934	\$ -	0%	\$ 5	\$ -	
Tamalpais Pacific Foundation	\$ 100,000	\$ 50,000	1%			
CAHP		\$ 4,500	0%			
PG&E - solar	\$ 50,000	\$ 50,000	1%			
<b>Total Sources</b>	\$ 2,492,934	\$ 3,626,819	59%	\$ 201	\$ 362,682	
		\$ 6,119,753				
<b>USES</b>						
<b>Soft Costs</b>						
Land Acquisition		\$ 852,889	14%	\$ 47	\$ 85,289	
Developer Administration		\$ 585,370	10%	\$ 32	\$ 58,537	
Soft Costs		\$ 1,559,810	25%	\$ 86	\$ 155,981	
<b>Total Soft Costs</b>		\$ 2,998,069				
<b>Hard Costs</b>						
General Project Requirements		\$ 815,700	13%	\$ 45	\$ 81,570	
Sitework		\$ 820,809	13%	\$ 45	\$ 82,081	
Building Construction		\$ 1,404,800	23%	\$ 78	\$ 140,480	
Contingency Reserve		\$ 250,000	4%	\$ 14	\$ 25,000	
Gifts In Kind		\$ (169,625)	-3%	\$ (9)	\$ (16,963)	
Volunteer Labor		\$ -	0%	\$ -	\$ -	
<b>Total Hard Costs</b>		\$ 3,121,684				
<b>Total Uses</b>		\$ 6,119,753	100%	\$ 339	\$ 611,975	

- For further information, please call Roy Bateman at 473-6698. It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903.
- **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.marincounty.org/cdbg](http://www.marincounty.org/cdbg); open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- The HOME regulations can be found at 24 CFR Part 92. Be sure to review the 2013 changes in the HOME regulations at <https://www.onecpd.info/resource/2333/24-cfr-part-92-home-investment-partnerships-program-final-rule/>.
- **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 Friday, December 5, 2014.**
- Don't forget to fill out the Organizational Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at [disabilityaccess@marincounty.org](mailto:disabilityaccess@marincounty.org). This form and other County documents are available in alternative formats upon request.

**HOME PROPOSALS MUST BE RECEIVED BY FRIDAY, DECEMBER 5, 2014 AT 5:00 P.M.**

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

k:\cycle\2015 cycle\applications fy15\2015-16 home application form.doc

## ENDNOTES

<sup>i</sup> DiPasquale, Denise; Glaser, Edward L. "Incentives and Social Capital: Are Homeowners Better Citizens?" Harvard Institute of Economic Research Working Papers 1815, Harvard – Institute of Economic Research, 1997.

<sup>ii</sup> For a video featuring the Juarezes and other Habitat families, please visit <http://tinyurl.com/qfgw5x8>.

<sup>iii</sup> County of Marin Assessor. Real Estate Sales October 2014.

<sup>iv</sup> <http://northbayleadership.org/issues/housing>

<sup>v</sup> Boehm, Dr. Thomas P., and Schlottmann, Dr. Alan. Wealth Accumulation and Homeownership: Evidence for Low-Income Households. US Department of Housing and Urban Development. December 2004.

<sup>vi</sup> Schwartz, Alex F. Housing Policy in the United States. New York: Routledge, 2010.

<sup>vii</sup> La Ganga, Maria. Affordable Housing Is Again a Red Flag in "Green" Marin County. Los Angeles Times, 3/31/13.

<sup>viii</sup> Miles from Home: The Traffic and Climate Impacts of Marin's Unaffordable Housing. Live Local Marin, February 2011.

<sup>ix</sup> Pender, Kathleen. How Much Income Do You Need to Buy a Home in the Bay Area? Sfgate.com, 2/18/14.

<sup>x</sup> Draft Marin County Housing Element 2015-23.

JAM12190



## Organization Profile – 2015-16 Data Collection Pilot

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

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

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

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% (To date, we have served families earning no more than 60% AMI, which covers both low- and very-low income people.)
Low income people	
People above the low income limits	

<b>Percentages (%)</b>	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
<b>Ethnic/Racial Demographics</b>						
Asian-American/Pacific Islander	22%			15%	4%	
African-American/Black	11%			3%	4%	
Caucasian/White	8%			69%	82%	
Native American	1%			0%	0%	
Mixed Heritage	N/A			N/A	N/A	
Unknown/other	58%			13%	10%	
<b>TOTAL %</b>	100%	100%	100%	100%	100%	100%
<b>Latino/Hispanic Origin</b>						
Of Latino/ Hispanic Origin	54%			10%	5%	
NOT of Latino/ Hispanic Origin	46%			90%	95%	
<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				79%	30%	
Male				21%	70%	
<b>Total %</b>	100%	100%	100%	100%	100%	100%
<b>Disabled %</b>						

<b>Involvement of Clients Your Organization Serves</b>	Percent of Board/Committee Members Who Are Clients
On Governing Board	0%
On Advisory Committee	0%





MARIN COUNTY HOME PROGRAM PROPOSAL  
2015-16

H-4

1. Project Name: Mackey Terrace 2. Total Amount Requested \$250,000

3. Project Sponsor: EAH Inc. E-mail: lynn.berard@eahhousing.org

Contact Person and Title: Lynn Berard

Website (optional): www.eahhousing.org

Address: 2169 E. Francisco Blvd., Suite B, San Rafael, CA 94901

Telephone: 415-295-8825

Ext.

Fax:

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!*

The General Partner of the Limited Partnership that will own the property will become a qualified CHDO prior to entering into any agreements.

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: 626 Owens Drive, Novato, CA 94949  
Constructed: 1992  
APN: 160-150-55 and 160-150-56

5. **Project Description:**

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

Mackey Terrace is located on 2.47 acres on Owens Drive in Novato. The property is improved with a 3 story, 50 unit apartment building. The building is wood frame on concrete slab, with solar photovoltaic panels on a portion of the roof to provide electricity for the common areas. Unit mix consists of the following:

Unit Type	No. of Units	Unit SF
Studio	11	428
Studio – H/C Adapted	1	428
1 Bedroom	33	528
1 Bedroom – H/C Adapted	4	528
2 Bedroom (Staff unit)	1	700

The units are interior accessed with two interior stairways and an elevator providing service to the upper floors. The units have gas wall furnaces, electric stoves and refrigerators. Project amenities include an entry lobby/sitting area, a community room with full commercial kitchen and patio, a manager's office, Resource Coordinator's office, maintenance workshop/office and separate maintenance garage, laundry room, back patio area, community garden, patio with BBQ, and on-site surface parking. Onsite staff consists of a full time manager, maintenance person and social services coordinator.

Attached is a list of tenants' income, household sizes and unit rents. The property is 100% occupied and has a waiting list.

**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.*

Mackey Terrace has needs that require attention and which cannot be funded strictly from replacement reserves. These include siding deterioration due to moisture intrusion, mechanical issues with the elevator and hot water heaters, unit interiors in need of new finishes and updating, improved and additional accessibility features for an aging population. The project is also in need of capital improvements to better serve the needs of the tenants. Please see the attached pro forma, EAH proposed rehabilitation budget, including construction and permanent sources, and project overview from the Physical Needs Assessment.

**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.*

EAH proposes to use HOME funds exclusively for costs associated with the rehabilitation of Mackey Terrace. These items include hard construction costs, third-party inspections during construction, architectural and engineering design work, as necessary, architectural construction administration and other appropriate soft costs.

Construction	\$200,000
Construction Consultants	\$ 20,000
Architect/Engineer	\$ 20,000
Construction Inspection	\$ 10,000

The cost estimate was derived from the information provided by the Capital Needs Assessment consultant, Jim Fagler of Gelfand Architects, who is a registered architect with many years of experience in both design and cost estimating. It also incorporates actual unit costs from recent rehabilitation projects with similar scopes of work.

The property was built in 1994, after the use of lead based paint was required to be discontinued. However, a risk assessment will be undertaken to confirm that there is no lead-based paint used in or on the building. Should there be evidence of lead-based paint, residents will be provided a lead hazard information pamphlet and a notice describing the assessment and hazard reduction actions that will be implemented. EAH has established company-wide training regarding the hazards of lead-based paint and appropriate maintenance standards as part of regular building operations.

**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 list 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?*

HOME Program matching funds will be met by exemption of property taxes by the County. It is estimated that the value of the property at sale will be approximately \$8,355,000. At the current tax rate (as shown on the most recent property tax bill for the project), this will equal approximately \$91,700, which is almost 37% of the requested HOME funds. Additional sources of matching funds will be the interest saved on a below market rate loan. The amount of savings will depend upon the interest rate environment when the transaction is ready to close.

<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>
Tax-Exempt Bond Loan	Acq/Const	\$8,017,000	Est. 4/2015	No	Est. 7/2015	At closing-est. 9/2015
Tax-Exempt Bond Loan	Permanent	\$4,621,950	Est. 4/2015	No	Est. 7/2015	At closing-est. 9/2015
Seller Take Back Loan	Acq/Perm	\$3,395,990			2/2015	At closing
Tax Credit Equity-LP	Acq/Const/Perm	\$5,475,486	Est. 4/2015	No	Est. 7/2015	At closing
Tax Credit Equity-GP	Acq/Const/Perm	\$500	Est. 4/2015	No	Est. 7/2015	At closing
Marin County HOME	Const/Perm	\$250,000	12/5/2014	No	Est. 7/2015	At closing
Net Op. Income	Permanent	\$315,494			Est. 7/2015	At conversion
Accrued Seller Loan Interest	Permanent	\$2,515			Est. 7/2015	At conversion
Seller Reserves	Acq/Perm	\$109,829			Est. 7/2015	At conversion

**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 Real Estate Management staff will be responsible for implementing the project. Principal participants in the process of planning, financing, managing and completing construction include Matt Steinle, VP Real Estate Management and Lynn Berard, Senior Project Manager. EAH Real Estate Management will perform income certifications to assure that all residents, current and future, are within the income limits. This staff will also prepare any necessary notices related to the rehabilitation, including, if necessary, lead-based paint notices, as well as any marketing materials needed. They will provide support to Real Estate Management staff in terms of resident needs and issues during construction.

<b>Proposed Project Schedule</b>	
Lender Commitment Letter	May/June 2015
Equity Letter of Intent	May/June 2015
Permit Plan Check Submittal	June 2015
CDLAC Application - Tax Exempt Bonds	July 2015
TCAC Application (4%)	July 2015
HUD Approval of 202 Prepayment	Aug 2015
CDLAC Award - Tax Exempt Bonds	Sept 2015
TCAC Application (4%)	Sept 2015
Permits Ready	Sept 2015
Tax Credit/Bond Closing (Loan and Acquisition)	Oct 2015
Construction Start	Nov 2015
Construction Completion	Aug 2016

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project, and your plans to provide employment opportunities to low-income people and businesses owned by low-income people.*

The construction contract will comply with applicable regulations, including federal WBE/MBE rules and Section 3 requirements and the contractor's subcontract must include the same requirements for all subcontractors. We will

require the contractor to reach out to minority and women owned businesses and businesses owned by low income people during the bidding process. This could include working with trade groups that are dedicated to supporting such businesses, placing notices at trade hiring halls, and placing requests for bid notices in non-traditional trade publications and with organizations such as Hispanic Chambers of Commerce and women's professional groups.

We will solicit proposals from engineering and service companies that are women- and minority owned, such as civil engineers and inspectors.

*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. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)*

The vision of EAH Housing and Mackey Terrace is of balanced communities comprised of people of many income levels, educational backgrounds, job skills, religions, and races, with attractive and affordable housing. We believe this balance enhances the quality and richness of all our lives. Mackey Terrace monitors the demographics (resident, applicant, census data) of the market area to track race, ethnicity and persons with disabilities for purposes of determining those least likely to apply for housing. According to Mackey Terrace's AFHMP, the Hispanic or Latino population has been identified as least likely to apply for housing. Several strategies were implemented to make Mackey Terrace more welcoming and comfortable to groups least likely to apply, such as collaborating with Hispanic and Latino-serving community organizations to assist in outreach, contracting with Language Line to provide oral interpretation, providing documents such as leases, house rules, applications and announcements of vacancies or open waiting lists in non-English languages, providing Fair Housing and Section 504 training to all employees and providing beneficial resources and services for residents.

EAH prepares a marketing plan specific to each development. The marketing plan for the subject project details steps needed to comply with affirmative marketing requirements for the development, including such steps as advertising in non-English-language media and notifying public agencies and community groups, particularly those that serve and support people of low income in the targeted groups, of the rental opportunity.

Mackey Terrace will review the AFHMP annually to determine if the population least likely to apply for housing is still the population identified on the AFHMP, whether current advertising sources still exist, whether the advertising and publicity cited in the AFHMP are still the most applicable or whether sources should be changed or expanded. To determine if our marketing strategies are successful in attracting individuals least likely to apply, applications will be reviewed to track race, ethnicity, persons with disabilities and marketing referral sources. Marketing sources that applicants list as a referral source will be deemed "successful" and those marketing sources not listed in two (2) consecutive years, will be deemed "unsuccessful" marketing sources. Mackey Terrace will contact and collaborate with other community service organizations that assist individuals least likely to apply for housing.

*How will your project affirmatively further fair housing?*

Please see response above regarding affirmative marketing steps. Mackey Terrace will affirmatively further fair housing by ensuring that staff attend Fair Housing and Section 504 training every two years and AFHMP training annually. Mackey Terrace maintains records of any analysis conducted as well as actions taken to address any identified issues (if applicable). One goal is to meet regularly with community organizations to encourage dialogue regarding fair housing issues within the County.

## **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 benefit individuals and small families who are 62 or older and who have income that is at or below 50% of the area median income for the household size. The primary population that is currently being served by the property, and which will continue to be served during and after the rehabilitation, are people who are at 50% AMI or less. All units are rent-subsidized under a project-based Section 8 HAP contract from HUD. Prior to transaction closing, HUD will provide a new 20 year Section 8 contract. Current and past residents are extremely low income, since the primary source of income for them is social security. It is expected that this demographic will continue in the future.

It is intended that the units will be financed with a combination of tax-exempt bonds, 4% Low Income Tax Credits, along with the CDBG funds applied for in this application, and possibly HOME funds, which are being applied for, also. The tax credits will incorporate a 55-year affordability term in a recorded Regulatory Agreement. The use of tax-exempt bonds also requires the incorporation of affordability terms in Regulatory Agreement for the term that the bonds are outstanding. In addition, since the prepayment of the existing 202 loan requires HUD's approval, in exchange for such approval, HUD requires the execution of a 20 year Use Agreement that restricts the use of the property to residents that are low and very low income and who are at least 62 years old. The multiple layers of restrictions ensures the ongoing affordability of the property, with the most restrictive requirement being 55 years.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,750	\$46,500	\$62,050
2	44,300	53,160	70,900
3	49,850	59,820	79,750
4	55,350	66,420	88,600
5	59,800	71,760	95,700
6	64,250	77,100	102,800
	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 Marin County Consolidated Plan for 2010-2014 states that there continues to be a serious shortage of affordable housing in the County for seniors, frail elderly, and people with disabilities. The cost of housing in the City of Novato and Marin County in general has increased so dramatically that many people, are unable to afford housing in the area, or are encumbered with high rent burdens (>30% of their income is spent on housing). The Consolidated Plan estimates that there are 1,000 units needed in the County for elderly people and 500 units needed for frail elderly. Addressing housing needs of the elderly who are extremely low and very low income, and frequently severely rent burdened, is a high priority in the Plan. In addition, preservation of existing affordable housing is also a high priority for the County. The Plan states that the County places highest priority on projects that meet the housing needs of extremely low income and very low income individuals and families, including renters in elderly households. The County's strategy is to leverage resources in order to fund acquisition, rehabilitation, new construction and rental assistance.

The City of Novato states in its draft 2015 Housing Element that the 2008-2010 American Community Survey of Novato estimated approximately 6.3% of the Novato senior population lives in poverty, highlighting the need for providing and maintaining affordable housing. In addition, there are an estimated 2,259 persons 65 and older with a disability living in Novato. The Housing Element notes that the provision of rent subsidized homes and appropriate site design and barrier free-design are recognized as necessities for housing in the City. The Housing Element includes implementing policies to maintain and protect existing affordable housing, to strive to ensure that affordable housing will remain affordable over time, to intervene when possible to help preserve such housing, and to provide support to obtain funding commitments from governmental programs and assist in the rehabilitation of housing for extremely low-income households.

Mackey Terrace provides 49 units of much-needed housing affordable to low-, very low-, and extremely low income seniors, including those with disabilities. Under the project's Section 8 contract, 49 units are affordable at or below 50% of the Marin County Area Median Income (AMI). Moreover, the Section 8 contract requires income targeting so that at least 40% of vacant units are rented to households earning no more than 30% AMI. The financing that will be used to rehabilitate the property will require long term (55 years) affordability, with the rents paid by the residents limited by HUD and the Low Income Housing Tax Credit program. The 20 year Section 8 Housing Assistance Payment Contract (with the ability to renew for an additional 20 years) that will come with the new financing limits the amount of rent paid by the residents to 30% of their income.

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

EAH strives to utilize materials and implement programs that incorporate green building and sustainability principles in all its work. For Mackey Terrance, the Capital Needs Assessment prepared to identify the scope of rehabilitation also includes recommendations for improving energy efficiency and reducing energy usage within both the units and the common areas. Materials will be specified by the architect to include, among other things, no VOC paints and stains and no urea formaldehyde in cabinets and glues to minimize toxicity and gas emissions, "green label" flooring that incorporates recycled materials and low VOC emissions, low flow (1.28 gpf) toilets and low flow faucets and

showerheads, Energy Star appliances, energy efficient lighting (fluorescent or LED), high efficiency water heaters with on demand recirculating pumps, drought tolerant, native plants and drip irrigation for landscaping. The contractor will be required to recycle a minimum % of unused materials and materials removed as part of the rehab work. The property already has solar photovoltaic panels on the roof that provides almost 100% of the electricity used by the common areas, including the office and laundry room.

We will provide residents with informational packages that will explain the green aspects of the improvements and help them to incorporate the use of "green" materials and conservation attitudes and behaviors into their daily lives.

EAH has developed and implemented "green" maintenance and operations policies and procedures that are incorporated into a Green Manual used by all properties.

C. Accessibility:

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

The property has 5 units that were designed for residents with physical disabilities. These units, along with all common areas within the building will be evaluated with the current accessibility codes in mind and improvements made as much as is financially feasible. We plan to make at least 2 additional units either adaptable for accessibility or fully accessible. The laundry room will be renovated to make it fully accessible. Accessible paths of travel will be provided to appropriate accessible parking spaces and the community garden and all patio areas. Proper signage will be installed to indicate accessible paths of travel. Signage within the building, including plaques with unit numbers will be provided that meet accessibility requirements such as height, lettering and braille. Doors will have hardware that is universal/accessible in design. An elevator provides access to the upper two stories of the building, providing those with disabilities with more options.

- For further information, please call Roy Bateman at 473-6698. It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903.
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- Don't forget to fill out the Organizational Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at [disabilityaccess@marincounty.org](mailto:disabilityaccess@marincounty.org). This form and other County documents are available in alternative formats upon request.

