

SH-1

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

1. **Project Name:** ^{LIFEHOUSE-} Sunrise II
2. **Total Amount Requested:** \$17,000
Non-housing proposals must specify the amount requested from each planning area.
3. **Project Sponsor:** Lifehouse

Contact Person: Brent Kush

Title: Director of Finance and Administration

Mailing Address:

899 Northgate Drive, Suite 500
San Rafael, CA 94903

Telephone: 415 526-5308 **Ext.**

Fax: 415 472-5739

E-mail: bkush@lifehouseagency.org

For non-housing projects only:	Funds Requested
Lower Ross Valley Planning Area	\$
Novato Planning Area	\$
Richardson Bay Planning Area	\$
San Rafael Planning Area	\$
Upper Ross Valley Planning Area	\$
West Marin Planning Area	\$

Website (optional):

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

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

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

4. **Project Location: (Precise street address).** For housing and capital projects, include the year the building was constructed and the Assessor's Parcel Number.

Address: 48 Golden Hinde Ave., San Rafael, CA 94903

Parcel Number 175-291-10

This is an approximately 55 year old house.

5. **Project Description:**

This is a home that is licensed by Health Care Licensing for six adults with severe and profound developmental disabilities. Several of the residents use wheelchairs for mobility and have very limited mobility. One of the bathrooms is in extremely poor condition due to the wear and tear by residents, most of who are in wheelchairs. The bathroom requires demolition of the existing main shower/main bathroom.

6. **Total Project Cost:** (Include all costs for this particular project regardless of source.) \$ 17,000

7. Project Budget for CDBG Funds:

Budget **must** include an itemized estimate of how you would spend the CDBG amount you are requesting, as accurate and comprehensive as possible. For example, land or building acquisition costs, construction costs, remodeling costs, architectural and engineering fees, salaries, administrative expenses, etc. **For rehabilitation or construction projects, you must include a contractor's written bid or other equally reliable cost estimate, using Davis-Bacon wage rates if applicable.** If your project includes residential rehabilitation, describe your plans to comply with federal lead paint regulations.

1. Remove all tile and substrate.
2. Install new plumbing and drain.
3. Re-float bathroom drain.
4. Install new waterproof main to code.
5. Install new floor tile 2x2 nonslip.
6. Install dense shield wall border.
7. Waterproof dense shield.
8. Upgrade electrical
9. Install new toilet, sink and fixtures.

8. Other Sources of Funds for this Project: Include amount, source, use, status, and timing of funds other than CDBG funds, if applicable. Have you applied for the other funds? Are the other funds **firmly committed** for this project?

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
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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?

Lifeshouse administrative staff will work with a contractor to schedule the work. Bids will be obtained and the lowest/most qualified bid will be awarded. The project should take approximately one month to complete.

10. Need for the Project:

A. Need Group

What groups or individuals will benefit from the project? What income level will you serve? How will you document eligibility? CDBG recipients are required to provide documentation that the majority of the users have incomes at or below the CDBG income limits. The current upper income limits for CDBG beneficiaries are shown in the table below. Applicants for housing funds must describe how the project will ensure long-term affordability.

Household Size	Income Limit
1	\$62,050
2	70,900
3	79,750
4	88,600
5	95,700
6	102,800
7	109,900
8	117,000

This is a licensed group home for 6 adults with developmental disabilities who have severe and profound medical and self care needs. . The individuals who live here are considered at the "extremely low income" level. They do receive MediCal. The home is owned by Lifeshouse, a non-profit agency providing residential services to individuals with developmental disabilities

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

Funding for all projects has been negatively affected by the economic downturn and also the cuts and frozen rates from the state for the services provided by Lifeshouse. There have not been funds to make needed repairs.

C. **Equal Opportunity:** *For all projects, which demographic groups are least likely to apply, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)*

The residents of this home are referred by the regional center/state of California. Lifehouse has a policy of non-discrimination in who it serves.

If this project involves housing, how will it affirmatively further fair housing?

The individuals who live here all have disabilities and are considered extremely low income. The home will always house people from this population.

If this project involves construction, discuss (1) your plans for recruiting women- and minority-owned firms to bid on the design and development of this project, and (2) your plans to provide employment opportunities to low-income people and businesses owned by low-income people.

Lifehouse does not discriminate in the selection of contractors. Lifehouse has a policy of non-discrimination when it comes to contracting work. In recruiting contractors, minorities are always considered.

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

All the residents of the home have disabilities. Many of them have physical disabilities necessitating the use of wheelchairs. This home will always be designated as a home for people with developmental disabilities.

E. **Green Building:** *For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

A consultant on "green" construction will be consulted and all available materials will be used to accomplish "green" objectives. Lifehouse as the owner is a nonprofit agency.

- For further information, please call Roy Bateman (473-6698). It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903-4157.
- **Applications sent by fax or e-mail will not be accepted.**
- This form can be expanded to accommodate additional text, but we encourage you to be brief. You may attach supplementary material. If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit: www.marincounty.org/cdbg; open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- Don't forget to fill out the Organization Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at disabilityaccess@marincounty.org. This form and other County documents are available in alternative formats upon request.

