

2021-22 COMMUNITY DEVELOPMENT BLOCK GRANT APPLICATIONS

Housing Project Applications

Countywide Projects

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* New project



Housing & Federal Grants Division

2020/2021 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

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

- CDBG Public Services
- CDBG Housing Construction/Acquisition
- CDBG Housing Rehabilitation
- CDBG Public Facilities/Improvements
- HOME Housing Construction/Acquisition
- HOME Housing Rehabilitation

2. Organization (Fiscal Sponsor) General Information

Organization/Agency Name	Eden Housing, Inc. and Eden Development, Inc. (CHDO)
Mailing Address	22645 Grand St., Hayward, CA 94541
Website	www.edenhousing.org
Organization DUNS#	5 8 2 1 1 9 4 7
Executive Director/CEO	Linda Mandolini
Email Address	scriscimagna@edenhousing.org
Phone	(510)247-8130

3. Project General Information

Program/Project Name	Whistlestop Healthy Aging Campus
Program/Project Site Address	999 Third St., San Rafael, CA
CDBG/HOME Funding Amount Requested	\$1,500,000
Application Contact Person	Susie Criscimagna
Title of Contact Person	Director of Real Estate Development

Email Address

scriscimagna@edenhousing.org

Phone

(510)247-8130

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

Novato

0

San Rafael

100

County Other

0

Total Percentage

100

5. What other County of Marin funding is your organization receiving for this project?

Funding Source	Grant Amount	
N/A	\$0	X

Add Row

6. Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc.

Eden Housing is one of the oldest and most experienced affordable housing non-profit organizations in California. Since our inception in 1968, Eden has developed, acquired, or rehabilitated more than 10,000 affordable units and currently provides homes to more than 22,000 lower-income residents. Eden works in 15 counties, including Marin County, where we own and operate The Fireside and Warner Creek. As a mission-driven non-profit, we serve low-income families, seniors, and people living with disabilities.

Eden’s work goes beyond building high quality buildings, as we strive to create strong communities for the residents who live in our housing and a permanently affordable, high quality asset for the cities we partner with. Under the Eden Housing umbrella, Eden Housing Management, Inc. (EHMI) provides quality onsite management and maintenance of our affordable homes, and Eden Housing Resident Services, Inc. (EHRSI) offers free onsite support services and programs for residents.

7. Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community.

By 2030, it is estimated that more than one in every three Marin residents will be 65 or older. And, the fastest growing sector of the population will be over the age of 85. Meeting the needs of this growing demographic will require a variety of improvements in affordable housing, healthcare, nutrition and transportation, as well as new models for providing vital services such as social connection, resource referrals, and engagement.

Eden Housing and Whistlestop have partnered together to realize their vision for the Healthy Aging Center, a new six-story mixed-use building that will include a senior center coupled with 67 affordable housing apartments for low-income seniors. The affordable housing component is the subject of this funding request.

The Healthy Aging Center will be a modern health hub that will support the social and medical needs of older adults and provide affordable housing, accessible transportation and a myriad of vibrant programs... [see attached narrative]

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

- Housing Support Services
- Children, Youth and Parent Services
- Basic Health Services

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

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

10. How will this project Affirmatively Further Fair Housing?

The housing component of the development will include 66 studio and 1-bedroom apartments and 1 2-bedroom manager apartment. The studio and 1-bedroom apartments will be rented exclusively to lower income older adults age 62 and older with incomes below 60% of Marin County's Area Median Income. 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 a diverse racial/ethnic resident population. Eden will work closely with Whistlestop and other groups service minority populations to market the housing to racial/ethnic minority groups (leveraging their racially/ethnically diverse client bases) and to ensure that all affirmative fair housing requirements set by the County of Marin, and by the HOME and CDBG program are met or exceeded.

11. Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

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... [see attached narrative]

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

Moderate-Income	0
Low-Income	230
Very Low-Income	550
Extremely Low-Income	560

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

Procedure for determining resident eligibility and for certifying household income:

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

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

Ethnic Category	Total Number of Persons	Number of Persons Identifying as Hispanic
American Indian or Alaskan Native	20	4
Asian	200	40
Black or African American	200	40
Native Hawaiian or Other Pacific Islander	20	4
White	900	180
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial		
TOTAL	1,340	268
Female-Headed Households (out of above total)	1,072	214
Persons with Disabilities (out of above total)	536	107

PROJECT MANAGEMENT & FINANCIAL DATA

15. If funded previously, list past project goals and accomplishments/activities using CDBG/HOME funds.

N/A

16. If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance.

N/A

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

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

18. Describe who will supervise and manage the project and their past experience with project management.

Susie Criscimagna is the project manager on this project. She is Director of Real Estate Development at Eden Housing, and has six years of experience managing affordable housing developments in the Bay Area. She has been working on this Healthy Aging Campus project since its inception. Ms. Criscimagna has experience managing and overseeing several other affordable housing developments through all stages of the development process including acquisition, entitlements, design, financing, construction, and leasing.

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

This project will be obtaining its entitlements in tandem with BioMarin's entitlements to expand its campus in downtown San Rafael. Both projects obtained Design Review Board approval in August 2019 and Planning Commission approval in January 2020. The final step in the entitlements process is City Council approval; the project is expected to be considered by the City Council in February or March 2020.

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

- Predevelopment
- Planning
- Cost Estimate
- Building

21. For HOME projects: Please describe how you will meet the 25% funding match requirement?

This project has a total development cost of \$36 million. The project has already received funding commitments of \$450,000 from Marin Community Foundation and \$200,000 from Tamalpais Pacific Foundation. The project will be seeking other funding sources to finance this project, including \$22 million from the Low Income Housing tax Credit program. A HOME (or CDBG) award would be a critical source but contribute a relatively low percentage of the total funding sources, as is the nature of affordable housing financing.

22. For HOME projects, are you a CHDO?

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

Task	Date of Completion
Define scope of work/finish design	Aug 20, 2019
Complete planning and environmental review	Feb 25, 2020
Release bid package	Dec 1, 2020
Select contractor	Jan 15, 2021
Finalize contract	Feb 28, 2021
Obtain building permits	Mar 1, 2021
Start construction	Mar 1, 2021
Complete construction	Oct 1, 2022

Required Attachments:

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

- For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.
- For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

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

Attach Project Budget

Housing and Capital Service Project Budget_Whistlestop.xlsx

Remove

Attach Org Budget

2020 Approved Budget_External Packet.pdf

Remove

Signer Name Susie Criscimagna

Signer Title Director of Real Estate Development

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

By checking this box, I, Susie Criscimagna, certify that all information contained in this application to be true and accurate to the best of my knowledge.

Signed: Fri Jan 31 2020 16:01:36 GMT-0800 (Pacific Standard Time)

Capital and Housing Project Budget Template

Organization Name: Eden Housing, Inc. and Eden Development, Inc. (CHDO)
Project Title: Whistlestop Healthy Aging Campus

Date: 1/31/2020

INCOME:	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Income
<u>Committed</u>					
Foundations:					
Marin Community Foundation			\$ 450,000.00		
Tamalpais Pacific Foundation			\$ 200,000.00		
Whistlestop Fundraising Campaign and land equity			\$ 8,000,000.00		
Whistlestop land equity			\$ 1,874,234.00		
<i>(Add rows)</i>					
Government:					
<i>(Add rows)</i>					
Corporations:					
<i>(Add rows)</i>					
Individual Contributions: (list total):					
Earned Income:					
<i>(Add rows)</i>					
Other (specify):					
<i>(Add rows)</i>					
Subtotal, Committed Income			\$ 10,524,234.00	\$ -	\$ 10,524,234.00
<u>Uncommitted</u>					
Federal Grants Request	\$ 1,500,000.00				
Foundations:					
Whistlestop Fundraising Campaign			\$ 2,000,000.00		
<i>(Add rows to list other Foundations)</i>					
Government:					
City of San Rafael			\$ 1,000,000.00		
<i>(Add rows to list other Government agencies)</i>					
Corporations:					
Federal Home Loan Bank Affordable Housing Program			\$ 660,000.00		
<i>(Add rows to list other Corporations)</i>					
Individual Contributions:					
<i>(Add rows to list other Contributions)</i>					
Other (specify):					
Low Income Housing Tax Credit			\$ 22,398,503.00		
Mortgage			\$ 7,698,430.00		

<i>(Add rows to list others)</i>					
Subtotal, Uncommitted Income	\$ 1,500,000.00	\$ -	\$ 33,756,933.00	\$ -	\$ 35,256,933.00
Other					
Earned Income:					
<i>(Add rows)</i>					
Subtotal, Earned Income			\$ -	\$ -	\$ -
Grand Total Income	\$ 1,500,000.00	\$ -	\$ 44,281,167.00	\$ -	\$ 45,781,167.00

EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
Direct Project Related Expenses					
Acquisition					
Purchase price	\$ 1,500,000.00		\$ 374,234.00		
Title/Recording/Escrow			\$ 40,000.00		
<i>(Add rows to list other direct project expenses)</i>					
Pre-development					
Architecture & engineering			\$ 2,220,210.00		
Phase 1			\$ 20,000.00		
Market Study			\$ 10,000.00		
Entitlements/Zoning			\$ 360,000.00		
Appraisal			\$ 20,000.00		
Permits/Fees			\$ 2,000,000.00		
<i>(Add rows to list other direct project expenses)</i>					
General Development					
Construction			\$ 33,491,041.00		
Construction Management			\$ 207,400.00		
Testing/inspection			\$ 100,000.00		
Financing costs			\$ 2,255,010.00		
Tax credit/syndication fees			\$ 208,654.00		
Closing legal fees			\$ 66,000.00		
Leasing costs			\$ 82,000.00		
Reserves			\$ 894,409.00		
Soft cost contingency			\$ 171,394.88		
<i>(Add rows to list other specific project expenses)</i>					
Subtotal, Direct Project Related Expenses	\$ 1,500,000.00	\$ -	\$ 42,520,352.88	\$ -	\$ 44,020,352.88
Developer Fee (specify % in column A below)					
4.00%					\$ 1,760,814.12
Fiscal Sponsorship Fee (specify % in column A below)					
0.00%					\$ -
Grand Total All Expenses					\$ 45,781,167.00