**HOME PROPOSALS MUST BE RECEIVED BY FRIDAY, DECEMBER 5, 2014 AT 5:00 P.M.**

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

Section 5 - Project Description - Scope of Work

**Mackey Terrace Apartments**  
**626 Owens Drive**  
**Novato, California**

REHABILITATION ITEMS	COMMENTS / BRIEF DESCRIPTION OF THE PROPOSED REHABILITATION	NUMBER OF UNITS	PERCENTAGE TO REPAIR
<b>SITE</b>			
Drainage	Add site drainage at asphalt areas	1	5%
Fencing	New fence installation	1	0%
Irrigation	Repair/upgrade system	1	5%
Landscaping/Topography	Clear and grub, new planting various locations, incl new entry ramp, pruning	1	20%
Lighting	Upgrade security & parking lot lighting	4	15%
Parking/Roadways	Revise ADA spaces	3	100%
Sidewalks/Pedestrian Areas	Sidewalk accessibility (separate from ped. Entry)	1	20%
Signage	Provide accessible signage throughout	75	100%
Utilities	Clear existing laterals	1	100%
Pedestrian Entry	Remove and replace with Accessible path from street to property	1	100%
Garden	renovate for accessibility	1	100%
<b>STRUCTURE FRAMES AND ENVELOPES</b>			
Doors and Frames	Misc repairs	5	25%
Facades/Siding/Exterior Walls	Replace all existing masonite siding	1 bldg	100%
Foundation/Substructure	No work assumed	1 bldg	0%
Structural repair	Assume existing dryrot	1 bldg	5%
Insulation	Assume water damaged insulation	1	100%
Painting	Exterior	1	100%
Roofing	Remove and replace all sloped asphalt roofing	1 blg	100%
Windows and Frames	Replace all existing windows	1	100%
Replace Trellis at front	Front trellis needs new roof	1	100%
<b>COMMON AREAS</b>			
Community Room	Replace existing flooring	1	100%
Interior corridors/stairs/lobby	Replace existing flooring	1	100%
Laundry Facilities	Flooring, accessibility	1	100%
Management Office	Remodel office, RC office, maint. Room	1	100%
Accessibility compliance	upgrade to current code	1	0%
<b>MECHANICAL / ELECTRICAL / PLUMBING</b>			
Electrical Systems	Misc electrical repairs	1	100%
Electrical at unit	LED lighting at interior	50	100%
Exterior Lighting	Replace existing with new	1	0%
Fire Alarm/Supression	Repair as necessary	3 floors	10%
Arc fault breakers at units	If required by Building Department	50	100%
Elevator	replace or renovate	1	100%
Smoke alarm upgrades	Upgrade as necessary	1	100%
Upgrade for AC system	Upgrade panels if AC system is added	36	100%
HVAC/Heating/Cooling	Replace Wall furnace and portable AC	50	100%
HVAC repairs	Repair existing radiators in units	50	100%
Water Heaters	Replace water heater boilers	3	100%
Solar Thermal	Provide for pre-heat for HVAC Option system		
Comm. Bldg HVAC upgrade	Replace condensing units and fans	1	100%
Fans in unit bathrooms	Replace Unit exhaust fans	50	100%
Low flow shower heads	Replace shower heads with low flow heads	50	100%
Replace unit toilets	Replace with low flow 1.28 or 1.0 gpf	50	100%

**Mackey Terrace Apartments**  
**626 Owens Drive**  
**Novato, California**

REHABILITATION ITEMS	COMMENTS / BRIEF DESCRIPTION OF THE PROPOSED REHABILITATION	NUMBER OF UNITS	PERCENTAGE TO REPAIR
<b>UNIT INTERIORS</b>			
Stoves	Replace per matrix poor/fair	40	80%
Range Hoods	Replace per matrix, provide new at lower units	50	100%
Refrigerators	Replace per matrix poor/fair	50	100%
Cabinets	Upper/lower per matrix poor/fair	30	25%
Carpeting	Replace poor and fair carpeting per matrix	40	80%
Vinyl	Replace poor and fair carpeting per matrix	40	80%
Ceilings/Walls	Patch gyp board	1	20%
Countertops	Replace pl lam ctops per matrix poor	50	100%
Doors	Entry, closet, bath doors repl. in poor/fair condition	25	50%
Painting	Paint all units, all areas except recent turnover	50	50%
Sinks/Faucets	Replace kit/bath sinks/faucet in poor/fair cond.	50	50%
Tub surrounds	Replace tubs/surrounds of poor or original tile	4	8%
Window Coverings	Replace damaged blinds	50	50%
Bathtubs	Refinish existing tubs	5	10%
Bathroom Accessories	towel & shower curtain bars, toilet paper holder; med cabinets	25	50%

**ACCESSIBILITY / ADA COMPLIANCE**

Public Area Accessibility	Unit door & common area door hardware	1	100%
Unit Accessibility	Misc repairs to accessible units	4	100%
Unit Accessibility	Create new fully accessible units	4	8%
Provide comm room access	See common area work above	1	0%
Unit upgrade for visual/hearing needs	Add strobes/horns for minimum of 2% of units besides ADA units	1	2%



Mackey Terrace, Novato, California  
Sources & Uses - Basis

## Funding Uses (Development Budget)

	Adjust Factor	TOTAL
<b>ACQUISITION &amp; LAND COSTS</b>		
Purchase Price of Land		20,000
Purchase Price of Improvements		8,354,931
Extension Fees not in price		0
Title/Recording/Escrow		5,000
Buyer paid Transfer Taxes		9,190
Destructive Testing		5,985
Demolition		0
Acquisition of Seller Reserves		0
<b>Subtotal, Acquisition</b>		<b>8,395,106</b>
<b>GENERAL DEVELOPMENT COSTS</b>		
Building Hard Costs in CNA		2,509,850
Site Improvements in CNA		384,000
Additional Discretionary Improvements		0
General Conditions & Contractor Insurance	8.0%	231,508
Contractor Overhead and Profit	6.0%	187,521
Construction Security		50,000
Insurance	2.0%	65,007
Photovoltaic System		0
GC Contract Contingency	2%	66,308
Hard Cost Estimating Contingency	5.0%	144,693
Const Period Change Order Contingency	12.0%	422,710
<b>Subtotal, Construction Hard Costs</b>		<b>4,061,597</b>
Local Impact Fees		0
Local Permits/Fees		41,055
Utility Installations PG&E_Water		0
Public Improvement Bonds		0
<b>Subtotal, Permits &amp; Fees</b>		<b>41,055</b>
Initial Property Assessments / Diligence		22,260
Architectural & Engineering		166,207
Phase I& II Reports/Toxic		2,500
Civil Engineer		40,300
Geotech Analysis		5,000
Construction Consultants		38,000
Construction Testing and Inspection		25,000
<b>Subtotal, A&amp;E and Consulting</b>		<b>299,267</b>
<b>FINANCING</b>		
Appraisal		28,131
Market Study/Rent Comp Study		8,000
Construction Loan Inspection, DD fees		17,950
Construction Loan Origination and Misc Fees		65,000
Construction Loan Interest		107,597
Interest on Predevelopment Loans		7,324
Interest on Seller Take Back Loan		2,515
TEB Costs of Issuance		129,000
Permanent Loan Fees		84,219
AHP Consultant		0
CDLAC Deposit-refundable (app. fee incl. in Costs of Issuance)		40,000
TCAC App/Monitr/Reserve Fee		40,359
<b>Subtotal, Financing</b>		<b>530,095</b>
Legal - Acquisition		5,000
Legal - Formation and Syndication		30,000
Legal - Construction Closing (Borrower)		30,000
Legal - Construction Closing (Lender)		65,000
Legal - Permanent Closing (Borrower) & Organization		10,500
Legal - Permanent Closing (Lender)		5,000

Title/Recording/Escrow - Construction		30,500
Title/Recording/Escrow - Permanent		9,000
<b>Subtotal, Legal &amp; Title</b>		<b>185,000</b>
Real Estate Taxes & Carrying Costs		28,968
Builder's Risk and Owner Liability Insu		25,000
<b>Subtotal, Tax &amp; Insurance</b>		<b>53,968</b>
Furniture & Equipment		75,000
Temporary Relocation Costs	2000	100,000
Voluntary Move Incentive Payments		0
Marketing/Income Cert for Section 42		20,000
<b>Subtotal: Relocation, Marketing, F&amp;E, Other Soft</b>		<b>195,000</b>
Capitalized Operating Reserves (# months per 'Finance Assumpt')	6	351,193
Capitalized Replacement Reserves		50,000
Capitalized Partnership Reserve	0	0
<b>Subtotal, Capitalized Reserves</b>		<b>401,193</b>
Soft Cost Contingency		100,000
<b>Subtotal, Soft Contingency</b>		<b>102,550</b>
Syndication Financial Consultant		45,000
Audit and Cost Certification		20,000
<b>Subtotal, Syndication Costs</b>		<b>65,000</b>
Repay Seller Take Back Loan		0
<b>Developer Fee</b>		<b>2,012,945</b>
<b>TOTAL DEVELOPMENT COSTS</b>		<b>16,342,776</b>

**Construction Sources of Funds:**

Source	Amount
<b>Assumed Debt</b>	
None	
<b>New Debt</b>	
Const/Perm Loan (Base Rent Tranche)	4,010,723
Const/Perm Loan (Section 8 Tranche)	611,227
TE Construction Loan - Const-Period-Only Increment	3,384,357
Seller Cash Reserves Loan	109,829
<b>Other</b>	
Property Reserves as Source	0
AHP	0
HOME/CDBG	250,000
0	0
Seller Take Back Loan	5,567,004
Seller Reserves as source to fund Rehabilitation	
General Partner Equity	500
Initial Limited Partner Capital	547,549
<b>Total Construction Sources:</b>	<b>14,481,188</b>
<b>SURPLUS (GAP)</b>	<b>\$0.00</b>

**Permanent Sources of Funds:**

Source	Amount
None	
<b>New Debt</b>	
Const/Perm Loan (Base Rent Tranche)	4,010,723
Const/Perm Loan (Section 8 Tranche)	611,227
Seller Cash Reserves Loan	109,829
Seller TakeBack Loan	5,567,004
Accrued Seller Take-Back Loan Const Period Interest	2,515
Loan of Seller Cash at Closing at Conversion	0
<b>Other</b>	
AHP	0
HOME/CDBG	250,000
0	0

		0
General Partner Equity		500
Deferred Developer Fee		0
<b>LP's Tax Credit Equity</b>		<b>5,475,486</b>
Net Operating Income to Conversion		315,494
<b>Total Permanent Sources:</b>		<b>16,342,776</b>
<b>SURPLUS (GAP)</b>		<b>\$0</b>

**MACKEY TERRACE**  
Budget

Description of Account	Acct No.	Stabilized Budget
		Proposed Stabilized CY 2017
<b>Revenue - 5000</b>		
Rent	5120	898,514
Tenant Assistance Payments	5122	0
Income from Commercial	5124	0
Garage and Parking Spaces	5992	0
Miscellaneous Rent Revenue	5995	0
<b>Total Rent Revenue - Potential at 100% Occupancy</b>	<b>5100T</b>	<b>898,514</b>
<b>Vacancies - 5200</b>		
Apartments	5220	(44,926)
Stores and Commercial	5240	0
Garage and Parking Spaces	5270	0
Concessions	5250	0
<b>Total Vacancies</b>	<b>5200T</b>	<b>(44,926)</b>
<b>Net Rental Revenue (Rent Revenue less Vacancies)</b>	<b>5152N</b>	<b>853,588</b>
<b>Other Revenue - 5900</b>		
Laundry and Vending Revenue	5910	2,815
NSF & Late Charges	5920	0
Damages and Cleaning Fees	5930	0
Forfeited Security Deposits	5940	0
Cable Income	5990	13,863
Other Income	5999	0
Miscellaneous Tenant Charges		0
<b>Total Other Revenue</b>	<b>5900T</b>	<b>16,678</b>
<b>Total Revenue</b>	<b>5000T</b>	<b>870,267</b>
<b>Percentage Change</b>		<b>2.00%</b>

<b>Expenses - 6000</b>		
<b>Administrative Expenses - 6200/6300</b>		
Advertising	6210	424
Renting Expense	6250	0
Office Salaries	6310	1,591
Office Supplies	6311	2,652
Office Rent Free Unit	6312	0
Computer Licensing Fees	6313	4,758
Computer Charges	6314	1,591
Office Equipment Rental/Service Contracts	6315	0
Management Fees	6320	42,012
Managers Salaries	6330	41,729
Manager Rent Free Unit	6331	19,618
Legal Expense	6340	0
Audit Expense	6350	7,373
Bookkeeping/Accounting Service	6351	6,047
Compliance Monitoring Fee	6353	0
Telephone/Answer Service Exp	6360	7,511
Social Service Coordinator	6361	48,194
Social Service Contract	6361	0
Social Service Supplies	6363	1,273
Bad Debts	6370	0
Conventions Meetings	6378	1,316
Misc Admin Expense (Specify)	6390	6,471
Seminars	6391	1,485
Computer Learning Center Instructor	6393	0
Computer Learning Center Program Supplies	6394	0
Transportation	6396	0
<b>Total Administrative Expenses</b>	<b>6263T</b>	<b>194,047</b>

Description of Account	Acct No.	Proposed Stabilized CY 2017
<b>Utilities - 6400</b>		
Fuel	6420	0
Cable	6430	18,141
Electricity Conservation	6440	7,396
Electricity	6450	1,142
Water	6451	13,480
Gas	6452	4,845
Sewer	6453	
<b>Total Utilities Expense</b>	<b>6400T</b>	<b>45,003</b>
<b>Percentage Change</b>		<b>3.00%</b>
<b>Operating and Maintenance Expenses - 6500</b>		
Janitor & Cleaning Supplies	6515	1,305
Exterminator Contract	6519	1,273
Operating\Maintenance Rent Free Unit	6592	0
Garbage/Trash Removal	6525	9,858
Pool Contract	6532	0
Security Payroll	6530	2,546
Grounds Supplies	6536	1,379
Grounds Contract	6537	21,197
Repairs Payroll	6540	51,539
Repairs Materials	6541	6,919
Repairs Contracts	6542	9,929
Elevator Maint./Contract	6545	5,305
HVAC Repairs & Maintenance	6546	0
Decorating Payroll/Contract	6560	2,606
Decorating Supplies	6561	1,591
Vehicle & Maint. Equip. Oper. and Repair	6570	0
Miscellaneous Maintenance Expense	6590	1,591
<b>Total Operating &amp; Maintenance Expenses</b>	<b>6500T</b>	<b>117,037</b>
<b>Taxes &amp; Insurance - 6700</b>		
Real Estate Taxes	6710	28,368
Payroll Taxes (Project's share)	6711	12,350
Misc Taxes & Licenses	6719	1,340
Property and Liability Insurance (Hazard)	6720	12,052
Workmen's Compensation	6722	6,460
Health Insurance & Other Employee Benefits	6723	38,521
D & O Insurance	6729	887
<b>Total Taxes &amp; Insurance</b>	<b>6700T</b>	<b>99,978</b>
<b>Replacement Reserve Annual Deposit</b>	<b>9328</b>	<b>17,500</b>
<b>Total Operating Expenses (with R&amp;R)</b>		<b>473,566</b>
<b>Total Operating Expenses (without R&amp;R)</b>		<b>456,066</b>
<b>Net Operating Income</b>		<b>396,701</b>
<b>Financial Expenses - 6800/9300</b>		
Bond Issuer Fee	6897	4,622
Trustee Fee		5,000
Mortgage Principal and Interest Payment	9321	305,000
<b>Total Financial Expenses</b>	<b>6800T</b>	<b>314,622</b>
<b>Expenses - 6900</b>		
<b>Debt Service Ratio</b>		<b>1.26</b>
<b>Total Cost of Operations Including Prin. &amp; Int.</b>		<b>788,188</b>
<b>Cash Flow (Deficit) (before Capital Improvements)</b>		<b>82,079</b>

## Organization Profile - 2015-16 Data Collection Pilot

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

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

**Name of Organization:** EAH Inc. (California)/Mackey Terrace

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	74
Low income people	16
People above the low income limits	10

<b>Percentages (%)</b>	Clients Your Organization Serves (CA)	Clients for this Project	Support Staff (Mackey Terrace)	Professional Staff (Mackey Terrace)	Board (Mackey Terrace)	Advisory Committee
<b>Ethnic/Racial Demographics</b>						No Adv. Com.
Asian-American/Pacific Islander	20	15				
African-American/Black	15			50		
Caucasian/White	33	85	75	50	100	
Native American	2					
Mixed Heritage	11		25			
Unknown/other	19					
<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	22	13	50	25	0	
NOT of Latino/ Hispanic Origin	78	87	50	75	100	
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Age</b>						
0-5 years old	10					
6-17	19					
18-24	17					
25-59	33	4	75	100	50	
60 +	21	96	25		50	
<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	56	75	50	50	75	
Male	44	25	50	50	25	
<b>Total %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Disabled % Not tracked</b>						

<b>Involvement of Clients Your Organization Serves</b>	<b>Percent of Board/Committee Members Who Are Clients</b>
On Governing Board (California properties only)	10%
On Advisory Committee	N/A

H-5

MARIN COUNTY HOME PROGRAM PROPOSAL  
2014-15

1. **Project Name:** Marinwood 2. **Total Amount Requested** \$650,000

3. **Project Sponsor:** BRIDGE Housing Corporation **E-mail:** rstevenson@bridgehousing.com

**Contact Person and Title:** Robert Stevenson,  
Senior Project Manager **Website (optional):** www.bridgehousing.com

**Address:** 600 California St., Suite 900, San Francisco, CA 94108

**Telephone:** (415) 989-1111 **Ext.** 4008 **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. Over the last few years, 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 grocery store is close to construction.

The housing project will be split into two parcels, north and south, with the bulk of the retail use, including the new grocery store and plaza at the center. (Please see the conceptual parcel map and aerial of the site attached). The northern site is intended to be 1.5 acres and the southern site is intended to be 2 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 large regional employers including the County of Marina 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.*

\$22,885,000

**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, please call Reid Thaler at 499-6695 to learn how federal lead paint regulations may raise the cost of your project.*

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 have not applied for other funding. We anticipate using the requested CDBG funding to complete the acquisition of the site and will be seeking additional allocations of CDBG 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. The balance of the financing will be secured once we have completed the entitlement process and the acquisition of the site.

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

**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?

The project will be implemented 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 construction firms to bid on the 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. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.) How will your project affirmatively further fair housing?*

BRIDGE Housing Corporation and BRIDGE Property Management Company ("BPMC") will affirmatively market 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 CDBG will be integrated into the process.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,750	\$46,500	\$62,050
2	44,300	53,160	70,900
3	49,850	59,820	79,750
4	55,350	66,420	88,600
5	59,800	71,760	95,700
6	64,250	77,100	102,800
	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 in Marin County is over \$1,700, 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 on line.

*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 ENGERGY-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?*

Overall, the project shall be accessible to persons with disabilities. The concept of Universal Design and accessibility in creating a barrier-free environment that is aesthetically pleasing and useable by everyone, regardless of age, ability or life status is integrated into the design of this project. These accessible features will be designed for use by mobility impaired residents and potential visitors alike. The project will ensure be in full compliance with Section 504, and the Fair Housing

Act. Access to the building and the residential dwelling units will comply with Uniform Federal Accessibility Standards (UFAS) and State of California Building Code requirements at a minimum.

A summary of some of the Universal Design / Accessible features that will be incorporated into the building are as follows:

- Accessible street level entrance to the building lobby for visitors and residence.
  - Walks and sidewalks within the project will be accessible and meet the requirements for slope and cross slopes.
  - Accessible parking and access to elevators to each floor of the building.
  - Accessible doorways and routes of travel throughout the building, to the entrance of every dwelling unit and within each dwelling unit itself.
  - Accessible doorways, thresholds and door hardware will be provided.
  - Maneuvering space and clearances exceeding code minimums will be provided at bathrooms and kitchens within the dwelling units.
  - Accessible location of environmental controls and switches.
- 
- For further information, please call Roy Bateman at 473-6698. It's ok to call with any questions at any time.
  - The current year's application form must be used.
  - Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903.
  - **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.marincounty.org/cdbg](http://www.marincounty.org/cdbg); open the Newest Information Panel and scroll to the heading Application Information and Workshops.
  - The HOME regulations can be found at 24 CFR Part 92. Be sure to review the 2013 changes in the HOME regulations at <https://www.onecpd.info/resource/2333/24-cfr-part-92-home-investment-partnerships-program-final-rule/>.
  - **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 Friday, December 5, 2014.**
  - Don't forget to fill out the Organizational Profile form.
  - All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at [disabilityaccess@marincounty.org](mailto:disabilityaccess@marincounty.org). This form and other County documents are available in alternative formats upon request.