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

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

Organization Profile - 2015-16 Data Collection Pilot

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

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

Name of Organization: Lifehouse, Inc - Sunrise II house, San Rafael

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

For group homes only - not entire organization

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

Percentages (%)	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
Ethnic/Racial Demographics						
Asian-American/Pacific Islander		16%				
African-American/Black						
Caucasian/White		84%				
Native American						
Mixed Heritage						
Unknown/other						
TOTAL %	100%	100%	100%	100%	100%	100%
Latino/Hispanic Origin						
Of Latino/ Hispanic Origin		40%				
NOT of Latino/ Hispanic Origin		60%				
TOTAL %	100%	100%	100%	100%	100%	100%
Age						
0-5 years old						
6-17						
18-24		16%				
25-59		84%				
60 +						
TOTAL %	100%	100%	100%	100%	100%	100%
Gender						
Female		50%				
Male		50%				
Total %	100%	100%	100%	100%	100%	100%
Disabled %		100%				

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

SH-2

**MARIN COUNTY COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) PROPOSAL
2014-15**

1. **Project Name:** Marinwood
3. **Project Sponsor:** BRIDGE Housing Corporation

2. **Total Amount Requested:** \$650,000
Non-housing proposals must specify the amount requested from each planning area.

Contact Person: Robert Stevenson

Title: Senior Project Manager

Mailing Address:

600 California St., Suite 900
San Francisco, CA 94108

Telephone: (415) 989-1111 **Ext.** 4008

Fax: (415) 495-4898

E-mail: rstevenson@bridgehousing.com

For non-housing projects only:	Funds Requested
Lower Ross Valley Planning Area	\$
Novato Planning Area	\$
Richardson Bay Planning Area	\$
San Rafael Planning Area	\$
Upper Ross Valley Planning Area	\$
West Marin Planning Area	\$

Website (optional): www.bridgehousing.com

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

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

4. **Project Location: (Precise street address).** For housing and capital projects, include the year the building was constructed and the Assessor's Parcel Number.

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:**

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.)
\$22,885,000

7. Project Budget for CDBG Funds:

Budget **must** include an itemized estimate of how you would spend the CDBG amount you are requesting, as accurate and comprehensive as possible. For example, land or building acquisition costs, construction costs, remodeling costs, architectural and engineering fees, salaries, administrative expenses, etc. **For rehabilitation or construction projects, you must include a contractor's written bid or other equally reliable cost estimate, using Davis-Bacon wage rates if applicable.** If your project includes residential rehabilitation, describe your plans to comply with federal lead paint regulations.

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

***Please see project sources and uses attachment.

8. Other Sources of Funds for this Project: Include amount, source, use, status, and timing of funds other than CDBG funds, if applicable. Have you applied for the other funds? Are the other funds **firmly committed** for this project?

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?

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. Need for the Project:

A. Need Group

What groups or individuals will benefit from the project? What income level will you serve? How will you document eligibility? CDBG recipients are required to provide documentation that the majority of the users have incomes at or below the CDBG income limits. The current upper income limits for CDBG beneficiaries are shown in the table below. Applicants for housing funds must describe how the project will ensure long-term affordability.

Household Size	Income Limit
1	\$62,050
2	70,900
3	79,750
4	88,600
5	95,700
6	102,800
7	109,900
8	117,000

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.

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.

C. Equal Opportunity: *For all projects, which demographic groups are least likely to apply, and what affirmative marketing steps do you plan to reach them?*

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.

D. Accessibility: *What steps are you taking to make this project (and your overall program) 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.

E. Green Building: *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.

- For further information, please call Roy Bateman (473-6698). It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903-4157.
- **Applications sent by fax or e-mail will not be accepted.**
- This form can be expanded to accommodate additional text, but we encourage you to be brief. You may attach supplementary material. If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit: www.marincounty.org/cdbg; open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- Don't forget to fill out the Organization Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at disabilityaccess@marincounty.org. This form and other County documents are available in alternative formats upon request.