EDEN HOUSING
2020 Corporate Budget
Cash Basis

	<u>2019 Budget</u>	<u>2019 Forecast</u>	<u>2020 Budget</u>	<u>2021 Projection</u>	<u>2022 Projection</u>	<u>Assumptions</u>
Developer Fees	10,241,876	8,680,000	7,814,041	7,152,000	9,567,063	From dev fee 5 year schedule
Deferred Developer Fees	5,510,896	7,000,000	6,240,331	4,348,545	5,208,258	Incl. upcoming rehabs with projections
Affiliate Loans-Notes Receivables	5,367,741	5,400,000	5,526,170	3,667,571	4,106,543	Dip when Eden Lodge pays in full in 2020; then HUD6 and Vista Terrace. Ma
Asset Management Fees & Owner Distributions	4,500,000	7,500,000	5,059,264	4,927,701	4,927,701	flat - properties move in and out of this line.
Property Management Fees	6,403,544	6,800,000	7,349,095	7,718,368	8,098,719	3% annual increase; Add 200 units a year
Accounting Fees	989,304	990,000	1,033,722	1,056,522	1,079,322	0% annual increase; Add 200 units a year
Occupancy Fees	880,668	890,000	967,164	987,564	1,007,964	0% annual increase; Add 200 units a year
Service Program Fees	4,019,917	3,500,000	4,619,934	4,758,532	4,901,288	3% annual increase
Service Supervision Fees	734,490	750,000	781,650	799,650	817,650	0% annual increase; Add 200 units a year
Grants & Contributions	882,000	880,000	900,700	900,700	900,700	0% annual increase
Dividend & Interest Income	583,000	500,000	500,000	526,000	554,000	Annual increase incremental with reserve levels
Investment Gains (Losses)	-	860,000	-	-	-	Not budgeted due to unpredictable nature
Total Cash Income	40,113,436	43,750,000	40,792,071	36,843,153	41,169,208	
Salaries & Wages	14,745,702	14,236,000	17,096,060	19,168,942	20,304,010	7 staff added annually; \$1M added in 2021 for parity adjustments
Bonus	700,000	700,000	820,111	844,714	870,056	
Taxes & Benefits	3,277,807	2,802,000	4,127,077	4,202,868	4,446,554	21% of salaries & wages & bonus
Total Payroll Expense	18,723,509	17,738,000	22,043,248	24,216,524	25,620,620	
Operating Expenses	6,802,540	4,622,000	7,293,949	7,291,146	7,655,703	5% annual increase for 2021 and on excluding strategic plan work
Service Program Expenses	4,019,917	3,500,000	4,619,934	4,758,532	4,901,288	3% annual increase
Office Improvements	1,200,000	1,200,000	300,000	-	-	Future improvements/new space post 2020 not factored
Debt Service	299,629	650,000	649,629	285,000	215,000	From 5-year debt schedule; DOES NOT INCLUDE WFB EQ2 due 2022/2023
MGP Expenses	243,913	250,000	251,230	258,767	266,530	3% annual increase
Total Other Expenses	12,565,999	10,222,000	13,114,742	12,593,445	13,038,522	
Total Expenses	31,289,508	27,960,000	35,157,990	36,809,969	38,659,141	
Net Operating Cash Income	8,823,928	15,790,000	5,634,081	33,184	2,510,067	

Eden Housing
Developer Fee Detail - Cash

Project	Location	Units	Current Stage	Closing	Year Ended 12/31/19	1	2	3	4	5	Thereafter	TOTAL MILESTONES	GP Equity/ Sponsor Loan	CO-Developer	Deferred (Potentially Paid Early From Savings)	Deferred	Total
						Year Ended 12/31/20	Year Ended 12/31/21	Year Ended 12/31/22	Year Ended 12/31/23	Year Ended 12/31/24							
Cambrian Center	San Jose		8609	≤ 2016	\$ 250,000							\$ 2,250,000					\$ 2,250,000
Camphora	Soledad		8609	≤ 2016								259,274	867,542	409,275		434,451	1,970,542
Ford Road	San Jose		8609	≤ 2016	286,833							980,000					980,000
Alta Mira (South Hayward)	Hayward		8609	≤ 2016		500,000						2,500,000					2,500,000
Hayward 4	Hayward		8609	≤ 2016	250,000							1,459,626				1,040,374	2,500,000
Rancho Rustic	Gilroy		8609	≤ 2016	292,546							950,527				226,192	1,176,719
Cranes Landing (Tienda D)	Lodi		8609	≤ 2016	600,294							1,342,527				57,473	1,400,000
Glen Berry + Glen Eden	Hayward		8609	≤ 2016	200,000							524,700	1,600,000			1,100,919	3,225,619
Vista Terrace	San Diego		8609	≤ 2016		500,000						3,586,993			513,007	8,993,051	13,093,051
Las Palmas	San Leandro		8609	≤ 2016		250,000						887,232	626,317		159,891	826,560	2,500,000
East Bluff	Pinole		8609	≤ 2016		200,000						1,129,039				1,370,961	2,500,000
Corona Ranch + Washingt	Petaluma		8609	≤ 2016		200,000						725,000			550,383	1,825,854	3,101,237
Virginia Lane	Concord		8609	≤ 2016		200,000						630,280			60,211	2,756,740	3,447,231
Hana Gardens	El Cerrito	62	Conversion	2017	650,100	250,000						1,400,100				1,942,837	3,342,937
Miraflores	Richmond	80	Conversion	2017	450,000	425,000						1,000,000		1,133,273	133,273	1,761,987	4,028,532
Mission Court	Fremont	90	Conversion	2017	770,000	210,000						1,400,000					1,400,000
Stoney Creek	Livermore	70	Conversion	2017	240,000	200,000						800,000	500,000		399,404	2,069,098	3,768,502
Catalonia	San Jose	50	Conversion	2017	850,330	250,000						1,925,330	1,025,040			599,710	3,550,080
Coronado	San Diego	312	Conversion	2017	1,600,000	500,000						4,600,000				8,730,551	13,330,551
Connell	Gilroy	28	Conversion	2017	305,000	150,000						650,000			224,046	939,357	1,813,403
Monterra	Gilroy	34	Conversion	2017	446,119	71,041						801,766	147,191			362,046	1,311,003
Redwoods + Wheeler	Gilroy	134	Conversion	2017	637,063	250,000						1,287,063	2,679,104		(67,052)	2,627,525	6,526,640
Faith Manor + Tennyson	Hayward	158	Rehab	2018		458,000	1,492,000	500,000				3,050,000	4,000,000			5,452,849	12,502,849
Charles + Cypress Gardens	Marina	201	Rehab	2018		200,000	1,150,000	250,000				2,000,000	5,000,000			4,267,277	11,267,277
Alameda Point Senior	Alameda	60	Construction	2019	600,000		600,000	200,000				1,400,000					1,400,000
Warm Springs 9%	Fremont	61	Construction	2019	100,000		329,550	300,000				729,550				670,450	1,400,000
Warm Springs 4%	Fremont	71	Construction	2019	100,000		270,450	300,000				670,450				4,294,228	4,964,678
Parott Street Land	San Leandro	62	Land	2020		400,000		500,000	500,000			1,400,000	1,600,000			1,100,000	4,100,000
SJ Auzerais Land	San Jose	130	Land	2021			400,000	800,000	200,000			1,400,000					1,400,000
La Avenida Land	Mountain View	92	Land	2021			400,000	800,000	200,000			1,400,000					1,400,000
Elk Grove Land	Elk Grove	90	Land	2021			240,000	480,000	120,000			840,000		560,000			1,400,000
Granite Ridge	Fremont	73	Land	2021			200,000	400,000	100,000			700,000		700,000			1,400,000
Ruby Street Land	Castro Valley	50	Land	2022				400,000	800,000	200,000		1,400,000					1,400,000
Watsonville Land	Watsonville		Land	tbd								-					-
Newark Land	Newark		Land	tbd								-					-
Alameda Point Family	Alameda	70	Predev	2021			400,000	800,000	200,000			1,400,000					1,400,000
Sacramento Street	Vallejo	75	Predev	2021			400,000	800,000	200,000			1,400,000					1,400,000
Gallup & Mesa	San Jose	40	Predev	2021			400,000	800,000	200,000			1,400,000					1,400,000
Mill District	Healdsburg	40	Predev	2021			400,000	800,000	200,000			1,400,000					1,400,000
Vacaville new	Vacaville		Predev	tbd								-					-
North 40	Los Gatos	52	Predev	2022				1,000,000	200,000			1,200,000					1,200,000
Whistlestop	San Rafael	67	Predev	2022			400,000		800,000	200,000		1,400,000					1,400,000
Legacy Court	Richmond	42	Predev	2022			200,000	400,000	100,000			700,000		700,000			1,400,000
Hayward Parcel 3	Hayward	150	Predev	2022			200,000	400,000	100,000			700,000		700,000			1,400,000
Livermore Downtown	Livermore	130	Predev	2022			400,000		800,000	200,000		1,400,000					1,400,000
First Pres	Castro Valley	150	Predev	2023				400,000				1,400,000		1,000,000			1,400,000
Scott's Valley/Palisades	Scotts Valley		Predev	tbd								-					-
Stone Pine Meadows	Tracy	72	Portfolio	2020		360,000	120,000	120,000	200,000			800,000				2,221,204	3,021,204
Light Tree (Rehab)	East Palo Alto	57	Portfolio	2020		390,000		344,978	150,000			884,978		589,985		2,507,641	3,982,604
Light Tree (New Units)	East Palo Alto	128	Portfolio	2020		450,000		526,085	150,000			1,126,085		750,724		9,733,506	11,610,315
Quail Run	Santa Rosa	200	Portfolio	2020		1,400,000	350,000	1,730,000				3,480,000				7,486,659	10,966,659
Depot + Willows	Morgan Hill	43	Portfolio	2020								-					-
Skeels + Villa Ciolino	Morgan Hill	55	Portfolio	2020								-					-
Aspen Maples Trees	Gilroy	64	Portfolio	2021								-					-
Ridgeview	Pleasanton	200	Portfolio	2022				1,396,000	1,919,500	174,500		3,490,000	1,236,860			4,756,459	9,483,319
Del Nido	Santa Rosa	206	Portfolio	2022								-					-
Sparks Way Commons	Hayward	45	Portfolio	2022								-					-
Nugent Square	East Palo Alto	32	Portfolio	2023				120,000	240,000	60,000		420,000		280,000			700,000
Nuevo Amanceer	Pajaro	63	Portfolio	2023				200,000	400,000	100,000		700,000					700,000
Emerson Arms			Portfolio	2023								-					-
Woodside	Fairfield	129	Portfolio	2024								-					-
Tierra Linda + Pajaro Ct +	Watsonville	56	Portfolio	2024					200,000	500,000		700,000					700,000
Downtown River	Petaluma	81	Portfolio	2024					200,000	500,000		700,000					700,000