**HOME PROPOSALS MUST BE RECEIVED BY FRIDAY, DECEMBER 5, 2014 AT 5:00 P.M.**

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

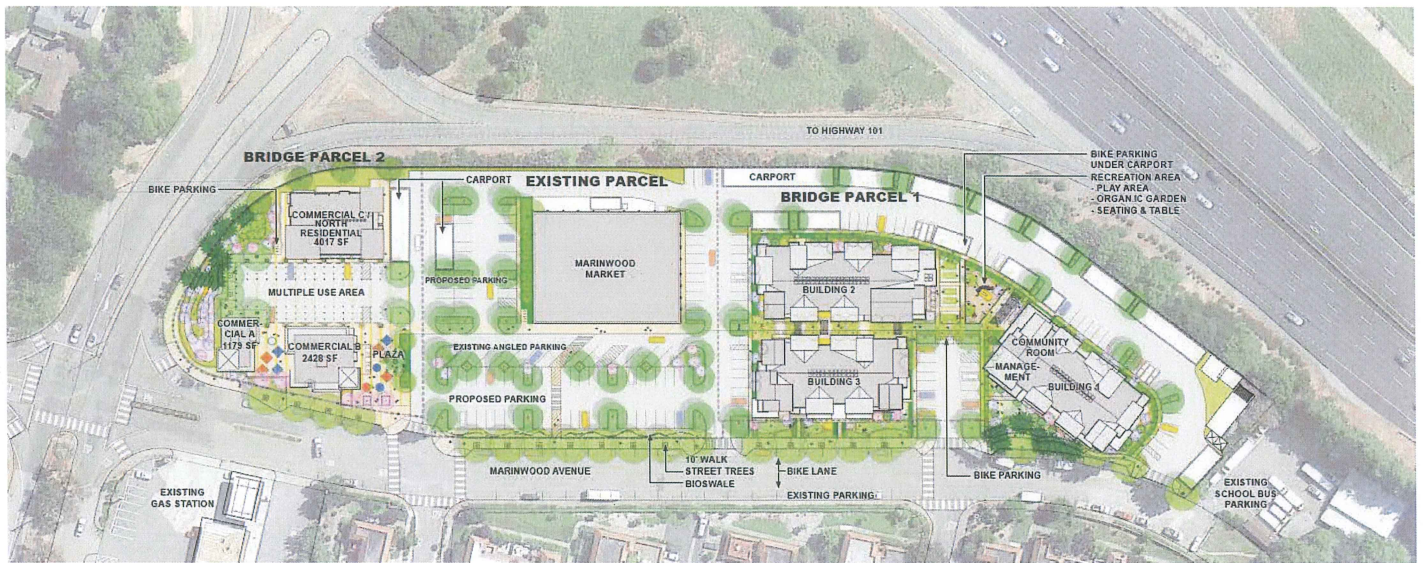
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**MARINWOOD PLAZA SOURCES AND USES**

12/5/2014

<b>SOURCES AND USES</b>	<b>Predevelopment Period</b>	<b>Construction Period</b>	<b>Permanent Period</b>
<b>Sources of Funds</b>			
MCF	1,987,032.50	512,967.50	2,500,000.00
Additional Gap Funding - future CDBG, HOME	3,443,299.44	2,956,700.56	5,101,843.32
Tax Credit Investor	-	900,000.00	17,563,199.45
Construction Lender	-	18,594,997.64	-
Permanent Lender- Tranche A	-	-	3,633,126.29
Permanent Lender- Tranche B	-	-	1,366,436.40
Tamalpais Foundation	150,000.00	-	150,000.00
County Offsite Funding	-	484,000.00	484,000.00
CDBG/HOME	650,000.00	650,000.00	1,300,000.00
<b>TOTAL SOURCES</b>	<b>6,230,331.94</b>	<b>24,098,665.70</b>	<b>32,098,605.47</b>
<b>Uses of Funds</b>			
Acquisition & Carrying Costs	3,990,286.00	-	3,990,286.00
Construction	-	19,620,695.90	19,620,695.90
Architect, Engineers, Permits	1,618,426.00	1,449,875.63	3,068,301.63
Indirect Expenses	271,549.00	515,000.00	816,549.00
Financing	9,000.00	1,438,000.60	1,447,000.60
Other (Taxes, Soft Cost Contingency, Reserves)	573,570.94	64,701.00	877,879.76
Developer Fee & Syndication Costs	17,500.00	760,392.57	2,277,892.57
<b>TOTAL USES</b>	<b>6,480,331.94</b>	<b>23,848,665.70</b>	<b>32,098,605.47</b>

# Site Plan and Parcels



ORIGINAL



Marinwood, CA 94903

Miller Creek Rd

Marinwood Ave

Seville Dr

Pueblo Dr

Majorca Ct

Redwood Hwy

© 2011 Google







MARIN COUNTY HOME PROGRAM PROPOSAL  
2015-16

H-6

1. Project Name: **Oma Village:  
Housing for Working Families** 2. Total Amount Requested **\$510,759**

3. Project Sponsor: **Homeward Bound of Marin** E-mail: [pfordham@hbofm.org](mailto:pfordham@hbofm.org)

Contact Person and Title: **Paul Fordham, Deputy Director** Website (optional): [www.hbofm.org](http://www.hbofm.org)

Address: **1385 N. Hamilton Parkway  
Novato, CA 94949**  
Telephone: **(415) 382-3363** Ext. 211 Fax: **(415) 382-6010**

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.)*

Street Address: 5394 Nave Drive, Novato, CA 94949  
APN: 155-020-46

Year Built: N/A because the project involves new construction. The building date of earlier buildings that have been demolished is uncertain because the Novato Planning Department misplaced the records according to the appraisal.

**5. Project Description:**

*(If the project involves an occupied building, attach a complete list of tenant incomes, household sizes, and rents.)*  
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. When complete, this project will transform what used to be a disparate collection of run-down buildings formerly housing an alcohol and drug rehabilitation program into a thriving, eco-friendly community of 14 compact one- and two-bedroom family homes. Groundbreaking occurred in July 2014. When completed in December 2015, for a total cost of \$4.93 million, the new homes will house 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, depending upon the size of families. 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.

**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.*  
\$4,935,266 is the estimated total project cost. This includes \$1,088,820 for the site acquisition phase (already complete) and \$3,846,446 for the development phase, which includes construction, predevelopment/project planning, and finance fees and costs. A pro forma and sources and uses schedule are attached.

**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.

\$510,759 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 5 out of 14 homes. The HOME funds now requested will be designated to assist an additional 3 homes, bringing the total to 8 HOME-assisted units.

Overall costs in the development phase, now underway, are an estimated \$3,846,446, 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). Savings from Homeaid Northern California donations are expected to be \$397,832. All costs and savings are detailed in the attached sources and uses 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 list 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	\$100,000	Fall 2011	Yes	Fall 2011	Now
MCF	Acquisition	\$300,000	Fall 2011	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
County HOME	Development	\$530,538	Wint. 2011	Yes	Spring 2012	Now
Novato CDBG	Development	\$155,000	Wint. 2012	Yes	Spring 2013	Now
Novato CDBG	Development	\$22,850	Fall 2013	Yes	2014	Now
County HOME	Development	\$416,542	Fall 2013	Yes	2014	Now
CDBG	Development	\$50,000	Fall 2014	No	Pending	Pending
Novato Housing	Development	\$400,000	Spr. 2012	Yes	Fall 2012	Now
Marin County	Development	\$300,000	2012	Yes	2012	Now
MWH Trust	Development	\$410,000	Fall 2013	Yes	2014	Now
Bank of Marin	Development	\$25,000	2012	Yes	2012	Now
1 <sup>st</sup> Republic Bank	Development	\$10,000	2012	Yes	2012	Now
MCF	Development	\$600,000	Fall 2012	Yes	Fall 2012	Now
Tam. Pacific	Development	\$200,000	2013	Yes	2013	Now
C. Porter Hale Fdn.	Development	\$100,000	2013	Yes	2013	Now
Peter Haas Fdn.	Development	\$100,000	2013	Yes	2013	Now
Pell Fdn.	Development	\$25,000	2013	Yes	2013	Now
Raab Fdn.	Development	\$2,000	2013	Yes	2013	Now
Corp/Priv Donors	Development	\$337,698	2013-14	Yes	2013-14	Now
HomeAid N. CA	Development	\$397,832	2014	Yes	2014	Now

\*Note: All funding commitments 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 oversees the project, interfacing with all the key players, including Novato planning officials. In addition, Doug Elliott, a principle at Pacific Rim Partners, has been retained to act 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 35 years, and previously assisted Homeward Bound in the development of the New Beginnings and Next Key Centers.

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

Phase 1: Property Acquisition, Completed in 2012:

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

Phase 2: Housing Development, 2012 – January 2016:

The housing development phase is now well underway. The dilapidated buildings that formerly occupied the site were

demolished in March 2013, and the site cleared. Fundraising is moving forward (see above) with \$4.5 million secured to date. The City of Novato approval process has been completed and a ceremonial groundbreaking held in July 2014. Responding to neighbors' input gathered over the course of three public work shops, the design was changed from one- to two-story homes, which impacted the cost effectiveness of the project's original Blu Home design. As a result, the Kevin Stephens Design Group has been retained for architectural services, and a lower cost design was prepared. CSW Stuber-Stroeh has worked on the civil engineering side and SWA on landscaping design. Messrs. Fordham and Elliott are working closely with the above professionals and other sub-contractors to complete the pre-development process and prepare for housing construction, expected to last 12 months, from December 2014 to December 2015.

The project plan for the ¾ acre site that encompasses a village of 14 two-story homes, a community center, communal open space, and parking. All told, the site will house approximately 35 parents and children, depending upon the sizes of the families. The community center will include a meeting space, a computer learning and tutoring center, and laundry facilities. The communal spaces separating buildings will encourage children's play and family social interaction, and there will be nine parking spaces, as well as on-street parking (only 35% of the families have cars). A sound wall will limit noise from nearby Highway 101.

The project is on track for completion in December 2015 and a Grand Opening in January 2016. The timeline is:

- August 2012 – Selected original architect, project manager/fee Developer, contractor
- August 2012 – Conducted environmental review, formed capital campaign committee
- March 2013 – Demolished pre-existing dilapidated structures on the site
- August 2013 – Secured city approvals (design, re-zoning of site, environmental, etc.)
- December 2013 – Completed value engineered drawings
- March 2014 – Obtained building permit
- July 2014 – Held ceremonial groundbreaking
- September 2014 – Secured city approval of project management plan
- January 2015 – Start construction
- December 2015 – Complete construction
- January 2016 – Obtain Certificate of Occupancy and hold Grand Opening

With construction starting January 2015, spending of the HOME funds can occur quickly.

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project, and your plans to provide employment opportunities to low-income people and businesses owned by low-income people.*

Homeward Bound is committed both to recruiting women- and minority-owned development partners and to providing employment opportunities to low-income persons and businesses. The existing development partners are all committed to equal opportunity in hiring and sub-contracting practices. For example, the architects, Kevin Stephens Design Group, have a staff composed of a majority of both women and minorities. At Homeward Bound's request, Mr. Elliot is explicitly advertising for and encouraging qualified local Marin women- and minority-owned firms to bid on all future design and development work. Finally, when Oma Village is operational Homeward Bound residents will receive paid positions in on-site janitorial and maintenance operations, as they do in other Homeward Bound sites.

*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. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)*

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. Homeward Bound has an 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. Demographic groups least likely to apply for this shelter are non-English speaking persons. As this program is targeted for persons who are homeless, affirmative marketing is through word of mouth and through close collaboration with local providers. Steps to reach non-English speakers will include direct outreach to qualified families in this demographic group to encourage them to apply for Homeward Bound housing; translating housing and service information into Spanish and Vietnamese; providing bilingual services or translation where needed, making available written information regarding housing policies and services.

*How will your project affirmatively further fair housing?*

Homeward Bound affirmatively furthers fair housing by having in place an Equal Opportunity and Non-discrimination policy which establishes proactively the commitment of Homeward Bound to provide equality of opportunity and to not discriminate in its policies and practices. Homeward Bound also has a policy for Reasonable Accommodation and a Section 504 Coordinator to ensure compliance and track reasonable accommodation requests. Homeward Bound also posts all Equal Opportunity policies on site and has an established compliant policy to address any concerns related to discrimination. Homeward Bound will also establish an affirmative marketing campaign to evaluate access to its programs and to continue to take proactive steps to reach those groups least likely to apply to the program.



**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 is a continuum of Homeward Bound’s programs and thus will serve homeless families who are leaving or graduating from Homeward Bound-operated emergency shelters or transitional housing programs, such as the Family Emergency Center and Family Resource Center. In recent years, Homeward Bound has served an average of 120 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	\$38,750	\$46,500	\$62,050
2	44,300	53,160	70,900
3	49,850	59,820	79,750
4	55,350	66,420	88,600
5	59,800	71,760	95,700
6	64,250	77,100	102,800
	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?*

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, prioritizes all efforts to end homelessness and provide permanent affordable and supportive housing for low-income and homeless households.
- Novato 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. Inspired by the innovative designs of Blu Homes, they will be designed for maximum energy efficiency and have zero emissions from paint and other toxic materials. The use of high performance materials and systems – for example Energy Star appliances and sustainably forested or reclaimed wood and recycled steel – will help to save resources and energy and to reduce construction waste and landfill use. 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). Homeward Bound has a Reasonable Accommodation policy to ensure persons with physical or other disabilities can equally enjoy the benefits of the program. Homeward Bound also has a Section 504 coordinator to support compliance with requests. The project will be designed and built in accordance with applicable ADA disability access guidelines, including fully accessible ground floor units and common areas.

- For further information, please call Roy Bateman at 473-6698. It’s ok to call with any questions at any time.
- The current year’s application form must be used.

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- **APPLICATIONS SENT BY FAX OR E-MAIL WILL NOT BE ACCEPTED.**
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**HOME PROPOSALS MUST BE RECEIVED BY FRIDAY, DECEMBER 5, 2014 AT 5:00 P.M.**

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

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JAMICHO



## OMA VILLAGE MASTER S&U BUDGET

ADDRESS 5394 NAVE DRIVE, NOVATO, CA  
DESCRIP 12 2-BDRM UNITS, 2 1-BDRM UNITS & COMMUNITY BUILDING

### HARD COSTS

SITE WORK	\$ 951,700
VERTICAL CONSTRUCTION	\$ 1,622,630
DECKS, STAIRCASES, RAMPS & AWNINGS	\$ 276,061
SAVINGS FROM HOMEAID NORTHERN CALIFORNIA	\$ (397,832)
<b>TOTAL CONSTRUCTION COSTS</b>	<b>\$ 2,452,559</b>

### SOFT COSTS

BLU HOMES CONSULTING ENGINEERS	\$ 118,566
ARCHITECTURE, PROJECT OVERSIGHT & INSURANCE	\$ 415,397
ENGINEERING & ENERGY & OTHER CONSULTANTS	\$ 169,818
AGENCY & CITY FEES	\$ 690,106
<b>TOTAL SOFT COSTS</b>	<b>\$ 1,393,887</b>

**LAND PURCHASE, DEMOLITION & OTHER COSTS** \$ 1,088,820

**TOTAL PROJECT COSTS** \$ 4,935,266

## OMA VILLAGE FUNDING SOURCES

### GOVERNMENT FUNDING

County of Marin - for purchase	\$ 250,000
City of Novato CDBG 2012	\$ 78,000
City of Novato CDBG 2013	\$ 155,000
County of Marin CDBG 2012	\$ 31,879
County of Marin HOME 2012	\$ 530,538
City of Novato CDBG 2014	\$ 22,850
County of Marin HOME 2014	\$ 416,542
<b>HOME/CDBG 2015 (pending)</b>	<b>\$ 510,759</b>
City of Novato Housing Opportunity Funds	\$ 400,000
County of Marin - for construction	\$ 300,000
County of Marin Workforce Housing Funds	\$ 410,000
<b>GOVERNMENT FUNDING SUBTOTAL</b>	<b>\$ 3,105,568</b>

### FOUNDATION FUNDING

Marin Community Foundation	\$ 900,000
Norman Raab Foundation	\$ 2,000
Crescent Porter Hale Foundation	\$ 100,000
Tamalpais Pacific	\$ 200,000
Peter Haas Foundation	\$ 100,000

ORIGINAL

Joseph & Eda Pell Foundation	\$ 25,000
<b>FOUNDATION FUNDING SUBTOTAL</b>	<b>\$ 1,327,000</b>
<b>PRIVATE &amp; CORPORATE DONATIONS</b>	
Bank of Marin	\$ 25,000
First Republic Bank	\$ 10,000
Wells Fargo	\$ 30,000
Dominican Sisters	\$ 100,000
Private Donations	\$ 337,698
<b>PRIVATE &amp; CORPORATE DONATIONS SUBTOTAL</b>	<b>\$ 502,698</b>
<b>TOTAL FUNDING SOURCES</b>	<b>\$ 4,935,266</b>

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## Organization Profile – 2015-16 Data Collection Pilot

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

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

**Name of Organization:** 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	0%
People above the low income limits	0%

<b>Percentages (%)</b>	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	3%	9%	0%	0%	0%	
African-American/Black	21%	24%	36%	5%	15%	
Caucasian/White	56%	43%	57%	76%	77%	
Native American	2%	0%	0%	0%	0%	
Mixed Heritage	18%	24%	7%	19%	8%	
Unknown/other	0%	0%	0%	0%	0%	
<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>						N/A
Of Latino/ Hispanic Origin	17%	23%	8%	18%	8%	
NOT of Latino/ Hispanic Origin	83%	77%	92%	82%	92%	
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Age</b>						N/A
0-5 years old	10%	38%	0%	0%	0%	
6-17	4%	17%	0%	0%	0%	
18-24	4%	5%	3%	0%	0%	
25-59	68%	40%	82%	71%	77%	
60 +	14%	0%	15%	29%	23%	
<b>TOTAL %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Gender</b>						N/A
Female	37%	58%	51%	59%	69%	
Male	63%	42%	49%	41%	31%	
<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>42%</b>	<b>16%</b>	<b>0%</b>	<b>0%</b>	<b>8%</b>	<b>N/A</b>

<b>Involvement of Clients Your Organization Serves</b>	<b>Percent of Board/Committee Members Who Are Clients</b>
On Governing Board	8%
On Advisory Committee	N/A

## Organization Profile – 2015-16 Data Collection Pilot

### Income Limits

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

MARIN COUNTY HOME PROGRAM PROPOSAL  
2015-16

H-7

1. Project Name: Peace Village

2. Total Amount Requested \$740,987

3. Project Sponsor: Resources for Community Development

E-mail: aklein@rcdhousing.org

Contact Person and Title: Alicia Klein, Senior Project Manager

Website (optional): www.rcdhousing.org

Address: 2220 Oxford Street, 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, Cascade Canyon School, and the Town of Fairfax, Resources for Community Development (RCD) proposes to develop Peace Village, 40 apartments for low income seniors, incorporated within an existing neighborhood and school community. The development 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 development, having included the church's property as an opportunity site in the Housing Element of its General Plan and the accompanying EIR. Although Fairfax's Housing Element and General Plan were the subject of some controversy and a series of public meetings in 2014, both community members and Town Council members reiterated overwhelming support for the creation of 40 units of affordable housing for low-income seniors at the Christ Lutheran Church site.

As a nonprofit dedicated to creating and owning affordable housing, RCD has 30 years of experience developing affordable housing for those with the fewest options. While RCD has developed 1800 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.

Uses

Acquisition	\$ 1,568,650
Hard Costs (incl. builder's risk)	\$ 7,245,000
Hard Cost Contingency	\$ 724,500
Permits, Fees and Utilities	\$ 1,178,909
Design Costs	\$ 875,000
Construction Loan Financing	\$ 834,801
Perm Loan Costs	\$ 30,949
Syndication Costs	\$ 147,103
Reserves	\$ 348,718
Developer Fee	\$ 1,400,000
Other Soft Costs	\$ 866,109
<b>Total</b>	<b>\$ 15,219,740</b>

**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.

Uses

Acquisition	\$1,232,000
Environmental Studies	\$18,000

Sources

HOME – prior commitments	509,013
HOME – this request	740,987

**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 list 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?

Source	Use	Amount	Date You Applied	Are Funds Committed?	Date Funds Were Committed	When Available
Marin Workforce Housing Trust Catalyst Loan	Predevelopment	30,000	7/24/12	Yes	8/9/12	9/1/12
Marin Community Foundation	Predevelopment	200,000	6/14/2013	Yes	8/13/2013	8/1/13
	Predevelopment	207,000	Will apply in 2015	No	N/A	summer 2015
	Permanent	650,000	Will apply in 2015	No	N/A	7/17
Marin County CDBG	Acquisition & Permanent	13,128	12/12-12/13	Yes	5/13 & 5/14	7/1/14
		740,987	12/14	No	N/A	7/1/15
Tamalpais Pacific	Predevelopment & Permanent	75,000	Will apply in 2015	No	N/A	7/1/15
Predevelopment Loan	Predevelopment	522,025	Will apply in spring 2015	No	N/A	7/1/15
9% Tax Credit Equity	Construction & Permanent	9,633,696	will apply in 7/15	No	N/A	3/1/16
Town Fee Waivers	Predevelopment & Permanent	239,130	will apply spring 2015	No	N/A	7/15
AHP	Construction	390,000	will apply spring 2015	No	N/A	3/1/16



Construction Loan	Construction	9,441,455	will apply spring 2015	No	N/A	3/1/16
First Mortgage	Permanent	1,574,932	will apply spring 2015	No	N/A	7/1/17
Second Mortgage	Permanent	614,807	will apply spring 2015	No	N/A	7/1/17
Deferred Developer Fee	Permanent	135,174	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. RCD, in consultation with Christ Lutheran Church (CLC) and Cascade Canyon School (CCS), have selected Van Meter Williams Pollack as the architect. The architect team, with extensive experience in Marin County, is facilitating the site planning process with input from RCD, CLC and CCS in a collaborative process. RCD or its affiliate will buy the land from the church when the housing parcel is separated from the church and school parcel. RCD will implement development and oversee long term management of the property. The development milestones are projected as follows:

- 3/15 – Site planning
- 6/2015 – Design review approval
- 9/2015 – 100% of financing secured
- 3/2016 – Groundbreaking
- 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, and your plans to provide employment opportunities to low-income people and businesses owned by low-income people.*

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. RCD will make efforts to advertise to and make employment opportunities available to low-income individuals through construction and related activities.