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

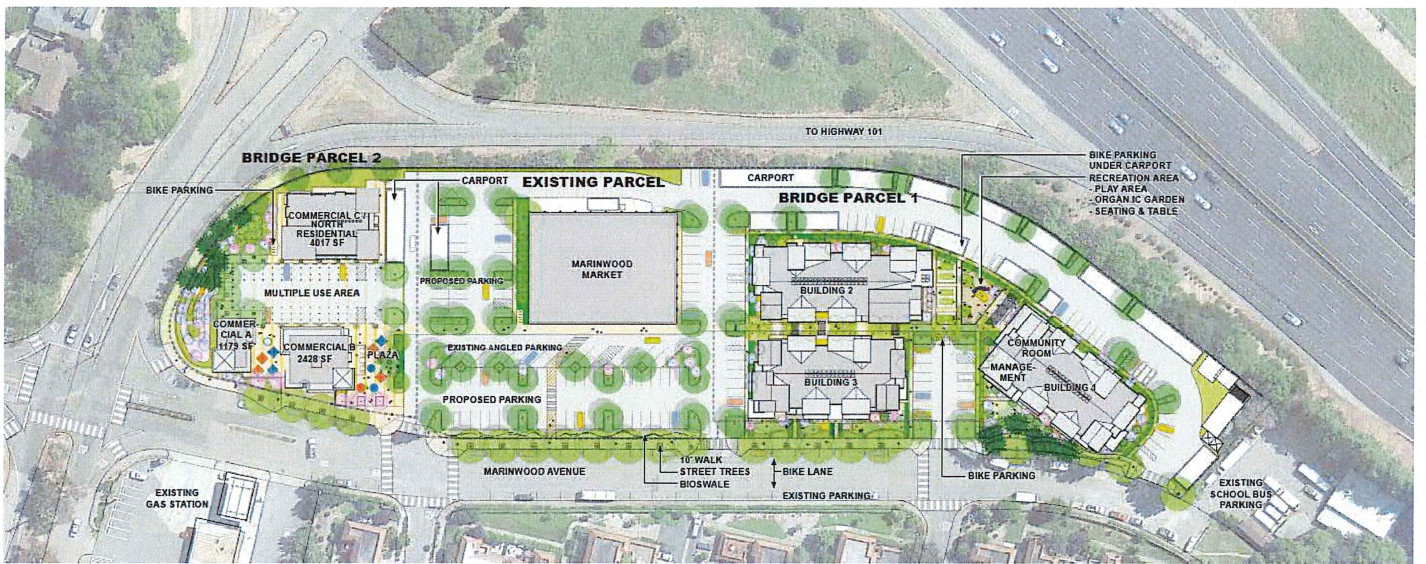
Remember that we don't accept e-mailed or faxed applications.

MARINWOOD PLAZA SOURCES AND USES

12/5/2014

SOURCES AND USES	Predevelopment Period	Construction Period	Permanent Period
Sources of Funds			
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
TOTAL SOURCES	6,230,331.94	24,098,665.70	32,098,605.47
Uses of Funds			
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
TOTAL USES	6,480,331.94	23,848,665.70	32,098,605.47

Site Plan and Parcels



Marinwood, CA 94903

Miller Creek Rd

Marinwood Ave

Seville Dr

Pueblo Dr

Majorca Ct

Redwood Hwy

© 2011 Google





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

SH-3

1. Project Name: **San Rafael**
Residential Rehabilitation Loan Program

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

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

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

Contact Person: **Carmen Hall Soruco**

Title: **Homeownership Programs Manager**

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

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

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

E-mail: **csoruco@marinhousing.org**

Website (optional): **www.marinhousing.org**

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

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

4. Project Location: (**Precise street address**). For housing and capital projects, include the year the building was constructed and the Assessor's Parcel Number.

The Residential Rehabilitation Loan Program provides home repair and property improvement loans throughout Marin County to low-income owner occupants of single family homes, floating homes docked in approved berths, mobile homes located within mobile home parks and non-profit-sponsored group homes serving special populations.

5. Project Description:

The Rehabilitation Loan Program underwrites and funds low-interest home repair loans of up to \$35,000 to very low income homeowners who reside in their homes, and non-profit group home sponsors, to undertake and complete necessary home repairs, correct substandard housing conditions and eliminate health and safety hazards.

Types of repairs and improvements that may be undertaken include the repair or upgrading of existing plumbing, heating and electrical systems, roof repair or replacement, correction of foundation, drainage, dry rot and termite-related problems, emergency and/or storm-related repairs, energy and water conservation measures such as window replacement, and ADA improvements for wheelchair accessibility such as ramps and roll-in showers.

Borrowers receive technical assistance from staff in determining the scope of needed repairs, consultation with local building departments, development of cost estimates, obtaining of bids and contracting for the repairs, monitoring and inspecting the work under construction and issuing progress payments for labor and materials. The specific repayment terms of each loan are tailored to fit the homeowner's individual financial circumstances and can be deferred payment loans, due upon sale of the property.

Over the past 39 years, the Residential Rehabilitation Loan Program has processed 1426 applications and funded 716 loans totaling \$12,991,693 as well as 75 further advances on existing loans totaling \$535,078. In San Rafael, 143 loans have been funded for a total of \$2,773,292.

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

Total CDBG funds requested are \$530,000. Of this amount \$150,000 is requested from the Countywide Housing allocation for loans to be made available throughout the County, and a combined total of \$380,000 (including \$140,000 for San Rafael) requested from individual Planning Areas for additional loans to be made within each Planning Area.

7. Project Budget for CDBG Funds:

*Budget **must** include an itemized estimate of how you would spend the CDBG amount you are requesting, as accurate and comprehensive as possible. For example, land or building acquisition costs, construction costs, remodeling costs, architectural and engineering fees, salaries, administrative expenses, etc. For rehabilitation or construction projects, you must include a contractor's written bid or other equally reliable cost estimate, using Davis-Bacon wage rates if applicable. If your project includes residential rehabilitation, describe your plans to comply with federal lead paint regulations.*

Individual rehabilitation loans range from \$5,000 to a maximum of \$35,000. The funds requested will provide loan funds for approximately 21 new loans at an average loan amount of \$25,000. Administrative costs to run the program average \$22,000 per month.