Eden Housing
Developer Fee Detail - Cash

Project	Location	Units	Current Stage	Closing	Year Ended 12/31/19	¹ Year Ended	² Year Ended	³ Year Ended	⁴ Year Ended	⁵ Year Ended	Thereafter	TOTAL MILESTONES	GP Equity/ Sponsor Loan	CO-Developer	Deferred (Potentially Paid Early From Savings)	Deferred	Total
						12/31/20	12/31/21	12/31/22	12/31/23	12/31/24							
Riverhouse Hotel	Martinez	75	Portfolio	after							700,000	700,000					700,000
VCH 1 (Lincoln)	Vacaville	132	Portfolio	after							700,000	700,000					700,000
Vista Verde		76	Portfolio	after							700,000	700,000					700,000
VCH 3 (Orchard Maples)	Vacaville	168	Portfolio	after							700,000	700,000					700,000
Royal Court	Morgan Hill	55	Portfolio	after							700,000	700,000					700,000
Sereno Village	Vallejo	125	Portfolio	after							700,000	700,000					700,000
VCH 2 (Willow/Highlands/H)	Vacaville	151	Portfolio	after							700,000	700,000					700,000
Sycamore Glen	Morgan Hill		Other REFI	2019								-					-
Total Milestones					8,628,285	7,814,041	7,152,000	9,567,063	8,919,500	5,634,500	\$ 7,860,000	\$ 75,680,520	\$ 19,282,054	\$ 5,823,256	\$ 1,973,163	\$ 80,155,959	\$ 182,914,952
Deferred Fees					7,053,642	6,240,331	4,348,545	5,208,258	3,356,273	2,835,185							
Grand Total					\$ 15,681,927	\$ 14,054,372	\$ 11,500,545	\$ 14,775,321	\$ 12,275,773	\$ 8,469,685							

Due to the word limit in the online application form, additional text is provided below.

7. Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community.

By 2030, it is estimated that more than one in every three Marin residents will be 65 or older. And, the fastest growing sector of the population will be over the age of 85. Meeting the needs of this growing demographic will require a variety of improvements in affordable housing, healthcare, nutrition and transportation, as well as new models for providing vital services such as social connection, resource referrals, and engagement.

Eden Housing and Whistlestop have partnered together to realize their vision for the Healthy Aging Center, a new six-story mixed-use building that will include a senior center coupled with 67 affordable housing apartments for low-income seniors. The affordable housing component is the subject of this funding request.

The Healthy Aging Center will be a modern health hub that will support the social and medical needs of older adults and provide affordable housing, accessible transportation and a myriad of vibrant programs designed to improve human connectedness in a central, community-based location. This affordable housing project will be the first of its kind in Marin County, and will feature community rooms, a computer center and library, and landscaped courtyards with gardens. The campus will also be San Rafael's first car-free community, as services and amenities will be walkable, and transportation will be provided by Whistlestop for its members and residents.

The recent report, *Older Adult Housing in Marin: Planning for 2030*, estimates that approximately 7,000 older residents in Marin currently need affordable housing. The Whistlestop Healthy Aging Campus will address this critical need, and low-income seniors residing here will have the opportunity to live vibrant, engaged lives and will have equitable access to the resources, connections and services they need in order to thrive.

11. Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws.

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 the Whistlestop Healthy Aging Campus.

Based on Eden’s track record in affirmative outreach and marketing, the Whistlestop Healthy Aging Campus 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, Religious, and Secular 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, the Whistlestop Healthy Aging Campus will provide a much needed opportunity to minorities for quality affordable senior housing. Eden Housing 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 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 will advertise the property in regional newspapers and minority-owned newspapers.

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 has more than 1,200 active members 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.
- Most report being at low to very low annual income levels: 42% are extremely low income, 41% are very low income, and 17% are low income.

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.

Exhibit 2

**Attachment 15 (Housing Application)
CHDO Certification/Recertification
FY 2017-17**

HUD recommends that Community Housing Development Organizations (CHDOs) be certified annually, but at a minimum, a CHDO must re-qualify each time it receives HOME CHDO set-aside funding. If you are a CHDO under the County HOME Program and are applying for HOME funding in this application, please provide the following requested documentation with your application:

Date: 2/8/17
Organization Name: Eden Development, Inc.
Address: 22645 Grand Street, Hayward
State & Zip: CA 94541
DUNS #: 967867339

Instructions for completing the CHDO Certification: Use the tab key to navigate from question to question. Where there are check boxes, click on the appropriate box to put an "x". Attach any indicated documentation not already provided with your application. Clearly label each attachment.

Submit this form along with all attachments. This information must be submitted with your application.

CHDO Certification History

If you have been certified as a CHDO in the past by the County, please indicate the date or most recent funding year: _____

A. Legal Status
<p>1. Provide a copy of your articles of incorporation. Your organization must be organized under State of California law.</p> <p><input checked="" type="checkbox"/> See attached. <input type="checkbox"/> Already provided with application.</p>
<p>2. CHDOs must document that no part of its earnings inure to the benefit of any member, founder, contributor, or individual.</p> <p><input checked="" type="checkbox"/> See articles of incorporation <input type="checkbox"/> See other document (specify):</p> <p>Specify exactly where in the indicated document this information is set forth:</p> <p>Bylaws Sections 4.12, 4.14, 5.04 & 6.04</p>

3. Provide a copy of your IRS tax exemption ruling.

See attached. Already provided with application.

4. Provide documentation that states that among your organization's purposes, the provision of decent housing that is affordable to low- and moderate- income people.

See articles of incorporation See Mission Statement See Resolution
 See other documentation (specify):

Specify exactly where in indicated document this information is set forth:

Bylaws Section 1.02

B. Capacity

1. CHDOs must conform to the financial standards of 24 CFR 84.21 "Standards for Financial Management Systems."

See statement by the president or chief financial officer of the organization.

See certification from a Certified Public Accountant.

2. CHDOs must demonstrate capacity to carry out activities assisted with HOME funds through **paid experienced staff**. Please explain how your CHDO is meeting this requirement. _____

See resumes and/or statements that describe the experience of key staff members who have successfully completed projects similar to those to be assisted with HOME funds.

See attached agreement/contract with consultant with demonstrated housing experience similar to projects to be assisted with HOME funds. This agreement/contract indicates that consultant will train appropriate key staff to undertake proposed project.

3. CHDOs must have a history of serving the community within which is located proposed housing to be assisted with HOME funds.

See attached statement signed by the president or other official of the organization which documents at least **one year** of experience in serving the community.

For newly created organizations formed by local churches, service or

community organizations, see attached statement signed by the president or other official of the organization that documents that the parent organization has at least **one year** of experience in serving the community.

C. Organizational Structure

1. CHDOs must maintain at least **one-third** of its governing body's membership for residents of a low-income **neighborhood**, other low income community **residents**, or elected representatives of **low income neighborhood organizations**.

Indicate how low income membership is defined:

- Low income persons
 Low income neighborhoods
 Elected representative of low income neighborhood organization

Provide a recent Board resolution (not older than 12 months) certifying how you are meeting this requirement.

Also please provide a current Board roster indicating who and how the "low income" member qualifies).

2. HOME rules define a CHDO community in urban areas as one or several neighborhoods, a city, county or metropolitan area.

Indicate your CHDO community:

3. HOME requires a formal process for low-income program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development, and management of affordable housing projects.

This process is defined in (indicate document and location within document; attach if not already included in this submission):

Also attach a recent Board resolution (not older than 12 months) indicating that you will implement this formal process for the CHDO project for which you are requesting funding assistance.

4. If your CHDO is sponsored/created by a State or local government, HOME rules say that the State/local government cannot appoint more than one-third of the board members; these State/local government-appointed board members cannot appoint the other 2/3 of the Board; and no more than 1/3 of the governing Bd. members can be public officials.

Not applicable

5. If your CHDO is sponsored/created by a for-profit entity, HOME rules say that the for-profit may not appoint more than one-third of the CHDO's governing body; and these governing body members cannot appoint the other 2/3 of the Board.



Not applicable



See documentation evidencing this rule. Indicate what documentation is being provided and where in the document this is to be found:

6.

D. Relationship with For-Profit Entities **Check here if this section is not applicable**

1. CHDOs cannot be controlled, nor receive directions from individuals or entities seeking profit from the organization.



See documentation evidencing this rule. Indicate what documentation is being provided and where in the document this is to be found:

2. CHDOs may be sponsored or created by a for-profit entity, however, the for-profit's primary purpose does not include the development or management of housing.