*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. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)*

The population of the Town of Fairfax is more heavily white 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 reach out to 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 62 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	\$38,750	\$46,500	\$62,050
2	44,300	53,160	70,900
3	49,850	59,820	79,750
4	55,350	66,420	88,600
5	59,800	71,760	95,700
6	64,250	77,100	102,800
	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 was over the age of 51 in 2012<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; in February of 2014 Marin Housing Authority opened its waitlist for one week and received 1084 applications from seniors.<sup>2</sup>

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; and
- 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. 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.

- For further information, please call Roy Bateman at 473-6698. It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903.
- **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.marincounty.org/cdbg](http://www.marincounty.org/cdbg); open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- The HOME regulations can be found at 24 CFR Part 92. Be sure to review the 2013 changes in the HOME regulations at <https://www.onecpd.info/resource/2333/24-cfr-part-92-home-investment-partnerships-program-final-rule/>.

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

<sup>2</sup> -

- 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 Friday, December 5, 2014.
- Don't forget to fill out the Organizational Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at [disabilityaccess@marincounty.org](mailto:disabilityaccess@marincounty.org). This form and other County documents are available in alternative formats upon request.

**HOME PROPOSALS MUST BE RECEIVED BY FRIDAY, DECEMBER 5, 2014 AT 5:00 P.M.**

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

k:\cycle\2015 cycle\applications fy15\2015-16 home application form.doc

ORIGINAL

**Unit Mix and Rents**

Peace Village Senior Housing  
 9% Tax Credits  
 40 Units

\* based on AMI rent expected

2013

No. of Units	Unit Type	Residential SF	Regulated Affordability	AMI Rent Expected	Rents	Utility Allowance	Net Rent	Annual Income	Hsld Income*	Section 8 Units
4	1 Bedroom	550	30%	30% \$	623 \$	63 \$	560 \$	26,880 \$	24,915 \$	4
4	1 Bedroom	550	40%	40% \$	830 \$	63 \$	767 \$	36,816 \$	33,220 \$	4
31	1 Bedroom	550	50%	50% \$	1,037 \$	63 \$	974 \$	362,328 \$	41,525 \$	
1	2 Bedroom Manager's	675					1,447 \$			
40	Total Units					All Units		\$ 426,024		8

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

Development Sources	Amount	Predevelopment	Construction	Permanent
First Mortgage	1,574,932			1,574,932
Second Mortgage - Section 8	614,807			614,807
County CDBG	250,000		250,000	
County HOME	1,250,000	18,000	1,232,000	
9% Tax Credit Equity	9,633,696		963,370	8,670,326
Town Fee Waivers	239,130	80,000	159,130	-
MCF soft loan	650,000		650,000	
AHP	390,000		390,000	
Marin Community Foundation - predevelopment grant	407,000	407,000		
Tamalpais Pacific	75,000	75,000		
Deferred Developer Fee	135,174			135,174
Predevelopment Loan	522,025	522,025	(522,025)	-
Construction Loan	9,464,522		9,464,522	(9,464,522)
<b>Total</b>	<b>15,219,739</b>	<b>1,102,025</b>	<b>12,586,997</b>	<b>1,530,718</b>

Development Costs	Project Total	Predevelopment	Construction	Permanent
<b>Predevelopment</b>				
Survey	12,000	12,000	-	
Environmental - Phase 1	20,000	20,000	-	
Asbestos/Lead Survey	5,000	5,000	-	
Traffic and Parking Study	8,500	8,500	-	
Land Appraisal	5,500	5,500	-	
Accoustic Analysis	6,500	6,500	-	
Archaeological	10,000	10,000	-	
Geotechnical Report and Oversight	41,000	15,000	26,000	
Arborist Study	3,500	3,500	-	
<b>TOTAL</b>	<b>112,000</b>			
<b>Acquisition</b>				
Purchase Price	1,500,000		1,500,000	
Legal - Incl. legal defense costs	5,000	5,000	-	
Title & Recording	12,000	12,000	-	
Transfer Taxes	1,650	1,650	-	
Commercial Development Consultant	50,000	50,000		
<b>TOTAL</b>	<b>1,568,650</b>			
<b>Design Costs</b>				
A&E	800,000	600,000	200,000	
Waterproofing Consultant	25,000	20,000	5,000	
Civil Engineer	50,000	20,000	30,000	
<b>TOTAL</b>	<b>875,000</b>			

Construction				
Hard Cost	7,245,000		7,245,000	
Hard Cost Contingency	724,500		724,500	
Construction Testing	65,000		65,000	
Construction Management	75,000	-	75,000	
Common Area Furnishings	65,000		65,000	
TOTAL	8,174,500			
Permits and Fees				
Impact Fees	449,379	-	449,379	
Plan Check & Building Permit Fees	239,130	80,000	159,130	
Utility Hookups	490,400	75,000	415,400	
TOTAL	1,178,909			
Construction Financing				
Construction Loan Fee	108,842		108,842	
Construction Lender Costs	30,000		30,000	
Lender Legal	35,000		35,000	
Construction Interest	597,959		597,959	
Title & Recording	20,000		20,000	
Owner Legal	43,000		43,000	
TOTAL	834,801			
Perm Financing				
Permanent Loan Fee	10,949		10,949	
Title	15,000		-	15,000
Legal	5,000		-	5,000
TOTAL	30,949			
Carrying Costs				
Predevelopment Loan Costs	45,938		45,938	
Liability Insurance	10,000		10,000	-
Builder's Risk Insurance	75,000		75,000	
Property Taxes	46,875	46,875	-	
Security-Construction Period	75,000		75,000	
Property Maintenance Costs	10,000	10,000		
TOTAL	262,813			
Syndication Costs				
Acctng.- Audit/Tax Returns/Cost Cert.	17,000		5,000	12,000
Owner Legal	20,000		20,000	-
Consultant	45,000	10,000	35,000	-
TCAC Fees	65,103	2,000	63,103	
TOTAL	147,103			
Soft Costs				
Marketing /Rentup	80,000		80,000	
Market Study	15,000	15,000	-	
Soft Cost Contingency	191,296	68,500	122,796	-
TOTAL	286,296			
Developer Fee (includes deferred dev fee)	1,400,000	-	250,000	1,150,000
Reserves				
Operating Reserve	194,566			194,566
Section 8 Reserve	79,152			79,152
Services Reserve	75,000			75,000
TOTAL	348,718			
<b>Total Development Cost</b>	<b>15,219,740</b>	<b>1,102,025</b>	<b>12,586,997</b>	<b>1,530,718</b>

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 2017	2 2018	3 2019	4 2020	5 2021	6 2022	7 2023	8 2024
<b>Income:</b>									
Rental Income	2.50%	\$ 426,024	\$ 436,675	\$ 447,591	\$ 458,781	\$ 470,251	\$ 482,007	\$ 494,057	\$ 506,409
Vacancy and Loss	5.00%	(21,301)	(21,834)	(22,380)	(22,939)	(23,513)	(24,100)	(24,703)	(25,320)
Section 8 Increment*	1.50%	\$ 79,152	\$ 80,339	\$ 81,544	\$ 82,768	\$ 84,009	\$ 85,269	\$ 86,548	\$ 87,846
Vacancy and Loss - Section 8	5.00%	(3,958)	(4,017)	(4,077)	(4,138)	(4,200)	(4,263)	(4,327)	(4,392)
Laundry and Other Income	2.50%	\$ 1,500	\$ 1,538	\$ 1,576	\$ 1,615	\$ 1,656	\$ 1,697	\$ 1,740	\$ 1,783
<b>Total</b>		<b>\$ 481,417</b>	<b>\$ 492,701</b>	<b>\$ 504,255</b>	<b>\$ 516,087</b>	<b>\$ 528,203</b>	<b>\$ 540,610</b>	<b>\$ 553,315</b>	<b>\$ 566,325</b>
<b>Expense:</b>									
Administration		\$ (55,630)	\$ (57,577)	\$ (59,593)	\$ (61,678)	\$ (63,837)	\$ (66,071)	\$ (68,384)	\$ (70,777)
Management Fee		\$ (21,962)	\$ (22,730)	\$ (23,526)	\$ (24,349)	\$ (25,202)	\$ (26,084)	\$ (26,997)	\$ (27,942)
Utilities		\$ (35,993)	\$ (37,253)	\$ (38,557)	\$ (39,906)	\$ (41,303)	\$ (42,748)	\$ (44,245)	\$ (45,793)
Property Insurance		\$ (23,067)	\$ (23,875)	\$ (24,710)	\$ (25,575)	\$ (26,470)	\$ (27,397)	\$ (28,356)	\$ (29,348)
Property Assessments		\$ (19,920)	\$ (20,617)	\$ (21,339)	\$ (22,086)	\$ (22,859)	\$ (23,659)	\$ (24,487)	\$ (25,344)
Maintenance		\$ (69,956)	\$ (72,404)	\$ (74,938)	\$ (77,561)	\$ (80,276)	\$ (83,085)	\$ (85,993)	\$ (89,003)
Services		\$ (25,000)	\$ (25,875)	\$ (26,781)	\$ (27,718)	\$ (28,688)	\$ (29,692)	\$ (30,731)	\$ (31,807)
Replacement Reserves		\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)
<b>Total</b>		<b>\$ (267,528)</b>	<b>\$ (276,331)</b>	<b>\$ (285,443)</b>	<b>\$ (294,873)</b>	<b>\$ (304,634)</b>	<b>\$ (314,736)</b>	<b>\$ (325,192)</b>	<b>\$ (336,014)</b>
<b>Net Operating Income:</b>		<b>\$ 213,889</b>	<b>\$ 216,369</b>	<b>\$ 218,812</b>	<b>\$ 221,213</b>	<b>\$ 223,569</b>	<b>\$ 225,873</b>	<b>\$ 228,123</b>	<b>\$ 230,312</b>
Perm Debt		\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)
Sec 8 Debt		\$ (65,386)	\$ (65,386)	\$ (65,386)	\$ (65,386)	\$ (65,386)	\$ (65,386)	\$ (65,386)	\$ (65,386)
Marin Community Fund third loan		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Debt Service</b>		<b>\$ (185,991)</b>	<b>\$ (185,991)</b>	<b>\$ (185,991)</b>	<b>\$ (185,991)</b>	<b>\$ (185,991)</b>	<b>\$ (185,991)</b>	<b>\$ (185,991)</b>	<b>\$ (185,991)</b>
<b>DCR</b>		<b>1.15</b>	<b>1.16</b>	<b>1.18</b>	<b>1.19</b>	<b>1.20</b>	<b>1.21</b>	<b>1.23</b>	<b>1.24</b>
<b>Cash Flow</b>		<b>\$ 27,899</b>	<b>\$ 30,379</b>	<b>\$ 32,821</b>	<b>\$ 35,223</b>	<b>\$ 37,578</b>	<b>\$ 39,883</b>	<b>\$ 42,132</b>	<b>\$ 44,321</b>
Deferred Developer Fee		\$ 2,899	\$ 5,379	\$ 7,821	\$ 10,223	\$ 12,578	\$ 14,883	\$ 17,132	\$ 19,321
Investor Asset Management Fee		\$ 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
Sponsor Distributions									
City Funds									

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



	9	10	11	12	13	14	15	16	17	18	19	20
	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036
519,069	\$ 532,046	\$ 545,347	\$ 558,980	\$ 572,955	\$ 587,279	\$ 601,961	\$ 617,010	\$ 632,435	\$ 648,246	\$ 664,452	\$ 681,063	
(25,953)	(26,602)	(27,267)	(27,949)	(28,648)	(29,364)	(30,098)	(30,850)	(31,622)	(32,412)	(33,223)	(34,053)	
89,164	\$ 90,502	\$ 91,859	\$ 93,237	\$ 94,636	\$ 96,055	\$ 97,496	\$ 98,958	\$ 100,443	\$ 101,949	\$ 103,479	\$ 105,031	
(4,458)	(4,525)	(4,593)	(4,662)	(4,732)	(4,803)	(4,875)	(4,948)	(5,022)	(5,097)	(5,174)	(5,252)	
1,828	\$ 1,873	\$ 1,920	\$ 1,968	\$ 2,017	\$ 2,068	\$ 2,119	\$ 2,172	\$ 2,227	\$ 2,282	\$ 2,339	\$ 2,398	
579,649	\$ 593,293	\$ 607,266	\$ 621,575	\$ 636,228	\$ 651,235	\$ 666,603	\$ 682,342	\$ 698,461	\$ 714,968	\$ 731,874	\$ 749,187	
(73,255)	\$ (75,818)	\$ (78,472)	\$ (81,219)	\$ (84,061)	\$ (87,003)	\$ (90,049)	\$ (93,200)	\$ (96,462)	\$ (99,838)	\$ (103,333)	\$ (106,949)	
(28,919)	\$ (29,932)	\$ (30,979)	\$ (32,064)	\$ (33,186)	\$ (34,347)	\$ (35,549)	\$ (36,794)	\$ (38,081)	\$ (39,414)	\$ (40,794)	\$ (42,222)	
(47,396)	\$ (49,055)	\$ (50,772)	\$ (52,549)	\$ (54,388)	\$ (56,291)	\$ (58,262)	\$ (60,301)	\$ (62,411)	\$ (64,596)	\$ (66,857)	\$ (69,196)	
(30,375)	\$ (31,438)	\$ (32,539)	\$ (33,677)	\$ (34,856)	\$ (36,076)	\$ (37,339)	\$ (38,646)	\$ (39,998)	\$ (41,398)	\$ (42,847)	\$ (44,347)	
(26,231)	\$ (27,149)	\$ (28,099)	\$ (29,083)	\$ (30,100)	\$ (31,154)	\$ (32,244)	\$ (33,373)	\$ (34,541)	\$ (35,750)	\$ (37,001)	\$ (38,296)	
(92,118)	\$ (95,342)	\$ (98,679)	\$ (102,133)	\$ (105,708)	\$ (109,407)	\$ (113,237)	\$ (117,200)	\$ (121,302)	\$ (125,547)	\$ (129,942)	\$ (134,490)	
(32,920)	\$ (34,072)	\$ (35,265)	\$ (36,499)	\$ (37,777)	\$ (39,099)	\$ (40,467)	\$ (41,884)	\$ (43,350)	\$ (44,867)	\$ (46,437)	\$ (48,063)	
(16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	\$ (16,000)	
(347,214)	\$ (358,807)	\$ (370,805)	\$ (383,223)	\$ (396,076)	\$ (409,379)	\$ (423,147)	\$ (437,397)	\$ (452,146)	\$ (467,411)	\$ (483,210)	\$ (499,563)	
232,435	\$ 234,486	\$ 236,461	\$ 238,352	\$ 240,152	\$ 241,856	\$ 243,457	\$ 244,945	\$ 246,315	\$ 247,557	\$ 248,663	\$ 249,625	
(120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	
(65,386)	\$ (65,386)	\$ (65,386)	\$ (65,386)	\$ (65,386)	\$ (65,386)	\$ (65,386)	\$ (65,386)					
-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
(185,991)	\$ (185,991)	\$ (185,991)	\$ (185,991)	\$ (185,991)	\$ (185,991)	\$ (185,991)	\$ (185,991)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)	\$ (120,604)
1.25	1.26	1.27	1.28	1.29	1.30	1.31	2.03	2.04	2.05	2.06	2.07	
46,444	\$ 48,496	\$ 50,470	\$ 52,361	\$ 54,162	\$ 55,866	\$ 57,466	\$ 124,341	\$ 125,711	\$ 126,953	\$ 128,059	\$ 129,020	
21,444	\$ 23,496	\$ 25,470	\$ 27,361	\$ 29,162	\$ 30,866	\$ 32,466						
5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000						
20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	



Creating & Preserving Affordable Housing

# Statement of Qualifications

## Overview

Resources for Community Development's (RCD) mission is creating and preserving affordable housing for people with the fewest options to build community and enrich lives. Over its 30-year history, RCD has grown from a Berkeley-based special needs housing developer to being named as one of the top 50 affordable housing developers in the country by Affordable Housing Finance magazine five times.

This growth is fueled by our proven capacity to develop projects on time and on budget, and through the relationships we have forged and maintained with local governments, lenders, investors and neighbors over the years. Always looking for innovative ways to meet our goals, RCD was an early adopter of green and sustainable building practices and a pioneer of the integrated housing approach to special needs.



Three commercial spaces, including RCD's headquarters, form the street level retail at Oxford Plaza

Founded by Berkeley community members in 1984, RCD has built up a portfolio of over 2,000 completed affordable units and has over 250 additional affordable units currently in development. RCD continues to grow geographically and now operates in communities throughout Alameda, Contra Costa and Solano counties, with a new development site added in Marin County last year.

As RCD's portfolio of completed developments has grown, we have expanded our asset management programs to continue to ensure the long-term success of our housing and our residents. Awarded a Best Practices citation by LISC, RCD's excellent asset management staff guarantees that our completed projects remain strong both physically and financially. The John Stewart Company's experienced property management is key to the success of our affordable housing and is critical for our residents and the neighbors of our developments. In addition, RCD's Resident Services Program (RSP) provides residents with the support services they need to retain their housing and build self-sufficiency.

## Family Housing Development Experience

RCD has a long track record of developing award-winning family housing. RCD is one of the few developers in the East Bay with the depth of experience and ability to develop housing to meet the complete spectrum of housing needs, from single-room occupancy and studio apartments to four-bedroom apartments for large families.



We provide well-maintained, safe, affordable housing and voluntary, free resident service programs that enhance residents' self-sufficiency, and thus their ability to meet their basic needs. RCD's housing offers 4,000 low-income people a foundation for a better future through:

- 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.

Energy-efficient and green buildings, outdoor areas, community rooms, computer rooms, community gardens, and services and property management offices add greatly to the quality of housing. These features also provide space for a variety of resident service programs. Services such as after school and summer programs for youth, community building social activities, educational workshops, and individual case coordination, help residents gain skills and access services at no additional cost. Taken together, the features of RCD housing provide a foundation for people with limited income to build self-sufficiency and a better future.

**"RCD is a highly professional and dedicated organization. They have a passion for affordable housing, the expertise to guide complicated projects to completion, and the perseverance it takes to succeed. The Ambassador is a great new project that reflects this. We are very pleased with our partnership with RCD."**

*Patrick O'Keefe, former City Manager, City of Emeryville*

Recently opened properties continue to meet the needs of families and are being recognized for design excellence. The Ambassador, in Emeryville, recently won 2014 Builders Choice and Custom Home Magazines' Design Award for Affordable or Workforce Housing. The Park Alameda was recently recognized with two awards from NAHRO (National Association of Housing and Redevelopment Officials): Agency Award of Excellence in Project Design and Renovation and an Award of Merit.

We are in construction on a new mixed-use family development in unincorporated Alameda County that will provide 85 units to families and transition aged youth with household incomes between 30 and 50% of the Area Median Income (\$27,600 to \$46,000 for a family of four). The property is adjacent to the Ashland Youth Center, with opportunities for services linkages. Commercial space is co-located in a separate building with the property management and resident services offices and a multi-purpose room.