8. Other Sources of Funds for this Project: Include amount, source, use, status, and timing of funds other than CDBG funds, if applicable. Have you applied for the other funds? Are the other funds **firmly committed** for this project?

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Marin Comm. Fdn.	Gates Coop	\$1,303K	1996	Yes	1996	1996

9. Project Implementation:

Who will be responsible for implementing the project? How will it be implemented and what is the proposed schedule for project implementation?

Marin Housing Authority administers the Residential Rehabilitation Loan Program and is responsible for its implementation throughout the county. Program staff includes the Homeownership Programs Manager, the Homeownership Programs Specialist, and the Homeownership Programs Services Coordinator, all at half-time, with support provided by General Services and Accounting staff. The program has been operating successfully for many years and is continually evolving to adapt to current situations, building codes, etc.

10. Need for the Project:

A. Need Group

What groups or individuals will benefit from the project? What income level will you serve? How will you document eligibility? CDBG recipients are required to provide documentation that the majority of the users have incomes at or below the CDBG income limits. The current upper income limits for CDBG beneficiaries are shown in the table below. Applicants for housing funds must describe how the project will ensure long-term affordability.

Household Size	Income Limit
1	\$62,050
2	70,900
3	79,750
4	88,600
5	95,700
6	102,800

Since 2001, the program has specifically benefited very low-income homeowners and non-profit-sponsored group homes serving very low income special populations. Every household assisted through the program has income well below 80% of median with the majority (90%) below 50% of median. The average household income is 35% of median. Eligibility is documented in a personal interview conducted with each applicant in which original tax returns, pay stubs, assistance payments and all other sources of income are reviewed and copied to the file. All loan applications are then presented for approval by the Rehab Loan Committee.

The program ensures long term affordability in two ways: 1) by providing low-cost financing that enables a low-income homeowner to repair and maintain his/her home in order to continue to reside in it; and 2) by providing the option of deferred principal and interest repayment, thereby allowing the borrower to avoid unaffordable loan payments. Staff works closely with other social service agencies in identifying and assisting clients who include:

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

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

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

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

With the ever-rising cost of real estate in Marin County, one of the highest-priced areas in the country, and the diminishing amount of affordable housing, the Rehab Loan Program is the only way for low-income homeowners, often elderly citizens on fixed incomes who purchased their homes many years ago, to maintain their property in a safe and livable condition so they can remain in their homes and age in place.

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

C. Equal Opportunity: For all projects, which demographic groups are least likely to apply, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)

Racial and ethnic minorities are underrepresented in the Rehab Loan Program which reflects their overall underrepresentation as homeowners in Marin County. Low-income homeowners who are able to purchase property do so predominantly in the areas where real estate prices are the lowest, namely the Canal Area in San Rafael and Marin City. In order to reach this demographic group, a search of homeowners in these census tracts was conducted through Old Republic Title Company which yielded over 900 names. We have begun mailing out Rehab Loan information to these individual owners spread out over several months.

Program applications and brochures are available in Spanish and Vietnamese as well as English and are disseminated through senior centers, community centers, Hispanic agencies, social service agencies, lawyers for the elderly, senior resource directories, mobile home and floating home site management offices, public libraries and workshops. Interpreters are also available on MHA staff.

If this project involves housing, how will it affirmatively further fair housing?

By serving low-income households who are underrepresented as homeowners in this high-priced real estate market of Marin County, the Program furthers fair housing by providing the means for them to remain in their homes. This means that the majority of borrowers are elderly who were able to buy their homes years ago when they were not low-income but who are now living on fixed low incomes.

For current low-income prospective buyers it is next to impossible to buy into this market unless it is by purchasing a Below-Market-Rate housing unit and tapping into the mortgage assistance programs available through MHA. In order to reach this demographic of younger low-income households, the income guidelines for the Rehab Loan Program were expanded from very-low (50% AMI) to low (80% AMI) for BMR owners and a fully amortized repayment plan required. Several such Rehab Loans have been made to BMR owners to cover the cost of special assessments for exterior repairs as well as other necessary home repairs and upgrades.

If this project involves construction, discuss (1) your plans for recruiting women- and minority-owned firms to bid on the design and development of this project, and (2) your plans to provide employment opportunities to low-income people and businesses owned by low-income people.

A list of contractors who have worked successfully on past rehab loan projects is maintained by staff and continually updated. RFPs have been sent out in the past to attract women and minority construction companies to add to the list which is handed out borrowers upon request. We recommend that they solicit three bids before signing a contract. The final choice of contractor, however, is up to the homeowner. For small non-technical projects under \$500, homeowners may use unlicensed low-income laborers.

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

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

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

- E. **Green Building:** *For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

Whenever and wherever feasible, "green building" principles will be applied and implemented to assure the highest possible energy efficiency of the dwelling and the use of methods and materials least disruptive to the environment. Typical improvements include installation of high-efficiency windows and appliances, insulation in walls, ceilings and floors, low-flow toilets and shower heads, and weather-stripping.