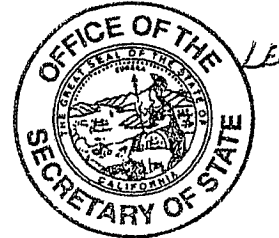
See documentation evidencing this rule. Indicate what documentation is being provided and where in the document this is to be found:

3. CHDOs are free to contract for goods and services from vendor(s) of its own choosing.



See documentation evidencing this rule. Indicate what documentation is being provided and where in the document this is to be found:

Attachment A-1, A-2 & A-4: Articles of Incorporation



State of California
Secretary of State

I, DEBRA BOWEN, Secretary of State of the State of California, hereby certify:

That the attached transcript of 4 page(s) has been compared with the record on file in this office, of which it purports to be a copy, and that it is full, true and correct.



IN WITNESS WHEREOF, I execute this certificate and affix the Great Seal of the State of California this day of

JUL 18 2007

Debra Bowen

DEBRA BOWEN
Secretary of State

JUL - 3 2007

AMENDED AND RESTATED
ARTICLES OF INCORPORATION
OF
EDENVALE SUPPORTIVE HOUSING CORPORATION

Tim Reilly and Calvin Whitaker certify that:

1. They are the President and the Secretary, respectively, of Edenvale Supportive Housing Corporation, a California nonprofit public benefit corporation.
2. The Articles of Incorporation of this Corporation are amended and restated to read as follows:

ARTICLE I
NAME

The name of this Corporation shall be Eden Development, Inc..

ARTICLE II
PERIOD OF EXISTENCE

This Corporation shall have perpetual existence.

ARTICLE III
PURPOSES

Section 1. This corporation is a nonprofit public benefit corporation and is not organized for the private gain of any person. It is organized under the California Nonprofit Public Benefit Corporation Law for charitable purposes. The general purpose of this corporation is to have and exercise all rights and powers conferred on nonprofit corporations under the laws of California, provided that this corporation shall not, except to an insubstantial degree, engage in any activities or exercise any powers that are not in furtherance of the primary purposes of this corporation.

Section 2. The specific purposes for which the corporation is organized are:

- (a) To provide housing for low income persons where no adequate housing exists for such groups; and
- (b) To serve as a general partner in a limited partnership which owns and operates housing for the benefit of low income persons who are in need of affordable,

decent, safe and sanitary housing and related services, where no adequate housing exists for such groups.

Section 3. The Property of this Corporation is irrevocably dedicated to charitable purposes and no part of the net income or assets of this Corporation shall ever inure to the benefit of any director, officer, or member thereof or to the benefit of any private persons.

Section 4. No substantial part of the activities of this Corporation shall be the carrying on of propaganda or otherwise attempting to influence legislation, and this Corporation shall not participate in or intervene in any political campaign on behalf of, or in opposition to, any candidate for public office.

Section 5. Notwithstanding any other provision of these Articles of Incorporation, the Corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation exempt from federal income tax under Section 501(c)(3) of the Code, or corresponding sections of any future federal tax code, or (b) by a corporation, contributions to which are deductible under Section 170(c)(2) of the Code or corresponding sections of any future federal tax code.

ARTICLE IV POWERS

Section 1. This Corporation, in order to carry out its purposes, shall have the power to do any and all things as fully and to the same extent as natural persons could do, and this Corporation shall have such powers as may be necessary or incidental to the attainment of the purposes of this Corporation as set forth in Article III hereof.

Section 2. The enumeration of the powers hereinabove shall not be deemed a renunciation of any of the powers conferred in the California Nonprofit Corporation Law, for nonprofit corporations, charitable societies or religious associations, but rather all such powers shall be deemed fully vested in this Corporation as though hereinabove specifically enumerated.

ARTICLE V DISSOLUTION

In the event that this Corporation shall be dissolved or wound up at any time, then all of the properties, monies, and assets of this Corporation remaining after provision has been made for payment of its known debts and liabilities as provided by law, shall become the property of a nonprofit fund, foundation or corporation, that is organized and operated exclusively for charitable purposes, under Section 501(c)(3) of the Internal Revenue Code as that Section exists or may subsequently be amended.

ARTICLE VI REVISION OF ARTICLES OF INCORPORATION

These Articles of Incorporation may be amended only upon receiving the affirmative vote of a two-thirds (2/3) majority of the Directors in office.

3. The foregoing Amended and Restated Articles of Incorporation shall supersede all prior Articles of Incorporation and all amendments thereto.


4. The foregoing Amended and Restated Articles of Incorporation has been duly approved by the required vote of the Board of Directors.

5. The Corporation has no members.


6. The approval of the HUD Secretary to the foregoing Amended and Restated Articles of Incorporation is not required.

We further declare under penalty of perjury under the laws of the State of California that the matters set forth herein are true and correct of our own knowledge.

IN WITNESS WHEREOF, the undersigned have executed these Amended and Restated Articles of Incorporation on this 28 day of June, 2007.



Timothy Reilly, President



Calvin Whitaker, Secretary



Law Offices of
GUBB & BARSHAY LLP

Fifty California Street, Suite 3155
San Francisco, California 94111

August 1, 2007

VIA DHL OVERNIGHT DELIVERY

Internal Revenue Service
Service Center
Philadelphia, PA 19255-0023

Re: **NAME CHANGE FOR EIN 59-3803314**
EDENVALE SUPPORTIVE HOUSING CORPORATION

Dear Sir or Madame:

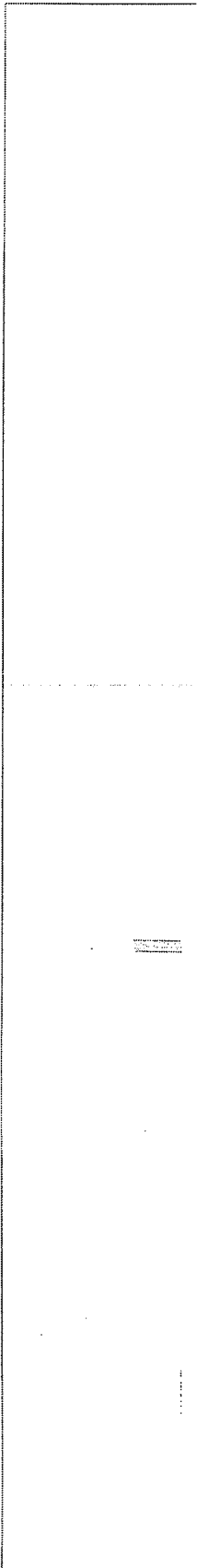
Please be advised that **THERE HAS BEEN A NAME CHANGE** for the above-referenced corporation. The EIN listed above was originally issued to Edenvale Supportive Housing Corporation. This corporation has changed its name to **EDEN DEVELOPMENT, INC.** **Please correct your records to reflect this NEW NAME.**

If you have any questions, please call me. Thank you.

Sincerely,

Jan Easterday
Legal Assistant

:je



FIRST AMENDMENT TO
FIFTH AMENDED AND BYLAWS OF
EDEN DEVELOPMENT, INC.

The Fifth Amended and Restated Bylaws of Eden Development, Inc., a California nonprofit public benefit corporation (the "Corporation"), adopted by action of the board of directors of the Corporation on June 10, 2009, are hereby amended as follows:

1. Article 5, "OFFICERS" is amended and restated in its entirety with the following:

"Article 5
OFFICERS

Section 5.1. Officers of the Corporation. The officers of the Corporation shall be a chair, a vice chair, a secretary, a treasurer and such other officers as the Board shall appoint. One person may hold two or more offices, except that neither the secretary nor the treasurer may serve concurrently as chair.

Section 5.2. Election of Officers. The officers of the Corporation, except such officers as may be appointed in accordance with the provisions of Section 5.3 or Section 5.5, shall be elected at the expiration of their terms by the Board and each shall hold his or her office until the earlier to occur of: (i) removal or resignation or otherwise disqualification to serve or election of a replacement or (ii) the date which is two (2) years after being elected to office. The terms of officers of the Corporation may be staggered.

An officer may serve two (2) consecutive two (2) year terms in the same office.

Section 5.3. Subordinate Officers. The Board may appoint, and may empower the chair to appoint, such other officers as the business of the Corporation may require, each of whom shall hold office for such period, have such authority and perform such duties as are provided in these Bylaws or as the Board or the chair may from time to time determine.

Section 5.4. Removal and Resignation. Any officer may be removed, with or without cause, by the Board, at any meeting thereof. In the case of an officer chosen by the chair, the chair shall have such power of removal.

Any officer may resign at any time by giving written notice to the Board, the chair or the secretary of the Corporation. Any such resignation shall take effect as of the date of the receipt of such notice or at any later time specified therein; and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

Section 5.5. Vacancy. A vacancy in any office because of death, resignation, disability, removal, disqualification or any other cause shall be filled at the time the vacancy occurs or promptly thereafter in the manner prescribed in these Bylaws for regular election or appointment to fill such office.

Section 5.6. Chair. The chair shall act as the Chairperson of the Board and preside at all meetings of the Board, and shall exercise and perform such other powers

and duties as may from time to time be assigned to the chair by the Board.

Section 5.7. Vice Chair. The vice chair shall act in the same manner as the chair in the chair's absence and shall exercise such other powers and duties as may from time to time be assigned to the vice chair by the Board.

Section 5.8. Secretary. The secretary shall keep or cause to be kept at the principal office or such other place as the Board may order, a book of minutes of all meetings of Directors and members, with the time and place of holding, whether special or regular, and if special how authorized, the notice thereof given, the names of those present at Directors meetings, the number of members present or represented at membership meetings, and the proceedings thereof.