Another mixed-use development in construction in the City of El Cerrito will provide 57 units of family housing in a smart growth, transit-oriented location. The development includes ten units for people with special needs and also serves households with incomes from 30 to 50 percent of the Area Median Income. It is expected to achieve LEED Gold certification for energy and resource efficiency.



## Senior Housing Development Experience

RCD has significant experience with the construction of senior housing developments -- we have developed four senior housing projects totaling 187 units. In our existing senior properties, RCD teams with strong service providers to respond to the special needs of our aging population. Partner service providers include LifeLong Medical Center, Center for Elders' Independence, and Jewish Family and Children's Services (JFCS).

We place an emphasis on creating unique programs for seniors, focused on healthy living and on supporting seniors in maintaining their independence. This "aging-in-place" model supports independent living for seniors as they age comfortably at home, providing activities, advocacy, and health linkages that are catered to both healthy seniors and those with special needs. RCD provides these services through an on-site service coordinator who partners with other local service providers.



Berrellesa Palms is a model program of support for very low-income seniors with chronic health conditions, allowing them to live independently

We have just opened Berrellesa Palms in Martinez, providing seniors 62 years and older who have chronic long-term health conditions and were at risk of homelessness with well-designed apartment homes that allow them to live independently. The supportive services there combine individual counseling and referral and group activities that support a healthy and active lifestyle with a pilot program of access to on-site nursing care. Through a partnership with another service provider, residents will have 24/7 access to a nurse who will monitor blood pressure, assess health changes, review medications, and provide other services that will help residents avoid much more costly institutionalization.

## Special Needs Housing Expertise

RCD's portfolio includes over 30% special needs housing. We provide the most Shelter Plus Care units and housing units for people living with AIDS/HIV in Alameda County and were a pioneer in including consumers of Mental Health Services Act programs in our integrated housing. From single family homes to modern green senior apartments in Walnut Creek and LEED Platinum apartments for homeless veterans and their families in Alameda and shared housing for people living with AIDS/HIV in Southern Alameda County, RCD has met and exceeded the needs and expectations of our local government partners and our communities for housing for households with special needs.

A large part of the RCD's capacity to serve disparate income levels and special needs households comes from our deep understanding of the requirements of different types of financing sources from Housing Opportunities for People with HIV/AIDS to HUD SHP. This capacity includes the myriad complexities of reporting and compliance administered through RCD's Asset Management department.



## Resident Services Program

A key to the success of our residents is RCD's well-regarded Resident Services Program, included at most of our developments, without cost to the residents. The goal of these support services is to assist residents in maintaining and enhancing self-sufficiency within a caring community. RCD's RSP staff has productive working relationships with local community-based service providers in fulfilling this goal. These service providers partner with RCD to provide residents with case management, counseling, job training and placement, health services, resident leadership development, and resident association organizing, as well as recreational and social activities. RCD staff also brings a number of community development programs to residents, including: workshops that educate residents in meeting facilitation, public speaking, and community building techniques; arts and gardens programs with hands-on involvement by residents at project sites; and employment and financial management programs.

At Los Medanos Village, RCD is partnering with Contra Costa Interfaith Housing (CCIH) to bring education professionals on-site to assess youth learning needs, monitor, and improve academic progress for them. After school tutoring programs have helped students reach grade level proficiency. Through intervention with the youth, CCIH is developing relationships with the resident families to bring in additional services and supports.

Another model of resident services delivery is our Fox Courts development, where RCD's on-site service coordinators have worked with our residents to develop programs, from homework club and movie nights that are run by residents, to computer courses, jobs counseling, and other services provide by RCD and service partners. We have partnered with the City of Oakland to provide a free Summer Lunch Program for residents and the community for the past several years.

## Utilizing and Leveraging Public and Private Financing

RCD approaches all of its developments, whether or not they are formally structured as such, as public/private partnerships. RCD understands that for every successful affordable housing or mixed use development, there is a local government commitment that makes it happen. Through its projects in many jurisdictions, RCD has developed a reputation for responsiveness, excellent follow through, and an attitude focused on collaboration. RCD has consistently been able to compete successfully for very scarce local funds, as well as highly competitive 9% tax credits and MHP funds at the state level.

For example, RCD has applied for and received close to \$62 million in State MHP funds which were used to leverage nearly \$210 million in other funding resources. RCD's track record of successfully completed projects is evidence of our ability to raise, utilize and effectively leverage public financing.

We have applied for and been awarded funding from local, state and federal sources, including the City of Concord, City of Walnut Creek, City of Oakland, City of Fairfield, Contra Costa County HOME, CDBG, MHSA and HOPWA, Alameda County HOME, CDBG, MHSA and HOPWA, State HOME, State Multifamily Housing Program

*"We respect them for the savvy way they run the business side of things. And we enjoy working with them because they do what they say and say what they do."*

*Annette Billingsley, Senior Vice President,  
Division Head, Community Development  
Finance, Union Bank N.A.*



(MHP), Tax Exempt Bonds, Low Income Housing Tax Credits (9% and 4%), HUD 202, SHP, 811 and Section 108. Other sources of funding that we have used include the Federal Home Loan Bank Affordable Housing Program (AHP), Alameda County Waste Management Authority (ACWMA) grants, foundation grants, and New Market Tax Credits.

RCD is also well-known in the field for its talented development staff, which is currently comprised of six staff plus additional administrative and organizational support. A significant source of RCD's strength lies in its ability to assemble and administer complex financing structures for its projects in response to extreme competition for affordable housing funds. RCD has strong working relationships with many conventional lenders including the California Housing Finance Agency (CalHFA), Citibank, Wells Fargo Bank, Bank of America, Silicon Valley Bank, Union Bank, Bank of the West, and US Bank. We also have strong relationships with equity investors and have done multiple deals with many of them, specifically the California Equity Fund/National Equity Fund, Enterprise Community Partners, and Union Bank. Other investors include US Bank, Alliant Capital, Wells Fargo, Bank of America, and Merritt Community Capital Corporation.

### Financial Strength and Asset and Property Management Focus

Through conservative and prudent financial management, RCD has built up unrestricted cash exceeding \$2.5 million. The strong liquidity created by existing reserves and cash flow generated by its development and asset management activities enables RCD to develop numerous rental projects simultaneously. It also makes RCD a credit-worthy company for many conventional lenders for both project-based and working capital financings.

RCD's Asset Management team ensures long-term sustainability through strong fiscal controls over the RCD portfolio. RCD has consistently improved year-over-year performance of the portfolio over the past six years. In response to RCD's continuing growth and expanding housing portfolio, RCD expanded its Asset Management department to include a Director of Finance. The Director of Finance is responsible for ensuring the financial strength and economic performance of RCD and its existing properties consistent with the financial, physical and social goals, standards and requirements of RCD and its funders.

RCD has completely overhauled its asset management function in the last decade, making it one of the most respected among affordable housing developers in the Bay Area to investors and funders. It currently manages a portfolio of 50 properties serving a population of over 4,000 residents throughout the East and North Bay areas. In contrast to the findings of surveys of other nonprofit developers showing that only 15% of affordable housing projects generate enough cash flow to make a distribution to its sponsors, over 70% of RCD-run developments generated positive cash



Built in the 1920's, UA Homes was recently rehabilitated and restructured for long-term operating success



flow in FY 2012, all the more remarkable considering that RCD serves a more disadvantaged population than many of our peers.

RCD takes a multifaceted approach to asset management, with the goal of ensuring that both the social and financial aspects of our properties remain sound for years after initial development. With a commitment to our properties' physical and financial stability, RCD works to ensure that our properties effectively serve their residents, remain sources of revitalization in their neighborhoods, and are excellent investments of public and private funding. Asset management of the portfolio includes maintaining the properties in safe, habitable, and rentable condition so they pass inspections and meet all regulatory requirements; maintaining resident satisfaction; and facilitating RCD's Resident Services team's efforts to provide required services.

Financial goals include: maintaining positive cash flow; maintaining sufficient liquidity to cover aging payables; avoiding build-up of delinquent rent; and preventing reserves from being depleted faster than prudent. These goals are met through regular, on-going documentation of compliance and reporting to funders and regulatory agencies; oversight of a third-party property management company; developing budget, cash flow and capital projections; review of financial performance, leasing, and all subsidy programs; preparing for annual audits, welfare tax exemption filings; and managing insurance coverage and claims.

RCD's Asset Management staff is also responsible for the oversight of property management. All of the units in RCD's portfolio are currently managed by The John Stewart Company (JSCo.) Founded in 1978, San Francisco-based JSCo is one of the leading property management companies in California. JSCo works with many Bay Area nonprofit affordable housing developers, public agencies, and private sector clients. JSCo manages over 10,000 units in 120 projects throughout the state, including family rentals, condominiums, special needs/SRO units, cooperatives, and senior rentals. A highly professional and well-respected company, JSCo is committed to providing a secure, service-oriented, and well-maintained housing environment to the residents of the buildings it manages.

### Green Building and Commitment to Sustainability

RCD proud to have recently completed its second development to receive LEED Platinum certification: Clinton Commons, a 55 unit family and special needs development in Oakland. Our first LEED Platinum development is Shinsei Gardens, a 39 unit development serving low and very low-income families, including units set aside for persons with disabilities, located in the City of Alameda.

Shinsei Gardens is a model of both universal and green design. Key features include photovoltaics for common area electricity, sustainable finish materials, and maximization of natural light with clerestory windows on the east and west facades. This infill development also represents the recycling and successful reuse of a former Navy brownfield site.

RCD's Oxford Plaza and David Brower Center in downtown Berkeley is an exciting mixed-use development that brings together 97 affordable family units, retail space, underground parking and a 35,000 square foot world-class environmental center. The project was envisioned as a dynamic

building that is not just an attractive high-quality place to live and work, but a built environment that teaches through example about the benefits of green building and high-density urban living. The residential development, which has garnered national attention, utilizes both the GreenPoint Rating system and the Enterprise Green Communities Checklists. Solar thermal pre-heat for the radiant in-floor heating system, the use of slag in the concrete, the use of light-gauge metal framing, and Energy Star lighting are just a few of the features that have made this project so prominent. Additionally, the co-developed adjacent David Brower Center is LEED Platinum certified.

Completed in February 2008, RCD's Villa Vasconcellos senior apartments is one of the showcase green developments in the City of Walnut Creek. Its attractive modern design is enhanced with a roof line featuring solar photovoltaic panels to provide common area electrical needs as well as solar thermal preheating panels for delivering domestic hot water to the residents. The sheltered courtyards include planters for growing vegetables and is managed by the residents' garden committee. Inside, the spacious hallways have low and no-VOC paints, the flooring has a high recycled content, and the units feature Energy Star appliances and fluorescent lighting. The commitment to community and sustainability extends to the art on the walls as well – some works were donated by local artists working on local themes, while others were created in RCD's own youth programs and by a senior at another RCD property.

RCD's commitment to green building principles is driven not only by our interest in reducing the external environmental impacts of development, but also by our concern for our buildings' impact on the health of our residents. We believe that all people are entitled to a healthy living environment. Too often, lower-income households find themselves in unhealthy living conditions simply because lack of economic self-sufficiency limits their housing choices. Poor indoor air quality, off-gassing from floor and wall coverings, lack of acoustical privacy, and poor artificial lighting are some of the issues that low-income households often encounter in the housing choices that are affordable to them, and these issues have real and significant health impacts. One of RCD's chief goals is to promote the health and well-being of its residents by creating healthy buildings.

RCD also helps the overall community by reducing greenhouse gas emissions created by car trips by being an early adopter of car sharing and bringing transit alternatives to our residents through GreenTrip certification and transit pass programs.

### Community Outreach and Acceptance

RCD believes that neighborhood residents, business owners, and other local stakeholders should actively participate in shaping their community. In order to facilitate this process, RCD involves community members in project design early on by contacting stakeholders, canvassing the neighborhood and holding community meetings. RCD has a long working history of successful community outreach efforts across of wide range of communities and across many sizes and types of developments.

The Ambassador, a 69 unit family development located in Emeryville, serves as an example of the community outreach efforts that RCD regularly undertakes. Upon entering into an Exclusive Negotiating Rights Agreement with the Emeryville Redevelopment Agency, RCD engaged in an open process to solicit input from neighbors and other Emeryville residents on the proposed

Ambassador Housing development. Public input was solicited through a series of large public meetings and smaller group and individual meetings over a period of three months. After incorporating input from a Redevelopment Agency meeting, a public neighborhood-wide meeting, individual and group discussions after these meetings, and individual conversations with residents on the phone, the RCD team submitted its initial concept design for review by Planning staff and the Planning Commission in July, 2009. RCD also staffed an information table and did outreach at the local elementary school at Back to School Night to solicit input from prospective families that might become residents at the development in the future.



The Ambassador incorporated public comment throughout the design process

Following additional feedback from the Planning Commission Study Session, two adjacent neighbor meetings, follow up discussions with the Agency and local stakeholders, as a well as a tour of comparable RCD properties and developments, the RCD team worked hard to revise the design to meaningfully incorporate the comments received. As a result of this diligent and thorough community outreach work, we were successful in gaining Planning Department approvals shortly thereafter in October, 2009 to move the project to construction. The Ambassador construction was completed in late 2013 and leased up well ahead of schedule.

# RCD AGENCY POLICIES

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## 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.

## Organization Profile - 2015-16 Data Collection Pilot

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

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

**Name of Organization:** Resources for Community Development (RCD)

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	86
Low income people	11
People above the low income limits	3

<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>		NA				
Asian-American/Pacific Islander	12		14%	25%	8%	
African-American/Black	40		21%	19%	33%	
Caucasian/White	23		64%	56%	58%	
Native American	1		0%	0%	0%	
Mixed Heritage	2		0%	0%	0%	
Unknown/other	22		0%	0%	0%	
<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	27		21%	0%	8%	
NOT of Latino/ Hispanic Origin	73		79%	100%	92%	
<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					
6-17	22					
18-24	11					
25-59	45		100%	69%	25%	
60 +	13		0%	31%	75%	
<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	54		69%	59%	58%	
Male	46		31%	41%	42%	
<b>Total %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Disabled %</b>			0%	0%	0%	

<b>Involvement of Clients Your Organization Serves</b>	<b>Percent of Board/Committee Members Who Are Clients</b>
On Governing Board	8%
On Advisory Committee	



MARIN COUNTY HOME PROGRAM PROPOSAL  
2015-16

H-8

1. Project Name: Walnut Place 2. Total Amount Requested \$450,000

3. Project Sponsor: EAH Inc. E-mail: lynn.berard@eahhousing.org

Contact Person and Title: Lynn Berard Website (optional): www.eahhousing.org

Address: 2169 E. Francisco Blvd., Suite B, San Rafael, CA 94901

Telephone: 415-295-8825 Ext. Fax:

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!*

The General Partner of the Limited Partnership that will own the property will become a qualified CHDO prior to entering into any agreements.

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: 600 A Street, Point Reyes Station, CA 94956  
Constructed: 1986  
APN: 119-198-20

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

Walnut Place is located on 1.47 acres on A Street in Point Reyes Station. The property is improved with a 2 story, 25 unit apartment building. The building is wood frame on concrete slab, with solar photovoltaic panels on a portion of the roof to provide electricity for the common areas. Unit mix consists of the following:

Unit Type	No. of Units	Unit SF
Studio	2	400
Studio	8	432
Studio	4	448
1 Bedroom	6	480
1 Bedroom	4	500
2 Bedroom (Staff)	1	650

The units are interior accessed with two interior stairways and an elevator providing service to the upper floors. The units have gas wall furnaces, electric stoves and refrigerators. Project amenities include a manager's office, elevator, laundry room, individual storage lockers for residents, front and rear patios, two decks on the second floor, a community garden and on-site parking for 13 cars.

Attached is a list of tenants' income, household sizes and unit rents. The property is currently 100% occupied, with a waiting list of applicants.

**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.*

Walnut Place has needs that require attention and which cannot be funded strictly from replacement reserves. These include siding deterioration due to dry rot and termites, mechanical issues with the elevator and hot water heater, unit interiors in need of new finishes and updating, improved and additional accessibility features for an aging population. These and other capital improvements are needed to better serve the needs of the tenants and to preserve the physical plant. Please see the attached pro forma, EAH proposed rehabilitation budget, including construction and permanent sources, and project overview from the Physical Needs Assessment.

**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.*

EAH proposes to use HOME funds exclusively for costs associated with the rehabilitation of Walnut Place. These items include hard construction costs, third-party inspections during construction, architectural and engineering design work, as necessary, architectural construction administration and other appropriate soft costs.

Construction	\$400,000
Construction Consultants	\$ 20,000
Architect/Engineer	\$ 20,000
Construction Inspection	\$ 10,000

The cost estimate was derived from the information provided by the Capital Needs Assessment consultant, Jim Fagler of Gelfand Architects, who is a registered architect with many years of experience in both design and cost estimating. It also incorporates actual unit costs from recent rehabilitation projects with similar scopes of work.

A risk assessment will be undertaken to confirm that there is no lead-based paint used in or on the building. Should there be evidence of lead-based paint, residents will be provided a lead hazard information pamphlet and a notice describing the assessment and hazard reduction actions that will be implemented. EAH has established company-wide training regarding the hazards of lead-based paint and appropriate maintenance standards as part of regular building operations.

**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 list 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?*

HOME Program matching funds will be met by exemption of property taxes by the County. It is estimated that the value of the property at sale will be approximately \$2,407,000. At the current tax rate (as shown on the most recent

property tax bill for the project), this will equal approximately \$38,440, which is approximately 6% of the requested HOME funds. Additional sources of matching funds will be the interest saved on a below market rate loan. The amount of savings will depend upon the interest rate environment when the transaction is ready to close, but would more than satisfy the matching requirement.

<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>
Tax-Exempt Bond Loan	Construction	\$2,875,202	Est. 4/2015	No	Est. 7/2015	At closing-est. 9/2015
Tax-Exempt Bond Loan	Permanent	\$1,593,912	Est. 4/2015	No	Est. 7/2015	At closing-est. 9/2015
Seller Take Back Loan	Acq/ Perm	\$1,720,638				At closing
Tax Credit Equity-LP	Acq/Const/ Perm	\$2,072,798	Est. 4/2015	No	Est. 7/2015	At closing
Tax Credit Equity-GP	Const/Perm	\$100	Est. 4/2015	No	Est. 7/2015	At closing
Net Op. Income	Permanent	\$111,536			Est. 7/2015	At conversion
Accrued Seller Loan Interest	Permanent	\$55,362			Est. 7/2015	At conversion
Seller Reserves	Acq/Perm	\$100,538			Est. 7/2015	At closing
Deferred Dev. Fee	Perm	\$81,076			Est. 7/2015	At conversion

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 Real Estate Management staff will be responsible for implementing the project. Principal participants in the process of planning, financing, managing and completing construction include Matt Steinle, VP Real Estate Management and Lynn Berard, Senior Project Manager. EAH Real Estate Management will perform income certifications to assure that all residents, current and future, are within the income limits. This staff will also prepare any necessary notices related to the rehabilitation, including, if necessary, lead-based paint notices, as well as any marketing materials needed. They will provide support to Real Estate Management staff in terms of resident needs and issues during construction.

<b>Proposed Project Schedule</b>	
Lender Commitment Letter	May/June 2015
Equity Letter of Intent	May/June 2015
Permit Plan Check Submittal	June 2015
CDLAC Application - Tax Exempt Bonds	July 2015
TCAC Application (4%)	July 2015
HUD Approval of 202 Prepayment	Aug 2015
CDLAC Award - Tax Exempt Bonds	Sept 2015
TCAC Application (4%)	Sept2015
Permits Ready	Sept 2015
Tax Credit/Bond Closing (Loan and Acquisition)	Oct 2015
Construction Start	Nov 2015
Construction Completion	Aug 2016

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project, and your plans to provide employment opportunities to low-income people and businesses owned by low-income people.*

The construction contract will comply with applicable regulations, including federal WBE/MBE rules and Section 3 requirements and the contractor's subcontract must include the same requirements for all subcontractors. We will require the contractor to reach out to minority and women owned businesses and businesses owned by low income people during the bidding process. This could include working with trade groups that are dedicated to supporting such businesses, placing notices at trade hiring halls, and placing requests for bid notices in non-traditional trade publications and with organizations such as Hispanic Chambers of Commerce and women's professional groups.

We will solicit proposals from engineering and service companies that are women- and minority owned, such as civil engineers and inspectors.