- For further information, please call Roy Bateman (473-6698). It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903-4157.

Applications sent by fax or e-mail will not be accepted.

- This form can be expanded to accommodate additional text, but we encourage you to be brief. You may attach supplementary material. If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit: www.marincounty.org/cdbg; open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- Don't forget to fill out the Organization Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at disabilityaccess@marincounty.org. This form and other County documents are available in alternative formats upon request.

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

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

Organization Profile – 2015-16 Data Collection Pilot

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

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

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

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

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

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

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

Organization Profile - 2015-16 Data Collection Pilot

Income Limits

Household Size	Very Low Income Limit (\approx50% of Median Income)	Low Income Limit (\approx80% 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

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.)

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 CDBG Funds:

Budget **must** include an itemized estimate of how you would spend the CDBG amount you are requesting, as accurate and comprehensive as possible. For example, land or building acquisition costs, construction costs, remodeling costs, architectural and engineering fees, salaries, administrative expenses, etc. **For rehabilitation or construction projects, you must include a contractor's written bid or other equally reliable cost estimate, using Davis-Bacon wage rates if applicable.** If your project includes residential rehabilitation, describe your plans to comply with federal lead paint regulations.

CDBG funds would be used exclusively for land acquisition costs.

8. Other Sources of Funds for this Project: Include amount, source, use, status, and timing of funds other than CDBG funds, if applicable. Have you applied for the other funds? Are the other funds **firmly committed** for this project?

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Marin 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?

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 define 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

10. Need for the Project:

A. Need Group

What groups or individuals will benefit from the project? What income level will you serve? How will you document eligibility? CDBG recipients are required to provide documentation that the majority of the users have incomes at or below the CDBG income limits. The current upper income limits for CDBG beneficiaries are shown in the table below. Applicants for housing funds must describe how the project will ensure long-term affordability.

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.

Eligibility will be documented in the leasing application process and our property manager will follow all compliance steps to ensure residents meet the CDBG income limits.

Household Size	Income Limit
1	\$62,050
2	70,900
3	79,750
4	88,600
5	95,700
6	102,800
7	109,900
8	117,000

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

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.

- C. Equal Opportunity: For all projects, which demographic groups are least likely to apply, and what affirmative marketing steps do you plan to reach them? (Affirmative marketing means analyzing which demographic groups are least likely to apply and taking extra steps to market the program to those groups. One aspect of affirmative marketing is implementing strategies to make your program more welcoming and comfortable to the groups which are least likely to apply. Be sure to consider race, ethnicity, and disability, as well as other demographic factors, in your analysis.)

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)¹
- 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
- 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.

If this project involves housing, how will it 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 55 and older with incomes below 50% of Marin County Area Median Income. As described more fully above, due to the comprehensive racial/ethnic diversity of the population already served 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.

¹ 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.

If this project involves construction, discuss (1) your plans for recruiting women- and minority-owned firms to bid on the design and development of this project, and (2) your plans to provide employment opportunities to low-income people and businesses owned by low-income people.

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.

D. Accessibility: *What steps are you taking to make this project (and your overall program) 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.

E. Green Building: *For new construction or rehabilitation, what will you do to incorporate "green building" principles?*

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.

- For further information, please call Roy Bateman (473-6698). It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903-4157.
- **Applications sent by fax or e-mail will not be accepted.**
- This form can be expanded to accommodate additional text, but we encourage you to be brief. You may attach supplementary material. If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit: www.marincounty.org/cdbg; open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- Don't forget to fill out the Organization Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at disabilityaccess@marincounty.org. This form and other County documents are available in alternative formats upon request.