The secretary shall give or cause to be given, notice of all the meetings of the membership and the Board as required by these Bylaws, and shall keep the seal of the Corporation in safe custody, and shall have such other powers and perform such other duties as may be prescribed by the Board or by these Bylaws.

Section 5.9. Treasurer. The treasurer shall have the following duties:

(a) The treasurer shall keep and maintain, or cause to be kept and maintained, adequate and correct books and accounts of the Corporation's funds, properties and transactions. The treasurer shall send or cause to be given to the directors such financial statements and reports as are required to be given by law, by these Bylaws, or by the Board. The books of account shall be open to inspection by any director at all reasonable times during the business hours of the Corporation.

(b) The treasurer shall be the chairperson of the finance committee of the Board. The treasurer shall have such other powers and perform such other duties as may be prescribed by the Board or these Bylaws.

Section 5.10. President. The Board shall at their discretion appoint a president to be in charge of the administration of the Corporation, to carry out the policies set forth by the Board. The president shall attend all meetings of the Board as an ex officio member and shall serve at the will of said Board.”

3. The provisions of this First Amendment to Fifth Amended and Restated Bylaws shall be incorporated into and become a part of the Fifth Amended and Restated Bylaws. Except as provided in this First Amendment to Fifth Amended and Restated Bylaws, all terms of the Fifth Amended and Restated Bylaws shall continue in full force. Only the provision(s) of the Fifth Amended and Restated Bylaws specifically amended shall be affected by this First Amendment to Fifth Amended and Restated Bylaws.

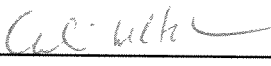
CERTIFICATE OF SECRETARY

I, the undersigned, do hereby certify:

(1) That I am the duly elected and acting secretary of Eden Development, Inc., a California nonprofit public benefit corporation; and

(2) That the foregoing First Amendment to Fifth Amended and Restated Bylaws, comprising four (4) pages, constitutes an amendment to the Fifth Amended and Restated Bylaws of such Corporation as duly adopted by action of the Board of Directors of the Corporation duly taken on September 19, 2012.

IN WITNESS THEREOF, I have hereunto subscribed my name, this 19 day of September, 2012.



Calvin Whitaker, Secretary

**FIFTH
AMENDED AND RESTATED
BYLAWS

OF

EDEN DEVELOPMENT, INC.**

History of Actions Taken
Related to Bylaws

Date

Bylaws Adopted:

May 19, 2005

Bylaws Amended & Restated:

September 20, 2007

Bylaws Amended & Restated (Second)

January 17, 2007

Bylaws Amended & Restated (Third):

February 21, 2008

Bylaws Amended & Restated (Fourth):

April 16, 2009

Bylaws Amended & Restated (Fifth):

June 10, 2009

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**FIFTH AMENDED AND RESTATED
BYLAWS
OF
EDEN DEVELOPMENT, INC.**

Article I. NAME; ORGANIZATION

Section 1.01 Name

The name of the corporation is EDEN DEVELOPMENT, INC.

Section 1.02 Organization

The corporation is organized under the Nonprofit Public Benefit Corporation Law, as set forth in the California Corporations Code, for charitable purposes, pursuant to Section 501(c)(3) of the Internal Revenue Code (the "Code"), as more particularly described in the corporation's articles of incorporation.

Without limiting the foregoing, the charitable purposes of the corporation include, but are not limited to, the following: (1) to provide decent housing and related services for extremely low to moderate income families, low-income and moderate-income persons, and households displaced as a result of government action or displaced as a result of a major disaster, where insufficient housing exists for such households or category of households; (2) to provide for the welfare of elderly persons or persons with disabilities and/or other special needs with housing facilities and services specially designated to meet their physical and social needs and to promote their health and security in longer living or living longer independently, the charges for such facilities and serviced to be predicated upon the provision, maintenance and operation thereof on a nonprofit basis pursuant to Section 202 of the Housing Act of 1959, as amended, or Section 811 of the National Affordable Housing Act of 1990, as amended, or other applicable provisions or programs under State or federal law; (3) to purchase, construct, rehabilitate, develop and sell housing to extremely low to moderate income households in California; (4) to provide technical, organizational and financial counseling to extremely low to moderate income individuals and groups wishing to develop affordable housing projects in California; (5) to encourage participation by private enterprise in the development of affordable housing for extremely low to moderate income groups and households; (6) to promote cooperation among low income groups, public agencies and private industry in achieving decent affordable housing for all those in need in California; and (7) to undertake housing projects generally for extremely low to moderate income households, under ownership, rental or other plans, as provided by affordable housing programs or other programs, whether enacted by federal, State and/or local entities and/or by private industry.

Article II. PLACE OF BUSINESS

Section 2.01 Principal Office

The principal office for the transaction of the affairs and business of the corporation shall be in Alameda County, California. The Board of Directors may change the principal

office of the corporation from one location to another within Alameda County at any time. This section 2.01 shall be amended by the adoption of a resolution if the Board of Directors changes the county in which the corporation maintains its principal office.

Section 2.02 Other Offices

The Board may from time to time establish branch or subordinate offices at any place or places where the corporation is qualified to conduct its business and activities.

Article III. MEMBERS

Section 3.01 No Members

The corporation shall have no members. All rights, duties and responsibilities normally reserved to the members shall be assumed by the corporation's Board of Directors.

Article IV. DIRECTORS

Section 4.01 Powers

Subject to the provisions and limitations of the Nonprofit Public Benefit Corporation Law, any other applicable law and these Bylaws, all powers and activities of the corporation shall be exercised directly by or under the direction of the Board of Directors. The Board of Directors may delegate the management of the day-to-day operations of the business of the corporation to a management company or other person provided that the business and affairs of the corporation shall be managed and all corporate powers shall be exercised under the ultimate direction of the Board of Directors.

Specifically, the Board of Directors shall have the following powers:

- (a) elect or appoint the officers of the corporation from and among the directors and other eligible persons as specifically provided in the articles of incorporation and these Bylaws;
- (b) fill vacancies on the Board and remove directors in accordance with Section 4.06 of these Bylaws;
- (c) form and terminate working committees and set their policies and agendas;
- (d) appoint directors and members to standing and working committees, unless otherwise provided by these Bylaws;
- (e) act on recommendations from standing and working committees;
- (f) approve the annual budget of the corporation and monitor the corporation's financial status;
- (g) manage the corporation's activities;

(h) enter into such management contracts as necessary to further the purposes and goals of the corporation;

(i) initiate, approve and adopt amendments to or restatements of the corporation's articles of incorporation and these Bylaws;

(j) authorize and delegate to the Executive Committee such powers of the Board of Directors that are not inconsistent with these Bylaws, except the power to approve and adopt amendments to or restatements of the corporation's articles of incorporation and these Bylaws; and

(k) adopt resolutions authorizing the corporation to (i) buy, own, sell, assign, mortgage or lease any interest in real estate and personal property and to construct, maintain and operate improvements thereon necessary or incident to the accomplishment of the purposes set forth in the corporation's articles of incorporation; (ii) borrow money and issue evidences of indebtedness in furtherance of any or all of the objects of its business, pledge or other lien on the corporation's property; (iii) do and perform all acts reasonably necessary to accomplish the purposes of the corporation.

Section 4.02 Number of Directors

The number of directors of the corporation shall be not less than five (5) or more than fifteen (15).

The minimum and maximum numbers of directors may be changed, or a definite number may be fixed without provision for an indefinite number, by an amendment to these Bylaws duly adopted by the vote or written consent of at least a two-thirds (2/3) majority of the directors; provided, however, that no reduction of the authorized number of directors shall have the effect of removing any director who has been elected/appointed by the members and who continues to be in good standing with the corporation.

Section 4.03 Selection of Directors

At least one-third (1/3) of the directors shall represent (a) residents of low-income neighborhoods (neighborhoods with at least 51% of households with incomes at 80% or less of area median income), (b) other low-income community residents, or (c) elected representatives of low-income neighborhood organizations. Such directors shall represent those communities in which the corporation owns and operates low-income housing projects: The nine San Francisco Bay Area Counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma) and San Joaquin County.

Remaining directors of the corporation shall, at all times, be limited to individuals who are directors of Eden Housing, Inc., a California nonprofit public benefit corporation.

Section 4.04 Term Limits

There shall be no limit of the number of terms a person can be elected/appointed to the office of director. A term in office shall equal three (3) years.

Section 4.05 Removal

The Board of Directors shall have the power to remove any director on the Board; however, the Board may not remove a director from office except with cause and only upon the affirmative vote of a majority of the remaining directors.

Section 4.06 Resignation and Vacancies

Any director may resign effective immediately upon the giving of oral or written notice to the president, the secretary or the Board of Directors, unless the notice specifies a later time for the effectiveness of such resignation. Seats on the Board of Directors that become vacant as a result of resignations shall be filled by the appointment by the Board from persons eligible to become directors pursuant to Section 4.03. Persons who are appointed to fill vacancies on the Board of Directors shall complete the remaining terms of the respective directors who have resigned from the Board.

Vacancies on the Board of Directors caused by death, illness or a legal determination of insanity or incompetence shall be filled in the same manner as those filled for resignations.

Section 4.07 Meetings of Directors; Notice

Regular meetings of the Board of Directors shall be scheduled as determined by the Board but in no event shall the Board meet less than two (2) times during any consecutive twelve (12) month period.

Annual meetings of the Board of Directors shall be held on the third Thursday in January of each year, unless otherwise scheduled by the Board, and, if desired by the Board, such annual meetings may be counted as one of the required regular meetings. At the annual meetings, the directors shall nominate and elect or appoint directors to fill vacancies or to replace those directors whose terms have expired; provided that any such nomination, election, appointment or filling of vacancies is done in accordance with this Article IV.

Special meetings of the Board of Directors may be called for any purpose and at any time by the president, the vice-president, the secretary or any two (2) directors.

Directors' meetings (other than annual meetings) may be held and conducted by telephone provided all directors present are on a conference line and can hear one another during the meeting.