*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. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)*

The vision of EAH Housing and Walnut Place is of balanced communities comprised of people of many income levels, educational backgrounds, job skills, religions, and races, with attractive and affordable housing. We believe this balance enhances the quality and richness of all our lives. Walnut Place monitors the demographics (resident, applicant, census data) of the market area to track race, ethnicity and persons with disabilities for purposes of determining those least likely to apply for housing. According to Walnut Place's AFHMP, the Hispanic or Latino population has been identified as least likely to apply for housing. Several strategies were implemented to make Walnut Place more welcoming and comfortable to groups least likely to apply, such as collaborating with Hispanic and Latino-serving community organizations to assist in outreach, contracting with Language Line to provide oral interpretation, providing documents such as leases, house rules, applications and announcements of vacancies or open waiting lists in non-English languages, providing Fair Housing and Section 504 training to all employees and providing beneficial resources and services for residents.

EAH prepares a marketing plan specific to each development. The marketing plan for the subject project details steps needed to comply with affirmative marketing requirements for the development, including such steps as advertising in non-English-language media and notifying public agencies and community groups, particularly those that serve and support people of low income in the targeted groups, of the rental opportunity.

Walnut Place will review the AFHMP annually to determine if the population least likely to apply for housing is still the population identified on the AFHMP, whether current advertising sources still exist, whether the advertising and publicity cited in the AFHMP are still the most applicable or whether sources should be changed or expanded. To determine if our marketing strategies are successful in attracting individuals least likely to apply, applications will be reviewed to track race, ethnicity, persons with disabilities and marketing referral sources. Marketing sources that applicants list as a referral source will be deemed "successful" and those marketing sources not listed in two (2) consecutive years, will be deemed "unsuccessful" marketing sources. Walnut Place will contact and collaborate with other community service organizations that assist individuals least likely to apply for housing.

*How will your project affirmatively further fair housing?*

Please see response above regarding affirmative marketing steps. Walnut Place will affirmatively further fair housing by ensuring that staff attend Fair Housing and Section 504 training every two years and AFHMP training annually. Walnut Place maintains records of any analysis conducted as well as actions taken to address any identified issues (if applicable). One goal is to meet regularly with community organizations to encourage dialogue regarding fair housing issues within the County.

**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 benefit individuals and small families who are 62 or older and who have income that is at or below 50% of the area median income for the household size. The primary population that is currently being served by the

property, and which will continue to be served during and after the rehabilitation, are people who are at 50% AMI or less. All units are rent-subsidized under a project-based Section 8 HAP contract from HUD. Prior to transaction closing, HUD will provide a new 20 year Section 8 contract. Current and past residents are extremely low income, since the primary source of income for them is social security. It is expected that this demographic will continue in the future.

It is intended that the units will be financed with a combination of tax-exempt bonds, 4% Low Income Tax Credits, along with the CDBG funds applied for in this application, and possibly HOME funds, which are being applied for, also. The tax credits will incorporate a 55-year affordability term in a recorded Regulatory Agreement. The use of tax-exempt bonds also requires the incorporation of affordability terms in Regulatory Agreement for the term that the bonds are outstanding. In addition, since the prepayment of the existing 202 loan requires HUD's approval, in exchange for such approval, HUD requires the execution of a 20 year Use Agreement that restricts the use of the property to residents that are low and very low income and who are at least 62 years old. The multiple layers of restrictions ensure the ongoing affordability of the property, with the most restrictive requirement being 55 years.

**HOME Income Limits**

Household Size	50% of Median Income	60% of Median Income	80% of Median Income
1	\$38,750	\$46,500	\$62,050
2	44,300	53,160	70,900
3	49,850	59,820	79,750
4	55,350	66,420	88,600
5	59,800	71,760	95,700
6	64,250	77,100	102,800
	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 Marin County Consolidated Plan for 2010-2014 states that there continues to be a serious shortage of affordable housing in the County for seniors, frail elderly, and people with disabilities. The cost of housing in the City of Novato and Marin County in general has increased so dramatically that many people, are unable to afford housing in the area, or are encumbered with high rent burdens (>30% of their income is spent on housing). The Consolidated Plan estimates that there are 1,000 units needed in the County for elderly people and 500 units needed for frail elderly. Addressing housing needs of the elderly who are extremely low and very low income, and frequently severely rent burdened, is a high priority in the Plan. In addition, preservation of existing affordable housing is also a high priority for the County. The Plan states that the County places highest priority on projects that meet the housing needs of extremely low income and very low income individuals and families, including renters in elderly households. The County's strategy is to leverage resources in order to fund acquisition, rehabilitation, new construction and rental assistance.

According to the Consolidated Plan, West Marin has limited housing opportunities for extremely, very low, and low income persons because of the amount of publicly-held open space and restrictions on development. As a result, many low income people share housing or live in illegal units.

Walnut Place provides 24 units of much-needed housing affordable to low-, very low-, and extremely low income seniors, including those with disabilities. Under the project's Section 8 contract, 24 units are affordable at or below 50% of the Marin County Area Median Income (AMI). Moreover, the Section 8 contract requires income targeting so that at least 40% of vacant units are rented to households earning no more than 30% AMI. The financing that will be used to rehabilitate the property will require long term (55 years) affordability, with the rents paid by the residents limited by HUD and the Low Income Housing Tax Credit program. The 20 year Section 8 Housing Assistance Payment Contract (with the ability to renew for an additional 20 years) that will come with the new financing limits the amount of rent paid by the residents to 30% of their income.

The project will preserve 24 units of affordable housing (one unit is reserved for onsite management staff and is not income restricted) in an area where supply of such housing, particularly for seniors, is extremely limited.. The rehabilitation will make the capital improvements which are necessary to extend the useful life of the project as well as improve living conditions for current and future residents. The upgrading and addition of accessibility and universal design features will greatly enhance the quality of life for residents. The proposed improvements which will reduce energy usage in the units will benefit the residents, also.

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



EAH strives to utilize materials and implement programs that incorporate green building and sustainability principles in all its work. For Walnut Place, the Capital Needs Assessment prepared to identify the scope of rehabilitation also includes recommendations for improving energy efficiency and reducing energy usage within both the units and the common areas. Materials will be specified by the architect to include, among other things, no VOC paints and stains and no urea formaldehyde in cabinets and glues to minimize toxicity and gas emissions, "green label" flooring that incorporates recycled materials and low VOC emissions, low flow (1.28 gpf) toilets and low flow faucets and showerheads, Energy Star appliances, energy efficient lighting (fluorescent or LED), high efficiency water heaters with on demand recirculating pumps, drought tolerant, native plants and drip irrigation for landscaping. The contractor will be required to recycle a minimum % of unused materials and materials removed as part of the rehab work. The property already has solar photovoltaic panels on the roof that provides almost 100% of the electricity used by the common areas, including the office and laundry room.

We will provide residents with informational packages that will explain the green aspects of the improvements and help them to incorporate the use of "green" materials and conservation attitudes and behaviors into their daily lives.

EAH has developed and implemented "green" maintenance and operations policies and procedures that are incorporated into a Green Manual used by all properties.

C. Accessibility:

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

The property has 2 units that were designed for residents with physical disabilities. These units, along with all common areas within the building will be evaluated with the current accessibility codes in mind and improvements made as much as is financially feasible. If financially feasible, we would like to make at least 2 additional units either adaptable for accessibility or fully accessible. The laundry room will be renovated to make it fully accessible. Accessible paths of travel will be provided to appropriate accessible parking spaces and the community garden and all patio areas. Proper signage will be installed to indicate accessible paths of travel. Signage within the building, including plaques with unit numbers will be provided that meet accessibility requirements such as height, lettering and braille. Doors will have hardware that is universal/accessible in design. An elevator provides access to the upper story of the building, providing those with disabilities with more options.

- For further information, please call Roy Bateman at 473-6698. It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903.
- **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.marincounty.org/cdbg](http://www.marincounty.org/cdbg); open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- The HOME regulations can be found at 24 CFR Part 92. Be sure to review the 2013 changes in the HOME regulations at <https://www.onecpd.info/resource/2333/24-cfr-part-92-home-investment-partnerships-program-final-rule/>.
- **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 Friday, December 5, 2014.**
- Don't forget to fill out the Organizational Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at [disabilityaccess@marincounty.org](mailto:disabilityaccess@marincounty.org). This form and other County documents are available in alternative formats upon request.

**HOME PROPOSALS MUST BE RECEIVED BY FRIDAY, DECEMBER 5, 2014 AT 5:00 P.M.**

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

k:\cycle\2015 cycle\applications fy15\2015-16 home application form.doc

Section 5 - Project Description - Scope of Work

**West Marin Senior Apartments**  
**600 A Street**  
**Reyes Station, California**

**Point**

**25 units, 12 studios, 12 one-bedroom, 1 two bedroom**

REHABILITATION ITEMS	COMMENTS / BRIEF DESCRIPTION OF THE PROPOSED REHABILITATION	NUMBER OF UNITS	PERCENTAGE TO REPAIR
<b>SITE</b>		<b>25</b>	
Drainage	Repair site drainage at asphalt areas	1	100%
Fencing	None existing	0	0%
Irrigation	Provide new system	1	100%
Landscaping/Topography	Provide new planting	1	100%
Lighting	Upgrade security lighting at exterior and pathway; replace conduit & fixtures	1	100%
Parking/Roadways	Repairs to asphalt areas	1	100%
Enclosed patio	extension of community sitting area	1	100%
Sidewalks/Pedestrian Areas	Provide accessible path to rear of building; repair damaged sidewalks	1	20%
Signage	Provide accessible signage throughout	35	100%
Trash Facilities	Provide enclosure for trash containers	1 location	100%
Maintenance Shed	Replace shed	1	100%
Utilities	No work	0	0%
Existing generator	Build enclosure	1	100%
Other (Specify)	N/A	0	0%
<b>STRUCTURE FRAMES AND ENVELOPES</b>			
Balconies/Patios	Replace one existing decks	1	100%
Doors and Frames	Misc repairs	4	50%
Facades/Siding/Ext. Walls	new siding; Dry rot allowance of \$30K	1 bldg	100%
Structural repair	See facades and balconies above	0	0%
Insulation	attic space	1	100%
Painting	Exterior	1	100%
Roofing & gutters	Remove and replace all sloped asphalt roofing & gutters	1 bldg	100%
Stairs/Landings	hand rails-interior stairs	6	0%
Superstructure	Revise entry - add trellis	1	100%
Windows and Frames	Existing windows to remain	0	0%
<b>COMMON AREAS</b>			
Community Room		1	100%
Common kitchen	Remodel for accessibility	1	100%
Management Office	remodel to expand laundry	1	0%
Accessibility compliance		1	0%
Laundry	expand to meet accessibility requirements	1	100%

REHABILITATION ITEMS	COMMENTS / BRIEF DESCRIPTION OF THE PROPOSED REHABILITATION	NUMBER OF UNITS	PERCENTAGE TO REPAIR
<b>MECHANICAL / ELECTRICAL / PLUMBING</b>			
Electrical Systems	Misc electrical repairs	25	100%
Electrical at unit	LED lighting at interior	25	100%
Elevator	renovate or replace	1	100%
Emergency Call system	Repair as necessary	1	100%
Fire Alarm/Supression	Repair as necessary; add CO2 monitors?	3 floors	10%
Arc fault breakers at units	If required by Building Department	25	100%
Smoke alarm upgrades	Upgrade as necessary	25	100%
HVAC repairs	replace baseboard heating with PTAC units	26	100%
Auto door openers		2	100%
Generator	provide enclosure	1	100%
Elect. outlets & receptacles	Replace in all units	25	100%
Fans in unit bathrooms	Replace Unit exhaust fans	25	100%
Low flow shower heads	Replace shower heads with low flow heads	25	100%
Replace unit toilets	Replace with low flow 1.28 or 1.0 gpf	25	100%
Water isolation valves	relocate outside of attic		100%

#### UNIT INTERIORS

Stoves	Replace per matrix poor/fair	25	100%
Range Hoods	Replace per matrix; provide new at lower units	25	100%
Refrigerators	Replace per matrix poor/fair	25	100%
Cabinets	Upper/lower per matrix poor/fair	12	48%
Carpeting	Replace poor and fair carpeting per matrix	12	48%
Vinyl	Replace poor and fair vinyl per matrix	12	48%
Ceilings/Walls	Patch gyp board	10	40%
Countertops	Replace pl lam ctops per matrix poor	25	100%
Doors	Entry, closet, bath doors repl. in poor/fair condition	5	20%
Solid surface flooring	Replace sheet vinyl at kit in poor/fair cond.	25	100%
Painting	Paint all units, all areas except recent turnover	25	100%
Sinks/Faucets	Replace kit/bath sinks/faucet in poor/fair cond.	25	100%
Tub surrounds	Replace tubs/surrounds of poor or original tile	1	4%
Window Coverings	Replace damaged blinds	25	100%
Bathtubs	Refinish existing tubs	5	20%
Bathroom accessories	towel & shower curtain bars; toilet paper holders; med cabs	12	48%

#### ACCESSIBILITY / ADA COMPLIANCE

Public Area Accessibility	Misc hardscape repairs; accessible path around building	5	5%
Unit Accessibility	Upgrade 2 (5%) units: bathrooms, kitchens, entry	2	10%
Garden	access to garden, storage & water; 5% of planter space	1	100%
Signage	ADA Path of Travel, interior signage	1	100%

**West Marin Senior, Point Reyes, California**  
**PROJECT BUDGET - SOURCES AND USES**

**Funding Uses (Development Budget)**

	Adjust Factor	Cost Breakdown TOTAL
<b>ACQUISITION &amp; LAND COSTS</b>		
Purchase Price of Land		1,000
Purchase Price of Improvements		2,406,902
Buyer paid Transfer Taxes		1,324
Environmental Abatement Soil and Demo related		5,985
Acquisition of Seller Reserves		100,538
<b>Subtotal, Acquisition</b>		<b>2,515,749</b>
<b>GENERAL DEVELOPMENT COSTS</b>		
Building Hard Costs in CNA	20%	915,575
Site Improvements in CNA	15%	306,050
General Conditions & P&P Bonds	8.0%	97,730
Contractor Overhead and Profit	6.0%	79,161
Construction Security		40,000
GC Insurance	2%	27,970
GC Contingency	2%	28,530
Hard Cost Estimating Contingency	5%	61,081
Const Period Change Order Contingency	12%	175,152
<b>Subtotal, Construction Hard Costs</b>		<b>1,731,249</b>
Local Permits/Fees		27,898
Utility Installations PG&E Water		0
<b>Subtotal, Permits &amp; Fees</b>		<b>27,898</b>
Initial Property Assessments / Diligence		28,202
Architectural & Engineering		126,083
Phase I& II Reports/Toxic		2,500
Civil Engineer		38,300
Geotech Analysis		5,000
Construction Consultants		37,000
Construction Testing and Inspection		25,000
<b>Subtotal, A&amp;E and Consulting</b>		<b>262,085</b>
<b>FINANCING</b>		
Appraisal		28,131
Market Study		5,000
Construction Loan Inspection, DD fees		24,000
Construction Loan Origination and Misc Fees		26,000
Construction Loan Interest		44,066
Interest on Seller Take Back Loan		55,362
Interest on Predev Loans		6,014
TEB Costs of Issuance		108,375
Permanent Loan Fees		43,000
CDLAC Deposit (app. fee included in Costs of Issuance)		13,000
TCAC App/Monitr/Reserve Fee		14,262
<b>Subtotal, Financing</b>		<b>367,210</b>
Legal - Acquisition		5,000
Legal - Formation and Syndication		30,000
Legal - Construction Closing (Borrower)		30,000
Legal - Construction Closing (Lender)		65,000
Legal - Permanent Closing (Borrower)		5,000
Legal - Permanent Closing (Lender)		5,000
Title/Recording/Escrow - Construction		30,500
Title/Recording/Escrow - Permanent		9,000
<b>Subtotal, Legal &amp; Title</b>		<b>179,500</b>
Real Estate Taxes & Carrying Costs		5,929
Builder's Risk and Owner Liability Insu		20,000
<b>Subtotal, Tax &amp; Insurance</b>		<b>25,929</b>
Furniture & Equipment		25,000
Temporary Relocation Costs		85,000
Voluntary Move Incentive Payments		0
Marketing/Income Cert for Section 42		15,000
<b>Subtotal: Relocation, Marketing, F&amp;E, Other Soft</b>		<b>125,000</b>



	Adjust Factor	Cost Breakdown
		TOTAL
Capitalized Operating Reserves (# months per Finance Assumpt')	3	81,140
Capitalized Replacement Reserves		25,000
Capitalized Partnership Reserve	0	0
<b>Subtotal, Capitalized Reserves</b>		<b>106,140</b>
Soft Cost Contingency		70,000
<b>Subtotal, Soft Contingency</b>		<b>70,000</b>
Syndication Financial Consultant		40,000
Audit and Cost Certification		20,000
<b>Subtotal, Syndication Costs</b>		<b>60,000</b>
<b>Developer Fee</b>		<b>715,200</b>
<b>TOTAL DEVELOPMENT COSTS</b>		<b>\$ 6,185,960</b>

**Construction Sources of Funds:**

Source	Amount
<b>Assumed Debt</b>	
None	
<b>New Debt</b>	
Const/Perm Loan (Base Rent Tranche)	983,142
Const/Perm Loan (Section 8 Tranche)	610,770
TE Construction Loan - Const-Period-Only Increment	1,281,290
Seller Take-Back Loan	1,720,638
<b>Other</b>	
CDBG/HOME	450,000
Seller Reserves as source to fund acquisition of Seller Reserves	100,538
Seller Reserves as source to fund Rehabilitation	0
General Partner Equity	100
Initial Limited Partner Capital	207,280
<b>Total Construction Sources:</b>	<b>5,353,758</b>
<b>SURPLUS (GAP)</b>	<b>\$0.00</b>

**Permanent Sources of Funds:**

Source	Amount
<b>New Debt</b>	
None	
Const/Perm Loan (Base Rent Tranche)	983,142
Const/Perm Loan (Section 8 Tranche)	610,770
Seller Take-Back Loan	1,720,638
Accrued Seller Take-Back Loan Const Period Interest	55,362
<b>Other</b>	
CDBG/HOME	450,000
Seller Reserves as source to acquire Seller Reserves	100,538
General Partner Equity	100
Deferred Developer Fee	81,076
LP's Tax Credit Equity	2,072,798
Net Operating Income to Conversion	111,536
<b>Total Permanent Sources:</b>	<b>6,185,960</b>
<b>SURPLUS (GAP)</b>	<b>\$0</b>

**WALNUT PLACE**  
**Stabilized Operating Budget**  
Number of Units - 25

Description of Account	Acct No.	Proposed Stabilized CY 2017
<b>Revenue - 5000</b>		
Rent	5120	366,900
Tenant Assistance Payments	5122	62,824
<b>Total Rent Revenue - Potential at 100% Occupancy</b>	<b>5100T</b>	<b>429,723</b>
<b>Vacancies - 5200</b>		
Apartments	5220	(21,486)
<b>Total Vacancies</b>	<b>5200T</b>	<b>(21,486)</b>
<b>Net Rental Revenue (Rent Revenue less Vacancies)</b>	<b>5152N</b>	<b>408,237</b>
<b>Other Revenue - 5900</b>		
Laundry and Vending Revenue	5910	824
NSF & Late Charges	5920	0
Legal Fee Charges	5925	0
Damages and Cleaning Fees	5930	0
Forfeited Security Deposits	5940	0
Cable Income	5990	0
Other Income	5999	0
<b>Total Other Revenue</b>	<b>5900T</b>	<b>824</b>
<b>Total Revenue</b>	<b>5000T</b>	<b>409,061</b>

**Expenses - 6000**

<b>Administrative Expenses - 6200/6300</b>		
Advertising	6210	128
Office Salaries	6310	265
Office Supplies	6311	937
Computer Licensing Fees	6313	3,411
Computer Charges	6314	383
Office Equipment Rental\Service Contracts	6315	375
Management Fees	6320	22,497
Managers Salaries	6330	44,097
Manager Rent Free Unit	6331	14,657
Legal Expense	6340	1,144
Audit Expense	6350	6,991
Telephone/Answer Service Exp	6360	3,947
Misc Admin Expense (Specify)	6390	3,397
Seminars	6391	1,301
<b>Total Administrative Expenses</b>	<b>6263T</b>	<b>103,531</b>