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

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

Whitestop 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	\$ -	\$ 857,327	\$ (857,327)	\$ -	0.00%	-	-	-	4.50%	Eden LOC	-
Whitestop Equity from land	\$ 1,928,656	\$ -	\$ 1,928,656	\$ -	8.56%	1,928,656	\$ 37,817	-	-	-	-
City Affordable in Lieu Fund	\$ 1,500,000	\$ -	\$ 1,500,000	\$ -	6.66%	-	\$ 1,500,000	\$ 29,412	-	-	-
County of Marin CDBG	\$ 1,000,000	\$ -	\$ 1,000,000	\$ -	4.44%	-	\$ 1,000,000	\$ 19,608	\$695K; FY 12/13	Loan - 55 yr deferred loan @ 3% simple	No
Transportation Authority of Marin	\$ 500,000	\$ 500,000	\$ -	\$ -	2.22%	-	\$ 500,000	\$ 9,804	grant	Loan - 55 yr deferred loan @ 0% simple	No
Marin Community Foundation	\$ 200,000	\$ 200,000	\$ -	\$ -	0.89%	-	\$ 200,000	\$ 3,922	4.50% int	Construction Loan @	No
Construction Loan	\$ -	\$ -	\$ 11,770,673	\$ (11,770,673)	0.00%	-	-	-	1.02 cents	Loan @ 0%	No
FHLB - AHP	\$ 500,000	\$ -	\$ 500,000	\$ -	2.22%	-	\$ 500,000	\$ 9,804	-	-	No
LHJ Tax Credit-LP Capital Contribution	\$ 12,488,362	\$ -	\$ 1,248,836	\$ 11,239,526	55.43%	-	\$ 12,488,362	\$ 244,870	-	-	No
LHJ Tax Credit-QP Capital Contribution	\$ 3,422	\$ -	\$ -	\$ 3,422	0.02%	-	\$ 3,422	\$ 67	-	-	No
Housing Gap	\$ (0)	\$ (0)	\$ (0)	\$ (0)	0.00%	-	\$ (0)	\$ (0)	-	-	No
Commercial Gap	\$ 2,641,946	\$ -	\$ 2,641,946	\$ -	11.60%	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%	-	-	-	-	-	-
TOTAL SOURCES	\$ 22,650,134	\$ 1,657,327	\$ 19,732,783	\$ 1,240,023	88.27%	\$ 4,570,602	\$ 17,869,632	\$ 389,964			
Surplus/(Deficit)	\$ 0	\$ 0	\$ 0	\$ (0)							
USES OF FUNDS	TOTAL	Acq/Predev.	Construction	Permanent	Basis Eligible	Commercial	Residential	Cost/Unit	Cost/SqFt	Assumptions	Comments
LAND & IMPROVEMENTS:											
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	\$ 201,025	\$ 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	-	-
Total Land & Improvements	\$ 2,283,342	\$ 271,000	\$ 2,012,342	\$ -	\$ 5,000	\$ 69,975	\$ 2,213,367	\$ 44,771	\$ 37		
DESIGN & CONSULTING:											
Architect	\$ 830,000	\$ 622,500	\$ 207,500	\$ -	\$ 615,686	\$ 214,314	\$ 615,686	\$ 16,275	\$ 13	8.50%	of hard costs or min of 825K.
Civil Engineering/Joint Trench 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	\$ 1	-	-
Environmental	\$ 40,000	\$ 40,000	\$ -	\$ -	\$ 29,872	\$ 10,128	\$ 29,872	\$ 784	\$ 1	-	for an MND only
Testing & Inspection	\$ 75,000	\$ -	\$ 75,000	\$ -	\$ 55,634	\$ 19,366	\$ 55,634	\$ 1,471	\$ 1	-	-
Total Design & Consulting	\$ 1,170,000	\$ 807,500	\$ 362,500	\$ -	\$ 867,895	\$ 302,105	\$ 867,895	\$ 22,941	\$ 19		
CONSTRUCTION:											
Off-Site Improvements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
On-Site Improvements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Commercial/Childcare Construction	\$ 2,159,024	\$ -	\$ 2,159,024	\$ -	\$ -	\$ 2,159,024	\$ -	\$ 42,334	\$ 35	\$143	
Whitestop Built 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	\$ 896,200	\$ -	\$ 896,200	\$ -	\$ 493,330	\$ 402,870	\$ 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	\$ -	\$ 585,716	\$ 203,882	\$ 585,716	\$ 15,462	\$ 13	7.0%	pricing and design
Furniture, Fixtures & Equipment (common area)	\$ 51,000	\$ -	\$ 51,000	\$ -	\$ 51,000	\$ -	\$ 51,000	\$ 1,000	\$ 1	-	-
Construction Contingency	\$ 714,684	\$ -	\$ 714,684	\$ -	\$ 530,146	\$ 184,538	\$ 530,146	\$ 14,013	\$ 11	5.00%	owners
Total Construction	\$ 15,059,372	\$ -	\$ 15,059,372	\$ -	\$ 11,184,071	\$ 3,875,301	\$ 11,184,071	\$ 295,282	\$ 241	34%	per NRSF, excl. comm. contng. escalation & FF&E
INDIRECT COSTS:											
Permits & Fees	\$ 1,020,000	\$ 102,000	\$ 918,000	\$ -	\$ 756,627	\$ 263,373	\$ 756,627	\$ 20,000	\$ 16	20.00%	current estimate \$ 16,661.41 per unit + contingency estimate
City Consulting, Legal & Entitlements	\$ 50,000	\$ 50,000	\$ -	\$ -	\$ 37,500	\$ 12,500	\$ 37,500	\$ 980	\$ 1	-	-
Legal Fees - Constr. 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	\$ -	\$ 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	\$ 1,400,000	\$ -	\$ 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	\$ -	\$ 61,000	\$ 1,196	\$ 1	1000+	10,000 for events and publicity
Reserves:											
Marketing & Bond Reserves	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Initial Services Reserve	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	25.0%	operating costs & debt service
Operating Reserve	\$ 150,789	\$ -	\$ 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	\$ 46,219	\$ 35,000	\$ 11,219	\$ -	\$ 34,266	\$ 11,953	\$ 34,266	\$ 906	\$ 1	3%	-
Soft Costs Contingency	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total Indirect Costs	\$ 2,838,008	\$ 288,000	\$ 1,280,219	\$ 1,267,789	\$ 2,304,001	\$ 288,216	\$ 2,647,789	\$ 66,608	\$ 45		
FINANCE & CARRYING COSTS:											
Liability/COC 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	-	N/A
Costs of Insurance (Bonds)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Construction Loan Fees	\$ 117,707	\$ -	\$ 117,707	\$ -	\$ 117,707	\$ -	\$ 117,707	\$ 2,308	\$ 2	1.00%	during construction, 100% AOB post construction
Construction Loan Interest	\$ 640,030	\$ -	\$ 640,030	\$ -	\$ 375,190	\$ -	\$ 640,030	\$ 12,550	\$ 10	50% AOB	
Permanent Financing Fees & Expenses	\$ 10,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 10,000	\$ -	\$ 10,000	\$ 196	\$ 0	0.0%	-
Title & Escrow - Construction Loan	\$ 30,000	\$ -	\$ 30,000	\$ -	\$ 30,000	\$ -	\$ 30,000	\$ 598	\$ 0	-	-
Title & Escrow - Permanent Loan	\$ 15,000	\$ -	\$ 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	-	-
Total Finance & Carry Costs	\$ 1,029,933	\$ 80,870	\$ 948,350	\$ 715	\$ 750,993	\$ 35,003	\$ 994,930	\$ 20,195	\$ 16		
TAX CREDITS/INDICATION EXPENSES:											
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total TCAC/Syndication	\$ 151,479	\$ 108,958	\$ 70,000	\$ (28,479)	\$ -	\$ -	\$ 151,479	\$ 2,970	\$ 2		
TOTAL DEVELOPMENT EXPENSES	\$ 22,650,134	\$ 1,657,327	\$ 19,732,783	\$ 1,240,023	\$ 15,111,060	\$ 4,570,602	\$ 17,869,632	\$ 441,767	\$ 360		