Notice of the time and place of regular, annual and special meetings shall be delivered personally or by telephone to each director, or sent by first class mail, telegram or telecopier addressed to each director at such director's address as shown in the records of the corporation. If the notice is mailed, it shall be deposited in the United States mail at least four (4) days before the time, place and date of the meeting. If the notice is delivered personally, or by telephone, telegram or telecopier, it shall be made or sent at least forty-eight (48) hours before the time and date of the meeting. All notices shall specify the general purpose of the meeting. Notice of a meeting need not be given to any director who attends the meeting and does not protest before or at the commencement of the meeting of the lack of notice to her or him.

All Board meetings shall be open to the public (unless a meeting is designated to be in “executive session”) and any person may attend and observe, provided reasonable advance notice is given by such person to an Executive Committee member. Guests at Board meetings may not participate in any discussions or deliberations unless invited to do so by the Board.

Section 4.08 Quorum

The presence of not less than a simple majority of the authorized number of directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors. Every act or decision done or made by a majority of the directors present at a meeting duly held at which a quorum is present shall be the act of the Board of Directors, unless a larger percentage is required by law or as provided elsewhere in these Bylaws. A meeting at which a quorum is initially present may continue to transact business notwithstanding the withdrawal of directors if any action taken is approved by at least a majority of the required quorum for such meeting.

Section 4.09 Waiver of Notice

Notice of a regular, annual or special meeting need not be given to any director who signs a waiver of notice or a consent to the holding of the meeting or an approval of the minutes thereof. All such waivers, consents and approvals shall be filed with the secretary for filing in the corporate records and made a part of the minutes of the meeting. A waiver of notice need not specify the purpose of any regular, annual or special meeting of the Board of Directors.

Section 4.10 Actions Taken Without a Meeting

Any action that the Board of Directors is required or permitted to take may be taken without a meeting if all directors entitled to vote consent in writing to the action. Such action by written consent shall have the same force and effect as any other duly approved action of the Board. Any such action taken by written consent shall be filed with the secretary for filing in the minutes of the proceedings of the Board.

Section 4.11 Adjournment

A majority of directors present, whether or not a quorum is present, may adjourn any meeting to another time and place. Notice of any adjournment to another time and place shall be given to the directors who were not present at the time of the adjournment.

Section 4.12 Compensation and Reimbursement of Expenses

Directors shall serve without compensation except that any director may seek and receive from the corporation reimbursement for out-of-pocket expenditures. Any director seeking reimbursement must submit complete and accurate records of all such expenditures. The Board of Directors shall review all such requests for reimbursement of out-of-pocket expenses and its decision shall be final.

Section 4.13 Standard of Care - General

A director shall perform the duties of a director, including duties as a member of any committee of the Board on which the director may serve, in good faith, in a manner such director believes to be in the best interest of the corporation and with such care, including reasonable inquiry, as an ordinarily prudent person in a like situation would use under similar circumstances.

In performing the duties of a director, a director shall be entitled to rely on information, opinions, reports or statements, including financial statements and other financial data, in each case prepared or presented by:

- (a) one or more officers or employees of the corporation whom the director believes to be reliable and competent in the matters presented;
- (b) counsel, independent accountants or other persons as to matters which the director believes to be within such persons' professional or expert competence; or
- (c) a committee of the Board upon which the director does not serve, as to matters within its designated authority, which committee the director believes to merit confidence, so long as in any such case, the director acts in good faith, after reasonable inquiry when the need thereof is indicated by the circumstances and without knowledge that would cause such reliance to be unwarranted.

A person who performs the duties of director in accordance with the standard of care as described in this section shall have no liability based upon any failure or alleged failure to discharge that persons' obligations as a director, including, without limiting the generality of the foregoing, any actions or omissions which exceed or defeat a public or charitable purpose to which a corporation, or assets held by it, are dedicated.

Section 4.14 Self-Dealing Transactions

The Board shall not approve a self-dealing transaction. A self-dealing transaction is one to which the corporation is a party and in which one or more of the directors has a material financial interest or a transaction between the corporation and any entity in which one or more of its directors has a material financial interest.

Section 4.15 Residents Participation

For low-income housing projects located in the San Francisco Bay Area Counties and San Joaquin County, California, in which the corporation participates but where no community member is a director on the Board, the corporation will hold resident meetings at the properties quarterly and conduct post-occupancy evaluations of new developments after the first year of operations. The corporation will seek residents' input and feedback on design issues, siting or location, development, management of affordable housing and other programmatic topics that measure how the housing and programs are working for the residents and inform the residents of the corporation's future developments.

Article V. OFFICERS

Section 5.01 Officers

The officers of the corporation shall include a president, a vice-president, a secretary, a treasurer (chief financial officer), an executive director (chief executive officer), and a chief operating officer. Except for the offices of president and secretary, any number of offices may be held by the same person.

Section 5.02 Election of Officers

Except as provided in Section 5.03 of this Article V, officers shall be elected each year by the Board of Directors at its annual meeting and such elected officers must be chosen from among the existing and newly appointed directors of the corporation. Notwithstanding the foregoing, the offices of executive director and chief operating officer shall be filled by the executive director and chief operating officer, respectively, of Eden Housing, Inc.

Section 5.03 Appointment of Subordinate Officers

At the discretion of the Board of Directors, the corporation may also have one or more assistant vice-presidents, one or more assistant secretaries, one or more assistant treasurers and such other subordinate officers as may be appointed in accordance with these Bylaws. The Board of Directors shall appoint, or empower the Executive Committee or, more specifically, the president to appoint, such additional officers that the corporation may require. Each officer so appointed shall have the title, hold office for the period, have the authority and perform the duties specified by these Bylaws or as the Board of Directors may from time to time determine; provided, however, that the powers and duties of an appointed officer shall not exceed the powers and duties of elected officers. Appointed subordinate officers need not be a director of the corporation.

Section 5.04 Compensation and Reimbursement of Expenses

No officer, whether elected or appointed, shall receive compensation for his/her services as an officer. Expenses incurred by an officer in connection with matters related to the corporation and in connection with her or his official capacity shall be subject to reimbursement provided that the Executive Committee reviews and approves such expenditures.

Section 5.05 Removal of Officers

The officers of the corporation serve at the pleasure of the Board of Directors and, consequently, may be removed from their offices with or without cause by the Board at any regular or special meeting held for that purpose, or by the Executive Committee if specifically empowered by the Board to do so.

Section 5.06 Vacancies

A vacancy in any office because of death, resignation, removal, disqualification or any other cause shall be filled in the manner prescribed in these Bylaws for regular elections or appointments to that office.

Section 5.07 President

The president shall preside at all meetings of the Board and the Executive Committee, shall have the general powers and duties usually vested in the chairperson of a board of directors, and shall have such other powers and duties as may be prescribed by the Board of Directors or these Bylaws.

Section 5.08 Vice-President

If the president is absent or disabled, the vice-president shall perform all duties of the president. When so acting, the vice-president shall have all powers of and be subject to all restrictions placed upon the president. The vice-president shall have such other powers and perform such other duties as may be prescribed by the Board of Directors or these Bylaws.

Section 5.09 Secretary

The secretary shall have the following duties:

- (a) The secretary shall keep, or cause to be kept, at the corporation's principal office, or at such other place as the Board of Directors may direct, a book of the minutes of all meetings, proceedings and actions of the Board and the committees of the Board. In addition, the minutes shall include the time and place that each meeting, proceeding or action was held, whether the meeting, proceeding or action was annual, regular or special, and, if special, how authorized and the notice given, the names of those present and the proceedings and actions thereof.
- (b) The secretary shall keep or cause to be kept at the corporation's principal office, a copy of the corporation's articles of incorporation and these Bylaws as amended to date.
- (c) The secretary shall give, or cause to be given, notice of all meetings of the Board and the committees of the Board as required by these Bylaws to be given.
- (d) The secretary shall maintain and keep a corporate seal in safe custody.
- (e) The secretary shall have such other powers and perform such other duties as the Board or these Bylaws may prescribe.

Section 5.10 Treasurer

The treasurer (chief financial officer) shall have the following duties:

- (a) The treasurer shall keep and maintain, or cause to be kept and maintained, adequate and correct books and accounts of the corporation's assets, liabilities, properties and transactions. The treasurer shall send or cause to be given to the directors such financial statements and reports as are required to be given by law, by these Bylaws, or by the Board. The books of accounts

shall be open to inspection by any director at all reasonable times during the business hours of the corporation.

(b) The treasurer shall deposit, or cause to be deposited, all monies and other valuables in the name and to the credit of the corporation with such depositories as the Board may designate; shall disburse the corporation's funds as the Board may order; shall render to the Board, upon request, an accounting of all transactions and the resulting financial condition of the corporation, and shall have other powers and perform such other duties as the Board or these Bylaws may prescribe.

Section 5.11 Executive Director

The executive director (chief executive officer) shall, subject to the control of the Board, have general supervision, direction and control of the business and affairs of the corporation, such general powers and duties usually vested in the chief executive officer of a corporation, and such other powers and duties as may be prescribed by the Board of Directors or these Bylaws. The powers, duties and responsibilities of the executive director shall include, but not necessarily be limited to, the following:

- (a) The executive director shall report directly to the Board of Directors of the corporation and shall act in accordance with its directives and wishes.
- (b) The executive director shall act as an ex-officio director on the Board of Directors without the right to vote.
- (c) The executive director shall have such other powers as authorized and duties as delegated by the Board of Directors.