<b>Utilities - 6400</b>		
Cable	6430	1,341
Solar Electricity Production	6445	2,894
Electricity	6450	1,177
Water	6451	4,688
Gas	6452	5,699
Sewer	6453	2,787
<b>Total Utilities Expense</b>	<b>6400T</b>	<b>18,585</b>

Description of Account	Acct No.	Proposed Stabilized CY 2017
<b>Operating and Maintenance Expenses - 6500</b>		
Janitor & Cleaning Supplies	6515	363
Janitor and Cleaning Contracts	6517	3,672
Exterminator Contract	6519	1,556
Garbage/Trash Removal	6525	5,414
Grounds Supplies	6536	2,365
Grounds Contract	6537	13,404
Repairs Payroll	6540	39,385
Repairs Materials	6541	4,022
Repairs Contracts	6542	10,424
Elevator Maint./Contract	6545	5,369
Decorating Payroll/Contract	6560	969
Decorating Supplies	6561	1,071
Miscellaneous Maintenance Expense	6590	1,163
<b>Total Operating &amp; Maintenance Expenses</b>	<b>6500T</b>	<b>89,177</b>
<b>Taxes &amp; Insurance - 6700</b>		
Real Estate Taxes	6710	5,806
Payroll Taxes (Project's share)	6711	7,215
Earthquake Insurance	6712	7,547
Misc Taxes & Licenses	6719	429
Property and Liability Insurance (Hazard)	6720	4,774
Workmen's Compensation	6722	3,835
Health Insurance & Other Employee Benefits	6723	24,426
D & O Insurance	6729	223
<b>Total Taxes &amp; Insurance</b>	<b>6700T</b>	<b>54,255</b>
<b>Replacement Reserve Annual Deposit</b>	<b>9328</b>	<b>0</b>
<b>Total Operating Expenses (with R&amp;R)</b>		<b>265,547</b>
<b>Net Operating Income</b>		<b>143,514</b>
<b>Financial Expenses - 6800/9300</b>		
Principal & Interest on Mortgage Payable	6820	106,854
Bond Fee	6897	4,000
<b>Total Financial Expenses</b>	<b>6800T</b>	<b>110,854</b>
<b>Total Cost of Operations Including Prin. &amp; Int.</b>		<b>376,401</b>
<b>Cash Flow (Deficit) (before Capital Improvements)</b>		<b>32,660</b>

## Organization Profile – 2015-16 Data Collection Pilot

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

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

**Name of Organization:** EAH Inc. (California)/Walnut Place

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	74%
Low income people	16%
	10%
People above the low income limits	

<b>Percentages (%)</b>	Clients Your Organization Serves (CA)	Clients for this Project	Support Staff (Walnut Place)	Professional Staff (Walnut Place)	Board (Walnut Place)	Advisory Committee
<b>Ethnic/Racial Demographics</b>						N/A
Asian-American/Pacific Islander	20			60		
African-American/Black	15			20		
Caucasian/White	33	100	100	40	100	
Native American	2					
Mixed Heritage	11					
Unknown/other	19					
<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	22		0	40		
NOT of Latino/ Hispanic Origin	78	100	100	80		
<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	10					
6-17	19					
18-24	17					
25-59	33	5	50	80	50	
60 +	21	95	50	20	50	
<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	56	79	0	60	75	
Male	44	21	100	40	25	
<b>Total %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Disabled %</b>		20				

<b>Involvement of Clients Your Organization Serves</b>	<b>Percent of Board/Committee Members Who Are Clients</b>
On Governing Board	10% (California properties)

## Organization Profile - 2015-16 Data Collection Pilot

On Advisory Committee

N/A

### Income Limits

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





MARIN COUNTY HOME PROGRAM PROPOSAL  
2015-16

1. Project Name: Whistlestop Senior Housing 2. Total Amount Requested \$1,000,000

3. Project Sponsor: Eden Development Inc. (CHDO of Eden Housing Inc.) E-mail: [aosgood@edenhousing.org](mailto:aosgood@edenhousing.org); [scriscimagna@edenhousing.org](mailto:scriscimagna@edenhousing.org)

Contact Person and Title:  
Andrea Osgood, Associate Director of Real Estate Development  
Susie Criscimagna, Project Developer

Website (optional): edenhousing.org

Address: 22645 Grand St. Hayward CA 94541

Telephone: 510-247-8103

Ext.

Fax: 510.582.0122

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.)

**Overview**

The impending arrival of the SMART train in the downtown area of Central San Rafael has presented Whistlestop (www.whistlestop.org) with an opportunity to transform its current building into a transit-oriented senior center with on-site services and housing for seniors. This transformation will not only allow Whistlestop to manage the impacts of the new train station, but will also allow for a modernization and expansion of their facilities that serve seniors all over Marin and create critically needed affordable housing for seniors.

Whistlestop has partnered with Eden Housing to help realize their vision for a new facility that will include up to 48 units of on-site affordable senior housing to complement its Active Aging Center and Jackson Café. These affordable housing units will be owned separately by a tax credit partnership controlled by an Eden affiliate. This affordable component is the subject of this application.

### **Community Benefits**

The new Whistlestop development will allow a highly respected and admired local non-profit to continue serving Marin County seniors and meet the growing demand for their services.

According to a recent article in the Marin Independent Journal, more than one in every three Marin residents will be 65 or older by 2030. Meeting the needs of this so called "Silver Tsunami" will require a variety of improvements to available services including more convenient public transit, improved access to affordable health care, and increased availability of congregate meal and home-delivered food programs. Whistlestop – as the oldest and largest senior services provider, the paratransit operator for the whole County and with its location at Marin County's regional transportation hub (Bettini Transit Center) and future SMART station – is ideally positioned to help meet these needs and serve the aging population in Marin in the most efficient way possible. Its central location and transit options will make it easier for seniors to travel to the center, and the expanded building space will allow Whistlestop to continue leveraging partnerships with other non-profits to offer a wide array of services to seniors (health clinics, screenings, etc.).

The new development will also provide up to 48 units of critically needed affordable housing for seniors. These one bedroom units will provide homes to very low to extremely low income seniors, aged 62 and older, who earn less than 50% of Area Median Income. The project will include high quality amenities including a community room, a computer center and library, and landscaped courtyards and furnished lobbies for casual social interaction. The affordable units will not only offer quality, safe homes at an affordable price, but as the first affordable transit-oriented community for older adults in Marin County, the development will also allow residents a high degree of mobility without a car. Combined with the on-site services offered by Whistlestop and the amenities in nearby downtown San Rafael, seniors will be able to live a rich, engaged life.

Finally, the new Whistlestop building will offer opportunities to create a key gateway development into the City. Eden and its design team have already laid the ground work to collaborate with SMART to ensure that the station and building work together aesthetically and improve the urban environment for downtown shoppers, diners and other visitors. This kind of collaboration and leadership from the private and non-profit sector is particularly needed in an era without redevelopment agencies. The team will work with community stakeholders to design an anchor development with elements of civic gathering spaces that will activate, improve and enliven this corner of downtown San Rafael for all residents.

### **Proximity to Transit, Services and Amenities for Future Residents**

Whistlestop Senior Housing will be developed on a quintessential infill site, located in the downtown area, and close to transportation, services, and community amenities. The future SMART train station will be located adjacent to development and will offer seniors the ability to travel easily through Marin and Sonoma counties. For more local trips, seniors will be able to walk two blocks to the Bettini Transportation Center where there are over 16 separate bus routes operated by three carriers including Marin Transit, Golden Gate Transit and Sonoma County Transit. In addition, Marin's Whistlestop Wheels Para-Transit service will be available on-site for all residents.

Residents will also be able to partake in the senior services offered on-site in the Whistlestop Active Aging Center. Seniors will find enrichment and fitness courses, special events, game groups, specialty groups, and outreach services that bring people together, encourage social connections, and create new learning experiences. Finally, residents will also be eligible to receive low-cost lunches in the on-site Jackson Café, a program operated by Whistlestop. Other important amenities within 0.5 miles include a Walgreens, several banks, retail stores and restaurants and coffee shops.

### **Affordability**

We plan to finance the housing component through the Low Income Housing Tax Credit Program (9% credits). 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 \$22,530,134 -- with the residential component totaling \$17,959,532. 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 the commercial and residential 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 list 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	\$200,000	2013	Yes	10/3/2013	Spring 2014
Transportation Authority of Marin	Predevelopment	\$115,668	4/2014	Yes	4/24/2014	Spring 2015
Marin Workforce Housing Trust	Construction	\$500,000	11/2013	No	N/A	N/A
City of San Rafael	Predevelopment & Construction	\$1,500,000	N/A	No	N/A	N/A
AHP	Construction	\$500,000	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?*

Eden Housing will be primarily responsible for implementing the project, but is partnering with Whistlestop, the current land owner and commercial space owner of the new project. Eden and Whistlestop have entered into an agreement that will defines how the two organizations will implement the development, financial, ownership, construction, and operational responsibilities for the project.

A Project Developer has been assigned the day to day responsibility for moving the project forward with support from the Director of Real Estate Development and the Executive Director. Eden has hired the architecture firm of Van Meter Williams Pollack. Working with Van Meter Williams Pollack, Eden and Whistlestop will work to secure all land use approvals from the City of San Rafael, as well as CEQA and NEPA approvals.

The current estimated project schedule is as follows:

1/2014 to 12/2014	Design Development
1/2015 to 12/2015	Public Approvals
3/2016 to 06/2016	Final Financing Commitments (Tax Credit Application/Award)
11/2016 to 5/2018	Construction
1/2018 to 6/2018	Rent Up

HOME funds will be spent on Construction, beginning November 2016.

**10. Equal Opportunity Commitment:** *Discuss your plans for recruiting women- and minority-owned firms to bid on the design and construction of this project, and your plans to provide employment opportunities to low-income people and businesses owned by low-income people.*

Outreach to women and minority owned construction firms

Eden will work with a general contractor to strategize maximum outreach to potential Minority Business Enterprises/ Women Business Enterprises (MBE/WBE) prior to subcontractor bidding. In addition to industry sources and contacts that the general contractor may have, which may include local Apprenticeship programs and training programs, Eden will outreach through both government affiliated and independent non-profit training and job-force development programs in Marin County. Eden will encourage the general contractor to look at MBE/WBE candidates for non-construction positions, such as administrative help in the contractor's office, if possible.

Eden requires (via its contract with the General Contractor) that its contractors use best efforts by taking the following steps:

1. Request for sub bids from MBE/WBE Subcontractors/ Suppliers through bid advertisements and contacting local agencies for list of subcontractors.
2. Contractor must advertise the project in certain trade papers indicating that it's a MBE/WBE project and that there will be potential employment opportunities (i.e. Marin Independent Journal).
3. Contractor to check in with workforce developments agencies for list of available MBE/WBE workers.
4. Contractor to post flyers looking for potential new hires in the neighborhood of the jobsite, which identify the positions to be filled. Also post in other places such as Goodwill and the Housing Authority.
5. Contractor to include MBE/WBE clause in all subcontracts that requires subcontractors to make a great effort to hire MBE/WBE low income workers, maintain records, and forward them to the general contractor and Eden for our files. Subcontractors must undergo the same process as the general contractor in looking for new MBE/WBE hires.

*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. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)*

#### Affirmative Marketing

The market area for Whistlestop Senior Housing is Marin County. The ethnic diversity of Marin's population is low but is increasing. In 1990, 88.7% of the population was white and 11.3% was African-American, Asian, Pacific Islander, or of other races. People of Hispanic origin (who may be of any racial group) made up 7.8% of the population. According to the 2000 Census, the nonwhite population increased to 16% and the Hispanic population to 11.1%. The white population was 84%. And for 2010, the nonwhite population increased to 20% and the Hispanic population to 15.5%.

According to the 2010 Census, the racial composition of the City of San Rafael is 70.6% White, 2.0% African-American, 1.2% American Indian/Alaska Native, 6.1% Asian, 0.2% Native Hawaiian/Pacific Islander, 14.8% other population, 5.1% two or more races, and 30% Hispanic or Latino.

The racial composition for the Census Tract of the neighborhood is similar to that of San Rafael as well as Marin County, with some variation in the smaller minority numbers (see table), and Latinos being the predominant minority group.

Eden Housing is eager to serve the minority market for senior housing in the market area. The table below shows the racial composition for Marin County, San Rafael, the Census Tract population, and Eden's portfolio.

COMPARISON OF RACIAL COMPOSITION (%)				
Ethnicity	Marin County	City of San Rafael	Census Tract 1110	Eden portfolio
White	80	70.6	72.8	29.7
Black/African-American	2.8	2.0	3.1	20.7
American Indian/Alaska Native	0.6	1.2	1.8	1.5
Asian	5.5	6.1	5.7	15.6
Native Hawaiian/Pacific Islander	0.2	0.2	0.4	
Other	6.7	14.8	11.3	15.6
Two or more races	4.2	5.1	5.0	
Hispanic or Latino	15.5	30	23.8	29
Total	100%	100%	100%	100%
Total Number of People	252,409	57,713	5,237	

Source: 2010 Census and Eden Housing Management Portfolio

Eden will make efforts to reach out all the minority populations in San Rafael and Marin County. In addition, as mentioned below, Eden will contact churches with large minority constituents in an effort to make sure that these minority communities have every opportunity to apply for residency at Whistlestop Senior Housing.

Based on Eden's track record in affirmative outreach and marketing, Whistlestop Senior Housing will have a resident population that is more ethnically diverse than the population of the Census Tract of the project, the City of San Rafael, and Marin County. The diversity of the Eden's resident population increases Eden's confidence that it will capture a significant minority market for Whistlestop Senior Housing.

Outreach Efforts to Minority Senior and Religious Organizations

By creating an awareness of the project in the minority communities and incorporation of a sensitivity to cultural/ethnic issues in the building and service programs, Whistlestop Senior Housing will provide a much needed opportunity to minorities for quality affordable senior housing. Eden Housing, Inc. will continue to build on links to the minority communities. The following minority organizations are a sample of the organizations that will be contacted as part of the Affirmative Fair Housing Marketing Plan for this project:

- Whistlestop Senior Center, San Rafael (Hispanic, Vietnamese, Persian, Russian)<sup>1</sup>
- Margaret Todd Senior Center - Alma Latina Club, Novato (Hispanic)
- Canal Welcome Center, San Rafael (all minorities)
- Marin City Senior Center, Sausalito (African-American, East Indian, Hispanic)
- Grassroots Leadership Network, San Rafael (all minorities)
- Spectrum LGBT, San Rafael (Lesbian, Gay, Bisexual, Transgender)
- Fair Housing of Marin, San Rafael (all minorities)

In addition to secular organizations serving minority groups, the following churches and religiously based organizations have been contacted and will be part of the marketing plan:

- Episcopal Senior Communities

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<sup>1</sup> Eden's partnership with Whistlestop provides instant access to a broad and diverse client base that we will reach out to for this project. The majority of clients that Whistlestop serves at their Active Aging Center are from groups that we will want to target under the affirmative marketing process. Whistlestop serves over 5,000 unduplicated older adults with the following demographic profile:

- 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.

Whistlestop will incorporate all of its existing marketing communications strategies and programs 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 and bilingual staff.

- San Rafael First United Methodist Church
- Valley Baptist Church
- Saint Raphael Church & Mission San Rafael Archangel
- Open Door Christian Church

Eden will outreach to these faith communities and seek to deepen its relationship with them as the project moves through predevelopment/design/construction to the marketing phase. Eden also will advertise the property in regional newspapers and minority-owned newspapers.

*How will your project affirmatively further fair housing?*

The housing component of the development will include up to 47 1-bedroom apartments and 1 2-bedroom manager apartment. The 1-bedroom apartments will be rented exclusively to lower income older adults age 62 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 by Eden Housing and our partner Whistlestop, this project is uniquely positioned to attract substantial numbers of racial/ethnic minority applicants, thereby resulting in an almost certain diverse racial/ethnic resident population. Eden will work closely with Whistlestop to marketing the housing to racial/ethnic minority groups (leveraging their racially/ethnically diverse client base) and to ensure 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 62 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, with some of these units designated to serve 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	\$38,750	\$46,500	\$62,050
2	44,300	53,160	70,900
3	49,850	59,820	79,750
4	55,350	66,420	88,600
5	59,800	71,760	95,700
6	64,250	77,100	102,800
	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?*

Whistlestop Senior Housing will make an impact on what many have acknowledged as one of the foremost social problems in one of the nation's highest-income counties, namely a lack of affordable housing. Seniors are among the vulnerable populations affected by the lack of affordable housing. Most seniors live on fixed pension or social security incomes and are often times forced to choose between paying for their housing and paying for other important needs, such as medicine. The Census Bureau assessed that more than 71% of Marin retirees receive Social Security income at a mean rate of \$15,838, an amount that falls short of what the Elder Index calculates to be the income required for a senior person to be able to live in Marin. A retiree in Marin with these earnings would only be able to afford \$396 per month for rent, based on paying 30% of one's income (a standard measure of housing costs).

The number of elderly in Marin County, and across the nation, only continues to grow. 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." Additionally, the California Department of Finance predicts that the elderly population will comprise 26% of the population increase in Marin over the next 40 years, with the greatest percentage increase in those elderly over 75 years of age. The Marin Commission on Aging (MCA) predicts even greater increases in Marin's elderly population. By the year 2020, according to MCA, one out of every three Marin residents will be 60 years of age or older.

Regional plans and assessments also document the need for this affordable housing. The ABAG Regional Housing Needs Assessment calls for 618 very low income housing units (those below 50% of AMI) to be built in Marin County between 2014 and 2022, and 240 very low income housing units to be built in San Rafael. Whistlestop Senior Housing's 48 units will meet 8% of Marin County's need and 21% of San Rafael's need.

Finally, the need for affordable housing in Marin is further evidenced by the low-vacancy rates and long-waiting lists at other affordable housing projects in the market area. In fact, both of Eden's existing properties in Marin have closed waitlists.

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

**Green Building**

Eden is an experienced "green" developer and is committed to incorporating green building principles into the design and construction of the project. We have been developing energy efficient buildings with durable, healthy materials and bay friendly landscapes with low water requirements for years. Our green strategy is guided by the requirements of our state funders, our participation in local technical assistance and rating programs, and our engagement of architects that are on the leading edge of green. We find that integrating green building principles into our developments can be an important means of building support for our work.

This project will be participating in the GreenPoint Rated (GPR) program and is expected to exceed 100 points. The development will meet or exceed green building requirements by the City of San Rafael.

C. Accessibility:

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

Eden's practice is to make all units located on the ground floor or on a floor served by an elevator "adaptable" regardless of funding source and to "build-out" at least 5% of units where federal funding requires that we meet the Uniform Federal Accessibility Standards (UFAS). In addition, at least 2% of the units will be equipped to suit the needs of the hearing or visually impaired.

We would like our senior residents to be able to age in place and encourage this by building senior properties in which all units can be accessed on grade or by elevator and all units are adaptable for accessibility. This practice is memorialized in our design guidelines, which are provided to our architect and general contractor at the beginning of a project and when they are periodically updated. Specifically, we plan to do the following for all senior units:

- Install grab bars in all showers
- Install backing for future installation of grab bars at toilets
- Build removable base cabinets at kitchens and bathroom sinks
- Install finishes that recognize seniors' distinct needs (e.g., provide pulls on all cabinet doors, provide good lighting)

Eden is an equal opportunity housing provider and employer and has adopted a non-discrimination policy. A non-discrimination statement is included in the footer of our letterhead and website and the equal housing opportunity logo and statement are posted in our central and property offices. Our property management affiliate Eden Housing Management, Inc. has an established fair housing and reasonable accommodations policy.

- For further information, please call Roy Bateman at 473-6698. It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903.
- **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.marincounty.org/cdbg](http://www.marincounty.org/cdbg); open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- The HOME regulations can be found at 24 CFR Part 92. Be sure to review the 2013 changes in the HOME regulations at <https://www.onecpd.info/resource/2333/24-cfr-part-92-home-investment-partnerships-program-final-rule/>.
- **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 Friday, December 5, 2014.**
- Don't forget to fill out the Organizational Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at [disabilityaccess@marincounty.org](mailto:disabilityaccess@marincounty.org). This form and other County documents are available in alternative formats upon request.