Whitstop Senior, 9% Tax Credits [Traditional Construction]
RESIDENTIAL CASH FLOW PROJECTION

Year	Infl./Vacancy	Calendar														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Calendar	Factors	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 (MHSA)	2.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capitalized Operating Expenses (MHSA)	2.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Income	1.0%	5,724	5,761	5,838	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	517,486	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)	(31,486)	(32,269)	(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 (MHSA)	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	643,958	659,965	676,372
Total Operating Expenses (non MHSA)	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 (MHSA)	3.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Services Fee (Non MHSA)	3.5%	(14,790)	(15,309)	(15,843)	(16,398)	(16,972)	(17,566)	(18,181)	(18,817)	(19,476)	(20,157)	(20,863)	(21,593)	(22,348)	(23,131)	(23,940)
Services Fee (MHSA)	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)	(24,745)	(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

JAM10190

Organization Profile – 2015-16 Data Collection Pilot

Disabled %						
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Involvement of Clients Your Organization Serves	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

2015-16

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

SC-1

- 1. **Project Name: San Rafael ADA Compliance**
- 3. **Project Sponsor: City of San Rafael**

- 2. **Total Amount Requested: \$400,000**
Non-housing proposals must specify the amount requested from each planning area.

Contact Person: Richard Landis

Title: Public Works Administrative Manager

**Mailing Address: 111 Morphew St.
P.O. Box 151560
San Rafael, CA 94915-1560**

Telephone: 415-485-3354 Ext. N/A

Fax: 415-485-3334

E-mail: Richard.landis@cityofsanrafael.org

For non-housing projects only:	Funds Requested
Lower Ross Valley Planning Area	\$
Novato Planning Area	\$
Richardson Bay Planning Area	\$
San Rafael Planning Area	\$400,000
Upper Ross Valley Planning Area	\$
West Marin Planning Area	\$

Website (optional):

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

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

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

- 4. **Project Location:** This is a citywide project to make San Rafael's sidewalks, walkways, public buildings, parks, etc., accessible to individuals with disabilities. Therefore there are no specific street addresses.
- 5. **Project Description:** The City of San Rafael entered into a 10-year settlement agreement with the U.S. Department of Justice in 2004. The agreement requires the City to comply with the Americans with Disabilities Act (ADA) as it relates to the public right-of-way (sidewalks, streets, etc.) and facilities. All requested funds are for the construction of curb ramps that will make San Rafael's sidewalks and streets accessible for wheelchair users and other individuals with disabilities. The agreement calls for the construction of approximately 800 curb ramps on those "...streets, roads, and highways that have been constructed or altered since January 26, 1992."
- 6. **Total Project Cost:** The estimated cost is \$400,000 (100% CDBG). Public Works staff is currently designing curb ramps for this rehabilitation/construction project. Adherence to Davis-Bacon wage rates will be mandatory.
- 7. **Project Budget for CDBG Funds:** Attached is a January 14, 2014 "Opinion of Probable Construction Costs" from San Rafael's most recently completed ADA-DOJ curb ramp construction project. These figures are reasonable estimates of the costs we expect to pay when we bid the next CDBG-funded ramp project.