Section 5.12 Chief Operating Officer

The chief operating officer shall, subject to the control of the Board, have such general powers and duties usually vested in the chief operating officer of a corporation, and such other powers and duties as may be prescribed by the Board of Directors or these Bylaws. The powers, duties and responsibilities of the chief operating officer shall include, but not necessarily be limited to, the following:

- (a) The chief operating officer shall be the principal operating officer of the corporation and shall be responsible for the corporation's day-to-day activities and operations.
- (b) The chief operating officer shall be responsible for and be the direct supervisor of all employees and staff of the corporation and shall supervise their duties and responsibilities.
- (c) The chief operating officer shall act as an ex-officio director on the Board of Directors without the right to vote.
- (d) The chief operating officer shall have such other powers as authorized and duties as delegated by the Board of Directors.

In the absence of the executive director, the chief operating officer shall serve as the corporation's acting executive director.

Article VI. COMMITTEES

Section 6.01 Classes

There shall be two (2) classes of committees, which shall be under the control, and serve at the pleasure, of the Board of Directors: standing committees and working committees. Unless otherwise stated in these Bylaws, membership in such committees shall be as determined by the Board and members thereto may include directors and non-directors. Each committee shall have at least one director as a member. Standing committees shall include, but not necessarily be limited to, an Executive Committee and a Finance Committee. Working committees shall be formed by action of the Board when the need arises, and their purpose and duration shall vary as to subject matter. Any working committee shall be ad hoc initially but may be converted to a standing committee upon the recommendation of the committee members whose committee they are seeking permanent status and the approval by the Board.

Section 6.02 Appointment to Committees; Removal

The appointment of members to committees (other than the Executive Committee) shall be by majority vote of the Board of Directors, unless such power of appointment for any one or more of the committees is granted by resolution to the Executive Committee, in which case the Executive Committee shall appoint such members. Any member to a committee (other than the Executive Committee) may be removed with or without cause at the discretion of the Board of Directors.

Section 6.03 Vacancies

Vacancies on any committee caused by death, resignation, removal or legal incapacity shall be filled by the Board of Directors or, if the authority is granted by a resolution of the Board, by the Executive Committee.

Section 6.04 Compensation and Reimbursement of Expenses

All members of committees shall serve without compensation. Reimbursement of out-of-pocket expenses incurred in connection with a member's duties within her or his committee shall be subject to reimbursement upon the recommendation by that committee's chairperson and the review and approval of such expenses by the Executive Committee.

Section 6.05 Powers and Authority

Any committee, to the extent provided in a resolution of the Board of Directors, shall have all the authority of the Board to carry out its purpose and function, except that no committee, regardless of Board resolution, may:

- (a) amend or repeal these Bylaws or adopt new bylaws;

- (b) amend or repeal any resolution of the Board of Directors which by its express terms is not so amendable or repealable;
- (c) spend corporate funds to support a nominee for candidacy for political office;
- (d) fix compensation of directors or of members for serving on any committee;
- (e) form any new committees of the Board of Directors nor appoint any of the members of such committees; or
- (f) except for the Executive Committee, remove a director or member of any committee or fill vacancies on the Board of Directors or on any committee.

Section 6.06 Meetings and Actions of Committees

Meetings and actions of committees shall be governed by and held and taken in accordance with the provisions of Article IV of these Bylaws concerning meeting of directors, with such changes in the context of these Bylaws as are necessary to substitute the committee and its members for the Board of Directors and its directors. Minutes shall be kept of each meeting of any committee and the chairperson thereof shall be responsible to file same with the secretary for filing and recording in the corporate records. The Board of Directors may adopt rules for the governance of any committee not inconsistent with the provisions of these Bylaws and in the absence of such rules, each committee shall be responsible for adopting its own committee rules and, if appropriate, committee bylaws; provided however, that any such committee rules and/or bylaws shall not be inconsistent with these Bylaws.

Section 6.07 Executive Committee

The Executive Committee shall consist of the president, who shall act as its chairperson, the vice-president, the secretary and the treasurer of the corporation as elected by the Board, and the executive director and chief operating officer, each of whom shall have voting rights on this committee. The Executive Committee shall have all rights and powers as vested in it by these Bylaws or as authorized by the Board of Directors and shall act for and in behalf of the corporation in lieu of the Board of Directors between and in the absence of the Board's regular, annual and special meetings, provided that each such action does not set a policy or policies of the corporation that are either in conflict with or not in implementation of any of the policies as established by the Board. The Executive Committee shall meet not less than quarterly each year and the time and place of each meeting shall be as determined by its members. Such meetings shall be closed to all persons unless otherwise announced by the Board or the Executive Committee. The Executive Committee shall be responsible to prepare the agenda for each regular and annual meeting of the Board.

Section 6.08 Finance Committee

The Finance Committee shall consist of not less than three (3) nor more than five (5) members, including the treasurer of the corporation, who shall act as the committee's chairperson, the executive director and the chief operating officer. The Finance

Committee shall meet at least once each year, or more frequently as determined by the Board of Directors or the committee members, and shall be responsible for the following duties:

- (a) monitor revenue and expenses of the corporation;
- (b) report on the corporation's financial status at each regular meeting of the Board and at each annual meeting of the members of the corporation;
- (c) review and comment on annual budgets prepared by the corporation's staff prior to their presentation to the Board of Directors for approval and adoption;
- (d) recommend who shall act as the corporation's independent auditors and accountants necessary for preparation of the annual financial reports;
- (e) make recommendations to the Board on all fiscal matters upon request or on an as-needed basis; and
- (f) perform such other tasks as the Board of Directors may request from time to time.

The Finance Committee shall have all rights and powers as vested in these Bylaws to carry out the foregoing duties and responsibilities.

Section 6.09 [RESERVED]

Article VII. INDEMNIFICATION AND INSURANCE

Section 7.01 Indemnification

If the Nonprofit Public Benefit Corporation Law is amended such that indemnification by the corporation of its directors and/or officers is mandated, then the Board of Directors shall amend these Bylaws to be consistent with State law and the requirements on any lender (such as the U.S. Department of Housing and Urban Development) who have the right to approve changes to these bylaws.

Section 7.02 Insurance

The Board of Directors shall adopt a resolution authorizing the purchase of insurance on behalf of any director, officer, committee member, employee or agent of the corporation against any liability asserted against or incurred by the director, officer, committee member, employee or agent in such capacity or arising out of the director's, officer's, committee member's, employee's or agent's status as such, whether or not the corporation would have the power to indemnify the director, officer, committee member, employee or agent against that liability under law.

The Board of Directors shall also adopt a resolution authorizing the purchase of all-risk, public liability, loss of rents and such other insurance as may be required by any lenders to protect the corporation and its interests in its real and personal properties.

Article VIII. AMENDMENTS; DISSOLUTION

Section 8.01 Amendment of Articles of Incorporation

The articles of incorporation of the corporation may be amended or restated only with the affirmative vote of not less than two-thirds (2/3) of all of the directors on the Board who are in office and in good standing.

Upon the adoption of a resolution of the Board of Directors to amend or restate the articles of incorporation of the corporation, the president and secretary shall be authorized to file with the secretary of state of the State of California, a certificate of amendment or restatement, as the case may be, in accordance with the Nonprofit Public Benefit Corporation Law.

Section 8.02 Amendment of Bylaws

These Bylaws may be amended or restated only with the affirmative vote of not less than two-thirds (2/3) of all of the directors on the Board who are in office and in good standing.

All amendments or restatements of these Bylaws shall take effect immediately upon their adoption of a resolution by the Board of Directors, and the secretary shall file such resolution of the Board in the records of the corporation next to these Bylaws and reflect such amendment or restatement thereon.

Section 8.03 Dissolution

The corporation shall be dissolved and the winding up of its affairs shall commence upon a) the affirmative vote of not less than three-fourths ($\frac{3}{4}$) of all of the directors on the Board who are in office and in good standing or b) the occurrence of any of the events causing an involuntary dissolution as described in the Nonprofit Public Benefit Corporation Law commencing with Section 6510 of the California Corporations Code.

Article IX. MISCELLANEOUS

Section 9.01 Fiscal Year

The fiscal year of the corporation shall end each year on December 31.

Section 9.02 Contracts

All contracts entered into on behalf of the corporation must be authorized by the Board of Directors except when the contract is for \$25,000 or less, in which case such contract may be executed by the treasurer (chief financial officer) or by any other authorized officer or director without first obtaining the consent of the Board.

Section 9.03 Execution of Checks

Except as otherwise provided by law, every check, draft, promissory note, money order, or other evidence of indebtedness of the corporation shall be signed by such officer or officers as are authorized by the Board of Directors or these Bylaws.

Section 9.04 Inspection of Records

Every director or member of a committee shall have the absolute right at any reasonable time (i.e. - during normal business hours) to inspect and copy at her or his own expense all books, records and documents of every kind and nature of the corporation and to inspect the physical properties of the corporation, if any. Such inspections may be made in person or by an agent or attorney who has been provided with written authorization to act in such director's, or member's of committee place. The written authorization of any director or member of a committee delivered by an agent or attorney shall be delivered to any officer of the corporation and a copy thereof shall be filed in the corporate records.

Section 9.05 Interpretation

Reference in these Bylaws to any provision of the California Corporations Code, including the Nonprofit Public Benefit Corporation Law, and the Code (i.e. - Internal Revenue Code) shall be deemed to include all amendments thereof.

CERTIFICATE OF SECRETARY

I, the undersigned, do hereby certify:

(1) That I am the duly elected and acting secretary of Eden Development, Inc., a California nonprofit public benefit corporation;

(2) That the foregoing Fifth Amended and Restated Bylaws, comprised of 16 pages, excluding the cover page and Table of Contents, constitute the Bylaws of such corporation as duly adopted by the official action of the Board of Directors duly taken on June 10, 2009; and

(3) The foregoing Fifth Amended and Restated Bylaws are complete and they have not been amended, restated, revoked or rescinded.

Executed on this 10 day of June, 2009.