**HOME PROPOSALS MUST BE RECEIVED BY FRIDAY, DECEMBER 5, 2014 AT 5:00 P.M.**

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

k:\cycle\2015 cycle\applications fy15\2015-16 home application form.doc

JAN 10 2015

**Whistlestop Senior, 9% Tax Credits [Traditional Construction]**  
**SOURCES AND USES OF FUNDS**

SOURCES OF FUNDS	TOTAL	Acq./Predev.	Construction	Permanent	% of Total	Commercial	Residential	Per Unit	Assumptions	TERMS	Committed
Predevelopment Loan: Eden / TBD	\$ 1,928,656	\$ 857,327	\$ (857,327)	\$ -	0.00%	\$ 1,928,656	\$ -	\$ 37,817	4.50%	Eden LOC	
Whistlestop Equity from Land	\$ 1,500,000	\$ -	\$ 1,500,000	\$ -	6.68%	\$ -	\$ 1,500,000	\$ 29,412			
City Affordable In Lieu Fund	\$ 1,000,000	\$ -	\$ 1,000,000	\$ -	4.44%	\$ -	\$ 1,000,000	\$ 19,608		Loan - 55 yr deferred loan @ 3% simple	No
County of Marin HOME	\$ 500,000	\$ 500,000	\$ -	\$ -	2.22%	\$ -	\$ 500,000	\$ 9,804		Loan - 55 yr deferred loan @ 3% simple	No
Marin Community Foundation	\$ 200,000	\$ -	\$ -	\$ -	0.89%	\$ -	\$ 200,000	\$ 3,922	grant	Loan - 55 yr deferred loan @ 0% simple	No
Construction Loan	\$ -	\$ -	\$ 11,770,673	\$ (11,770,673)	0.00%	\$ -	\$ -	\$ -	4.50% int	Construction Loan @	
FHLB - AHP	\$ 500,000	\$ -	\$ 500,000	\$ -	2.22%	\$ -	\$ 500,000	\$ 9,804		Loan @ 0%	No
LH Tax Credit-LP Capital Contribution	\$ 12,488,362	\$ -	\$ 1,248,836	\$ 11,239,526	55.43%	\$ -	\$ 12,488,362	\$ 244,870	1.02 cents		No
LH Tax Credit-GP Capital Contribution	\$ 3,422	\$ -	\$ -	\$ 3,422	0.02%	\$ -	\$ 3,422	\$ 67			No
Housing Gap	\$ (0)	\$ (0)	\$ -	\$ -	0.00%	\$ -	\$ (0)	\$ (0)			
Commercial Gap	\$ 2,641,946	\$ -	\$ 2,641,946	\$ -	0.00%	\$ 2,641,946	\$ -	\$ -			
Permanent Financing	\$ 1,767,748	\$ -	\$ -	\$ 1,767,748	7.85%	\$ -	\$ 1,767,748	\$ 34,662	6.00% int	25 yr. term	
Permanent Financing - Section 8 Mortgage	\$ -	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	\$ -	6.00% int	15 yr. term	
Deferred Developer Fee	\$ -	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	\$ -			
	\$ -	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	\$ -			
	\$ -	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	\$ -			
	\$ -	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	\$ -			
<b>TOTAL SOURCES</b>	<b>\$ 22,530,134</b>	<b>\$ 1,657,327</b>	<b>\$ 19,732,783</b>	<b>\$ 1,240,023</b>	<b>88.27%</b>	<b>\$ 4,670,602</b>	<b>\$ 17,959,532</b>	<b>\$ 389,964</b>			
<b>Surplus/(Deficit)</b>	<b>(0)</b>	<b>0</b>	<b>0</b>	<b>(0)</b>							
USES OF FUNDS	TOTAL	Acq./Predev.	Construction	Permanent	Basis Eligible	Commercial	Residential	Cost/Unit	Cost/SqFt	Assumptions	Comments
<b>LAND &amp; IMPROVEMENTS:</b>											
Land Cost	\$ 1,928,656	\$ -	\$ 1,928,656	\$ -	-	\$ -	\$ 1,928,656	\$ 37,817	\$ 31	\$129	\$2.6M for total parcel. Prorated Housing portion shown.
Permanent & Temp Relocation (Commercial tenants)	\$ 271,000	\$ 271,000	\$ -	\$ -	-	\$ 69,975	\$ 1,928,656	\$ 5,314	\$ 4		4 commercial tenants @ max in lieu relo + consultant
Demolition	\$ 53,686	\$ -	\$ 53,686	\$ -	-	\$ -	\$ 53,686	\$ 1,053	\$ 1		Housing portion only. Commercial portion shown below.
Environmental Remediation	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		None assumed.
Site Maintenance (i.e. Security, Clean-Up)	\$ 5,000	\$ -	\$ 5,000	\$ -	5,000	\$ -	\$ 5,000	\$ 98	\$ 0		
Site Value Beyond Cost	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
Title & Escrow - Land Acquisition	\$ 10,000	\$ -	\$ 10,000	\$ -	-	\$ -	\$ 10,000	\$ 196	\$ 0		
Legal - Land Acquisition	\$ 15,000	\$ -	\$ 15,000	\$ -	-	\$ -	\$ 15,000	\$ 294	\$ 0		
<b>Total Land &amp; Improvements</b>	<b>\$ 2,283,342</b>	<b>\$ 271,000</b>	<b>\$ 2,012,342</b>	<b>\$ -</b>	<b>\$ 5,000</b>	<b>\$ 69,975</b>	<b>\$ 2,213,367</b>	<b>\$ 44,771</b>	<b>\$ 37</b>		
<b>DESIGN &amp; CONSULTING:</b>											
Architect	\$ 830,000	\$ 622,500	\$ 207,500	\$ -	615,686	\$ 214,314	\$ 615,686	\$ 16,275	\$ 13	6.50%	of hard costs or min of 825K.
Civil Engineering/Utility Design	\$ 75,000	\$ 75,000	\$ -	\$ -	55,634	\$ 19,366	\$ 55,634	\$ 1,471	\$ 1		
Construction Estimating/Management Services	\$ 100,000	\$ 20,000	\$ 80,000	\$ -	74,179	\$ 25,821	\$ 74,179	\$ 1,961	\$ 2		
Engineering Reports (i.e. Topo, Noise, Soils, Traffic, Biology)	\$ 50,000	\$ 50,000	\$ -	\$ -	37,090	\$ 12,910	\$ 37,090	\$ 980	\$ 2		
Environmental	\$ 40,000	\$ 40,000	\$ -	\$ -	29,672	\$ 10,328	\$ 29,672	\$ 784	\$ 1		for an MND only
Testing & Inspection	\$ 75,000	\$ 75,000	\$ -	\$ -	55,634	\$ 19,366	\$ 55,634	\$ 1,471	\$ 1		
<b>Total Design &amp; Consulting</b>	<b>\$ 1,170,000</b>	<b>\$ 807,500</b>	<b>\$ 362,500</b>	<b>\$ -</b>	<b>\$ 867,895</b>	<b>\$ 302,105</b>	<b>\$ 867,895</b>	<b>\$ 22,941</b>	<b>\$ 19</b>		
<b>CONSTRUCTION:</b>											
Off-Site Improvements	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
On-Site Improvements	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
Commercial/Childcare Construction	\$ 2,159,024	\$ -	\$ 2,159,024	\$ -	-	\$ 2,159,024	\$ -	\$ 42,334	\$ 38	\$143	
Whistlestop Build Out	\$ 451,400	\$ -	\$ 451,400	\$ -	-	\$ 451,400	\$ -	\$ 8,851	\$ 7	\$10	300K for kitchen + \$10 PSF TI of commercial space
Unit Construction	\$ 8,169,090	\$ -	\$ 8,169,090	\$ -	8,169,090	\$ -	\$ 8,169,090	\$ 160,178	\$ 131		
Podium/Garage	\$ 898,200	\$ -	\$ 898,200	\$ -	493,330	\$ 404,870	\$ 493,330	\$ 17,612	\$ 14		Slab on grade: \$25
General Requirements	\$ 850,000	\$ -	\$ 850,000	\$ -	630,522	\$ 219,478	\$ 630,522	\$ 16,667	\$ 14	\$50,000	each month of construction
GC Contingency	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -	2%	N/A
Contractor Overhead & Profit	\$ 747,967	\$ -	\$ 747,967	\$ -	554,835	\$ 193,132	\$ 554,835	\$ 14,666	\$ 12	5.5%	
Contractors Bond & Insurance	\$ 228,407	\$ -	\$ 228,407	\$ -	169,430	\$ 58,977	\$ 169,430	\$ 4,479	\$ 4	1.9%	
Pricing Escalation/Design Contingency	\$ 789,600	\$ -	\$ 789,600	\$ -	585,718	\$ 203,882	\$ 585,718	\$ 15,482	\$ 13	7.0%	pricing and design
Furniture, Fixtures & Equipment (common area)	\$ 51,000	\$ -	\$ 51,000	\$ -	51,000	\$ -	\$ 51,000	\$ 1,000	\$ 1	5.00%	owners
Construction Contingency	\$ 714,684	\$ -	\$ 714,684	\$ -	530,146	\$ 184,538	\$ 530,146	\$ 14,013	\$ 11		
<b>Total Construction</b>	<b>\$ 16,659,372</b>	<b>\$ -</b>	<b>\$ 16,659,372</b>	<b>\$ -</b>	<b>\$ 11,184,071</b>	<b>\$ 3,875,301</b>	<b>\$ 11,184,071</b>	<b>\$ 296,282</b>	<b>\$ 241</b>	<b>346</b>	per NRSF, excl. commd, contng, escalation & FF&E
<b>INDIRECT COSTS:</b>											
Permits & Fees	\$ 1,020,000	\$ 102,000	\$ 918,000	\$ -	756,627	\$ 263,373	\$ 756,627	\$ 20,000	\$ 16	20,000	current estimate estimate \$ 16,661.41 per unit + contingency
City Consulting, Legal & Entitlements	\$ 50,000	\$ 50,000	\$ -	\$ -	37,090	\$ 12,910	\$ 37,090	\$ 980	\$ 1		
Legal Fees - Const. Loan Closing	\$ 40,000	\$ -	\$ 40,000	\$ -	40,000	\$ -	\$ 40,000	\$ 784	\$ 1		
Legal Fees - Perm. Loan Closing	\$ 20,000	\$ -	\$ -	\$ 20,000	20,000	\$ -	\$ 20,000	\$ 392	\$ 0		
Legal Fees - Organization	\$ 6,000	\$ 6,000	\$ -	\$ -	6,000	\$ -	\$ 6,000	\$ 118	\$ 0		
Audit Fees	\$ 22,000	\$ -	\$ -	\$ 22,000	22,000	\$ -	\$ 22,000	\$ 431	\$ 0		
Sponsor Administration	\$ 1,400,000	\$ 75,000	\$ 250,000	\$ 1,075,000	1,075,000	\$ -	\$ 1,400,000	\$ 27,451	\$ 22		
Appraisal	\$ 10,000	\$ 10,000	\$ -	\$ -	10,000	\$ -	\$ 10,000	\$ 196	\$ 0		
Market Study	\$ 10,000	\$ 10,000	\$ -	\$ -	10,000	\$ -	\$ 10,000	\$ 196	\$ 0		
Rent/Up Marketing	\$ 61,000	\$ -	\$ 61,000	\$ -	-	\$ -	\$ 61,000	\$ 1,196	\$ 1	1000 + 10,000 for events and publicity	
Reserves:	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
Marketing & Bond Reserves	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
Initial Services Reserve	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -	25.0%	
Operating Reserve	\$ 150,789	\$ -	\$ 150,789	\$ -	-	\$ -	\$ 150,789	\$ 2,957	\$ 2	4 Months	operating costs & debt service
MHSA Capitalized Operating Subsidy Reserve	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
Section 8 MHP Transition Reserve (combined)	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -	0.0 years	of debt service
Partnership Management	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
Issuer Services Fee Reserve	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
HUD MCI	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
Soft Costs Contingency	\$ 46,219	\$ 35,000	\$ 11,219	\$ -	34,285	\$ 11,934	\$ 34,285	\$ 906	\$ 1	3%	
<b>Total Indirect Costs</b>	<b>\$ 2,836,008</b>	<b>\$ 288,000</b>	<b>\$ 1,280,219</b>	<b>\$ 1,267,789</b>	<b>\$ 2,304,001</b>	<b>\$ 288,218</b>	<b>\$ 2,647,789</b>	<b>\$ 65,608</b>	<b>\$ 45</b>		
<b>FINANCE &amp; CARRYING COSTS:</b>											
Liability/COCC Insurance	\$ 67,690	\$ -	\$ 67,690	\$ -	67,690	\$ 17,478	\$ 50,212	\$ 1,327	\$ 1	1.150%	assumes take RE tax responsibility at construction close
Real Estate Taxes	\$ 5,786	\$ -	\$ 25,073	\$ (19,287)	5,786	\$ -	\$ 5,786	\$ 113	\$ 0		
Predevelopment Loan Interest	\$ 67,870	\$ 67,870	\$ -	\$ -	67,870	\$ 17,525	\$ 50,345	\$ 1,331	\$ 1		
Costs of Issuance (Bonds)	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
Construction Loan Fees	\$ 117,707	\$ -	\$ 117,707	\$ -	117,707	\$ -	\$ 117,707	\$ 2,308	\$ 2	1.00%	N/A
Construction Loan Interest	\$ 640,030	\$ -	\$ 640,030	\$ -	375,190	\$ -	\$ 640,030	\$ 12,550	\$ 10	50% AOB	during construction, 100% AOB post construction
Permanent Financing Fees & Expenses	\$ 10,000	\$ 5,000	\$ -	\$ 5,000	10,000	\$ -	\$ 10,000	\$ 196	\$ 0	0.0%	
Title & Escrow - Construction Loan	\$ 30,000	\$ -	\$ 30,000	\$ -	30,000	\$ -	\$ 30,000	\$ 588	\$ 0		
Title & Escrow - Permanent Loan	\$ 15,000	\$ -	\$ -	\$ 15,000	-	\$ -	\$ 15,000	\$ 294	\$ 0		
Lender-Appraisal, Legal & Consulting (Inspections incl)	\$ 75,850	\$ 8,000	\$ 67,850	\$ -	75,850	\$ -	\$ 75,850	\$ 1,487	\$ 1		
<b>Total Finance &amp; Carry Costs</b>	<b>\$ 1,029,933</b>	<b>\$ 80,870</b>	<b>\$ 948,350</b>	<b>\$ 713</b>	<b>\$ 750,993</b>	<b>\$ 35,003</b>	<b>\$ 994,930</b>	<b>\$ 20,195</b>	<b>\$ 16</b>		
<b>TAX CREDITS/SYNDICATION EXPENSES:</b>											
TCAC Application Fee	\$ 2,000	\$ 2,000	\$ -	\$ -	-	\$ -	\$ 2,000	\$ 39	\$ 0		
TCAC Allocation Fee	\$ 48,979	\$ 48,979	\$ -	\$ -	-	\$ -	\$ 48,979	\$ 960	\$ 1	4%	of annual tax credit allocation
TCAC Performance Deposit	\$ 48,979	\$ 48,979	\$ -	\$ -	-	\$ -	\$ 48,979	\$ 960	\$ 1	4%	of annual tax credit allocation
TCAC Performance Deposit Refund	\$ (48,979)	\$ -	\$ -	\$ (48,979)	-	\$ -	\$ (48,979)	\$ (960)	\$ (1)		
TCAC Monitoring Fee	\$ 20,500	\$ -	\$ -	\$ 20,500	-	\$ -	\$ 20,500	\$ 402	\$ 0	410	per unit (not including manager's unit)
CDLAC Performance Deposit	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -	0.0%	of bond allocation
CDLAC Performance Deposit Refund	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
Syndication Consultant	\$ 40,000	\$ 10,000	\$ 30,000	\$ -	-	\$ -	\$ 40,000	\$ 784	\$ 1		
Syndication Legal Fees	\$ 40,000	\$ -	\$ 40,000	\$ -	-	\$ -	\$ 40,000	\$ 784	\$ 1		
Syndication-Investor Legal	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
Syndication Other: Bridge Loan Fees	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
Syndication Other: Bridge Loan/Dev Fee Interest	\$ -	\$ -	\$ -	\$ -	-	\$ -	\$ -	\$ -	\$ -		
<b>Total TCAC/Syndication</b>	<b>\$ 151,479</b>	<b>\$ 109,959</b>	<b>\$ 70,000</b>	<b>\$ (28,479)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 161,479</b>	<b>\$ 2,970</b>	<b>\$ 2</b>		
<b>TOTAL DEVELOPMENT EXPENSES</b>	<										

**Whistlestop Senior, 9% Tax Credits [Traditional Construction]**

**RESIDENTIAL CASH FLOW PROJECTION**

Year	Infl./Vacancy	Calendar														
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
Tenant Payments	2.5%	499,224	511,705	524,497	537,610	551,050	564,826	578,947	593,420	608,256	623,462	639,049	655,025	671,401	688,186	705,390
Tenant Payments (MHTSA)	2.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capitalized Operating Expenses (MHTSA)	2.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Income	1.0%	5,724	5,791	5,839	5,897	5,956	6,016	6,076	6,137	6,198	6,260	6,323	6,386	6,450	6,514	6,580
Commercial/Childcare Income	1.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PRAC Operating Subsidy	2.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Scheduled Gross Income		504,948	517,496	530,336	543,507	557,006	570,842	585,023	599,557	614,454	629,723	645,372	661,411	677,851	694,700	711,970
Residential Vacancy (HUD)	5.0%	(25,247)	(25,874)	(26,517)	(27,175)	(27,850)	(28,542)	(29,251)	(29,978)	(30,723)	(31,496)	(32,289)	(33,071)	(33,893)	(34,735)	(35,599)
Residential Vacancy (non-HUD)	5.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Residential Vacancy (MHTSA)	10.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Vacancy	50.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effective Gross Income		479,701	491,612	503,819	516,332	529,156	542,300	555,772	569,579	583,732	598,236	613,103	628,341	643,956	659,965	676,372
Total Operating Expenses (non MHTSA)	3.5%	(280,500)	(290,318)	(300,479)	(310,995)	(321,880)	(333,146)	(344,806)	(356,874)	(369,365)	(382,293)	(395,673)	(409,522)	(423,855)	(438,690)	(454,044)
Total Operating Expenses (MHTSA)	3.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Services Fee (Non MHTSA)	3.5%	(14,790)	(15,308)	(15,843)	(16,398)	(16,972)	(17,566)	(18,181)	(18,817)	(19,476)	(20,157)	(20,863)	(21,593)	(22,349)	(23,131)	(23,940)
Services Fee (MHTSA)	3.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issuer Monitoring Fee	0.1%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Replacement Reserves	3.5%	(20,400)	(21,114)	(21,853)	(22,618)	(23,409)	(24,229)	(25,077)	(25,954)	(26,863)	(27,803)	(28,776)	(29,783)	(30,826)	(31,905)	(33,021)
Net Operating Income		164,011	164,872	165,644	166,321	166,894	167,359	167,708	167,934	168,028	167,983	167,791	167,443	166,929	166,240	165,366
Debt Service	1st Mortgage	(136,676)	(136,676)	(136,676)	(136,676)	(136,676)	(136,676)	(136,676)	(136,676)	(136,676)	(136,676)	(136,676)	(136,676)	(136,676)	(136,676)	(136,676)
Debt Service	2nd Mortgage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Available Cash		27,335	28,197	28,969	29,645	30,219	30,684	31,033	31,258	31,353	31,308	31,116	30,767	30,253	29,564	28,690
Debt Coverage Ratio		1.20	1.21	1.21	1.22	1.22	1.22	1.23	1.23	1.23	1.23	1.23	1.23	1.22	1.22	1.21
Asset Management Fee	\$ 5,000	\$(5,000)	\$(5,175)	\$(5,356)	\$(5,544)	\$(5,738)	\$(5,938)	\$(6,146)	\$(6,361)	\$(6,584)	\$(6,814)	\$(7,053)	\$(7,300)	\$(7,555)	\$(7,820)	\$(8,093)
Deferred Developer Fee	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Partnership Management Fee	\$ 25,000	\$(22,335)	\$(23,022)	\$(23,613)	\$(24,101)	\$(24,481)	\$(24,749)	\$(24,886)	\$(24,897)	\$(24,769)	\$(24,493)	\$(24,063)	\$(23,467)	\$(22,698)	\$(21,745)	\$(20,597)
Accrued Partnership Management Fee																
Available Cash Flow		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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## Organization Profile - 2015-16 Data Collection Pilot

<b>Disabled %</b>						

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

### Income Limits

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