8. **Other Sources of Funds for this Project:** There are no non-CDBG funds allocated to the project.
9. **Project Implementation:** The Department of Public Works is responsible for project implementation. San Rafael will enter into a contract with a construction company to install curb ramps at designated intersections throughout the City. As stated earlier, this is an ongoing project mandated by the City's 2004 Settlement Agreement with the federal Department of Justice.
10. **Need for the Project:** San Rafael's annual curb ramp construction project benefits individuals with a broad range of needs. Examples are wheel chair users, others with ambulation issues, those who are visually impaired, etc. The project will serve individuals with disabilities who, based on 2010 census information, are considered to be low income relative to the non-disabled population.
- A. **Need Group:** The project will address the needs of individuals with a broad range of physical disabilities, e.g., wheel chair users, people with ambulation issues and those who are visually impaired. According to the 2010 census, the median income for disabled individuals living in San Rafael was well below the income limits shown on the table below.

Household Size	Income Limit
1	\$62,050
2	70,900
3	79,750
4	88,600
5	95,700
6	102,800
7	109,900
8	117,000

- B. **Project Rationale:** This project is needed to support the ongoing process of improving the accessibility of San Rafael's public right-of-way infrastructure (sidewalks, crosswalks, roads) to better serve the needs of individuals with a broad range of disabilities
- C. **Equal Opportunity:** As stated, the project will serve a diverse group of individuals with disabilities by constructing curb ramps throughout San Rafael. The nature of this construction project, managed by San Rafael's Public Works Department, therefore precludes the need for outreach to a specific demographic group.

If this project involves housing, how will it affirmatively further fair housing? N/A

If this project involves construction, discuss (1) your plans for recruiting women- and minority-owned firms to bid on the design and development of this project, and (2) your plans to provide employment opportunities to low-income people and businesses owned by low-income people. The City's contractor must comply with Caltrans Disadvantaged Business Enterprise (DBE) requirements. San Rafael's current DBE "target" is 7.71%. Contractors hired for San Rafael projects utilizing federal Department of Transportation (DOT) and/or Caltrans funds must make at least 7.71% of the construction budget available to minority-owned firms, e.g., African-American, Asian-Pacific American, Native American, women. The goal of the DBE program is "to ensure nondiscrimination in the award and administration of DOT-assisted contracts", and to "create a level playing field on which DBE's can compete fairly for DOT-assisted contracts."

- D. **Accessibility:** By nature and definition, San Rafael's curb ramp project enhances public right-of-way accessibility for individuals with disabilities.
- E. **Green Building:** Green building principles are an integral part of the project. Curb ramp materials such as cement are produced by Dutra Materials, only a short driving distance from any of the curb ramp construction sites, thus minimizing construction vehicle emissions.

- For further information, please call Roy Bateman (473-6698). It's ok to call with any questions at any time.
- The current year's application form must be used.
- Completed applications may be mailed or hand-delivered to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903-4157.
- **Applications sent by fax or e-mail will not be accepted.**
- This form can be expanded to accommodate additional text, but we encourage you to be brief. You may attach supplementary material. If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word document, visit: www.marincounty.org/cdbg; open the Newest Information Panel and scroll to the heading Application Information and Workshops.
- Don't forget to fill out the Organization Profile form.
- All County publications are available in alternative formats (Braille, large print, or CD) upon request. Requests for accommodations may be made by calling (415) 473-4381 (Voice), 473-3232 (TDD/TTY), or by e-mail at disabilityaccess@marincounty.org. This form and other County documents are available in alternative formats upon request.

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

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

CITY OF SAN RAFAEL
ADA-DOJ CURB RAMPS 2013-2014
CITY PROJECT NO. 15006
Opinion of Probable Construction Costs
100% PS&E 1/14/14

BID ITEMS

Item	Description	Quantity	Unit	Unit Cost	Total
1	Signs and Traffic Control (Includes Mobilization) (8%)	1	LS	\$8,200	\$8,200
2	Clearing and Grubbing	1	LS	\$17,500	\$17,500
3	Minor Concrete - Minor Structures				
	a. Type A Curb and Gutter	425	LF	\$35	\$14,875
	b. 4" PCC Sidewalk	1,100	SF	\$10	\$11,000
	c. Curb Ramp - Case A	1	EA	\$2,500	\$2,500
	d. Curb Ramp - Case C	6	EA	\$3,000	\$18,000
	e. Curb Ramp - Modified Case C	1	EA	\$3,000	\$3,000
	f. Concrete Ramp with PCC Conduit	1	EA	\$4,000	\$4,000
	g. Sidewalk Underdrain	1	EA	\$1,000	\$1,000
	h. Type E Catch Basin	2	EA	\$3,500	\$7,000
4	Hot Mix Asphalt	75	TON	\$225	\$16,875
5	Storm Drain Pipe				
	a. 12" PVC	20	LF	\$175	\$3,500
6	Roadside Sign and Post	1	EA	\$500	\$500
7	Striping and Pavement Markings				
	a. Pavement Markings	200	SF	\$10	\$2,000
	b. Detail 38 Stripe	75	LF	\$4	\$300
	b. Paint Curb Red	80	LF	\$4	\$320
Sub-Total					\$110,600
Contingency @ 10%					\$11,100
Construction Total					\$121,700