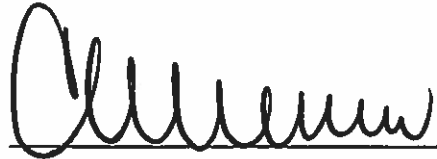


Secretary

Attachment B-1: Confirmation of Conformance to Financial Standards of 24 CFR 84.21

Confirmation of Conformance to Financial Standards of 24 CFR 84.21

I, Corinne Morrison, the Chief Financial Officer of Eden Development, Inc., confirm that Eden Development, Inc. conforms to the financial standards of 24 CFR 84.21 "Standards for Financial Management Systems."



Corinne Morrison
Chief Financial Officer
Eden Development, Inc.

Dated: 2.13.17

Attachment B-2: Confirmation of Staff Capacity

Confirmation of Staff Capacity to Carry Out Activities Assisted with HOME Funds

More than 50 of the nearly 140 low-income family housing properties that Eden Housing, Inc. has developed or acquired have HOME funding (note that Eden Development, Inc. is an affiliate of Eden Housing, Inc.). Statements describing key staff members who have successfully completed projects similar to those to be assisted with HOME funds are available on the following pages.

President

Linda Mandolini



Professional Career

Linda Mandolini has served Eden Housing as a Project Developer, as Director of Real Estate Development, and since 2001, as Executive Director and President. Eden Housing is one of California's oldest non-profit housing development companies and has developed or acquired 9,650 units throughout California. Linda oversees affordable housing production, resident support services, and property management components of the organization. She is guided in her work by Eden Housing's active volunteer board of directors. Linda held various community development positions in Boston prior to moving to California in 1996. She served as Director of Transportation and Land Use Development at the Silicon Valley Manufacturing group in Silicon Valley. Linda received her BA degree from Wheaton College in Massachusetts, and earned an MBA at Boston University.

Linda is the Immediate Past Chair of The California Housing Consortium, and serves as a Board Member and Past Chair to The Housing Trust of Silicon Valley. She also serves on Board of Governors for the National Housing Conference as well as the Enterprise Communities Community Leadership Council.

Linda has been honored with the 2008 East Bay Business Times "Women of Distinction" award, 2011 and 2014 SF Business Times "Bay Area's Most Influential Women" award, 2011 SF Business Times "Northern California Real Estate Women of Influence" award, and 2011 Affordable Housing Management Association (AHMA) Pioneer Award. Linda is an avid bicyclist and is a dedicated member of Leukemia & Lymphoma Society's Team in Training.

Education

Boston University, Boston, MA, Master of Business Administration
Wheaton College, Norton, MA, Bachelor of Arts, Political Science and Urban Studies, Magna Cum Laude, Phi Beta Kappa

Professional Affiliations

Immediate Past Chair and Board Member– California Housing Consortium
Vice Chair, Board of Governors - National Housing Conference
Member, Enterprise Communities Community Leadership Council
Member, Urban Land Institute Workforce Housing Council and Terwilliger Center for Affordable Housing
Juror (2015/2016) ULI Kemp and Larsen Awards
Former Board Member, and past chair – Housing Trust of Silicon Valley
Former President and Board Member Nonprofit Housing Association of Northern California (NPH)
Former Member - Affordable Housing Advisory Board of the Federal Home Loan Bank of SF

Executive Vice President / Chief Operating Officer
Jan Peters



Professional Career

Jan Peters joined Eden in October of 2006 as Director of Property Management for EHMI. As Eden's Executive Vice President and Chief Operating Officer, she now oversees Property Management, Resident Services, Accounting and Finance, Asset Management, Human Resources and Office Administration.

Jan came to Eden from Southern California, where she was President of WNC Management, Inc. in Irvine. She also accumulated a great deal of expertise as Vice President/Director of Property Management at the Design Center Housing Services, Inc. in Los Angeles, and during a stint with the John Stewart Company in San Francisco.

She has brought more than twenty years of experience in Property Management, Human Services and Social Work to Eden Housing Management, Inc. Jan is President of AHMA-NCNH, an instructor in Advanced Property Management and holds several property management certifications.

Education

Rutgers, The State University of New Jersey, Master of Social Work
Antioch University, Philadelphia, PA, M. Ed

Professional Affiliations

President – Affordable Housing Management Association of Northern CA, Nevada, Hawaii
Director – Building Futures with Women and Children
Director – Tenderloin Neighborhood Development Corporation

Certifications

Licensed Real Estate Broker-California
Housing Credit Certified Professional (HCCP)
National Compliance Professional-Executive (NCP-e)
Instructor, Advanced Property Management
Certified Occupancy Specialist

Chief Financial Officer
Corinne Morrison



Professional Career

As Chief Financial Officer (CFO), Corinne Morrison is responsible for corporate and real estate development accounting, finance and asset management, and business technology operations of Eden Housing, its affiliates and ownership entities.

Corinne works closely with the Finance and Audit Committees of the Board of Directors, and she directs and manages Eden's relationships with lending institutions, shareholders, and the financial community. Corinne leads Eden's finance team, which oversees Eden's total assets of more than \$1.15 billion with combined annual operating revenue of more than \$86 million.

She brings more than 20 years of finance and operations management experience, joining Eden's senior management team in 2016. She was most recently the Vice President and Controller of BRIDGE Housing where she had worked since 2005. Previously, Corinne also worked with PricewaterhouseCoopers.

Education

Biola University, Bachelors of Science in Business Administration

Senior Vice President of Real Estate Development
Andy Madeira



Professional Career

Andy Madeira has worked in affordable housing and community development for 25 years, and has an extensive background in affordable housing development and project financing. Prior to joining Eden Housing in February of 2014, he was a Senior Banker for JP Morgan Chase Community Development Banking. He also served as Vice President, Real Estate Development for Citizens Housing Corporation, and as a Director of Real Estate Development at BRIDGE Housing Corporation.

Andy also has significant real estate lending and finance experience having spent six years at Fannie Mae's American Communities Fund, which financed affordable housing development, provided joint venture equity for workforce housing, and loans to local governments. Before his work in affordable housing, Andy practiced law at nonprofit organizations in California and Philadelphia. Andy received a J.D. from Boston University School of Law and a B.A. in Economics with Honors from the University of California at Santa Cruz.

Andy leads Eden's Real Estate Development team, and is responsible for heading Eden's strategic growth in affordable rental development, operating property acquisitions, and portfolio recapitalization/preservation.

Andy continues to be active in community development, serving on the Board of Directors for the Northern California Community Loan Fund (Loan Committee Chair), and as a member of the Enterprise Community Loan Fund Loan Committee.

Education

Boston University School of Law
Juris Doctor

University of California Santa Cruz
Bachelor of Arts Economics with Honors

Professional Associations & Affiliations

Board of Directors, Northern California Community Loan Fund
Loan Committee Member, Enterprise Community Loan Fund
Member, Advisory Board, Greystone CDE
Former member of the Board of Governors, California Housing Consortium
Former member, Enterprise Community Partners Northern California Leadership Council

Vice President of Portfolio Finance and Asset Management
Tatiana Blank



Professional Career

As Vice President of Portfolio Finance and Asset Management, Tatiana Blank ensures that all properties within Eden Housing's portfolio maintain a strong financial position, comply with all contractual, regulatory and statutory requirements, and fulfill all internal and external reporting requirements in an accurate and timely manner. She is also responsible for benchmarking, investor, and lender relationships post-closing as well as strategic stewardship of Eden's portfolio.

Tatiana leads Eden's asset management team, which oversees Eden's total assets of more than \$1.15 billion with combined annual operating revenue of more than \$86 million.

She brings more than 20 years of real estate finance and accounting experience, joining Eden's senior management team in 2016. She was most recently the Vice President of Corporate Finance of ROEM Development Corporation, a for-profit real estate developer and general contractor, where she had worked since 2007. Previously, she also worked as a Tax and Audit Manager at Novogradac & Company, a public accounting firm specializing in tax credit financed affordable housing projects. She is a Certified Public Accountant.

Education

San Francisco State University, San Francisco, CA

Bachelors of Science in Business Administration, with concentration in accounting

Director of Real Estate Development
Andrea Osgood



Professional Career

Andrea Osgood joined the Eden Housing Development team in 2008 and currently leads Eden’s new construction and acquisition efforts. Since joining Eden, Andrea has developed over 300 new units and overseen the acquisition of nearly 800 existing units in six California counties – from Sonoma to San Diego County.

Before her career in affordable housing, Andrea worked as a construction management consultant for Capital Projects of UC Berkeley and was involved in nearly every phase of large rehab and new construction projects – from planning and development through funding and construction. She also gained experience in construction litigation and public contracting as a lead paralegal in the construction group of the San Francisco law firm, Hanson Bridgett Marcus Vlahos & Rudy.

Andrea has served on the Board of Directors of the Housing Leadership Council of San Mateo County since 2013 and is an inaugural member of the Board of Directors of SV@Home, a newly formed affordable housing advocacy organization in Santa Clara County.

Education

UCLA Graduate School of Public Policy and Social Research
Master of Arts, Urban Planning

Pomona College
Bachelor of Arts with Honors

LISC-Tax Credit & Bond Financing Training Institute
The Bay Area Ross Program in Real Estate – In Association with The USC Lusk Center for Real Estate

Professional Associations & Affiliations

SV@Home, Board Member
Housing Leadership Council of San Mateo County, Board Member
Member, East Bay Housing Organizations
Member, Non-profit Housing Association of Northern California

Director of Resident Services
Anna Gwyn Simpson



Professional Career

As Director of Resident Services, Anna Gwyn oversees all of Eden Housing's resident service programs and staff. Since 1995, Eden Housing has provided a wide range of supportive services and enrichment programs designed to meet the needs of its diverse resident population. The comprehensive programs are offered at 100% of Eden's managed properties. Programs include youth and after-school programs, digital technology and literacy programs, aging in place and independent living programs for older adult seniors, health and wellness programs, and financial literacy programs.

Anna Gwyn has more than 15 years of social service experience with an extensive background in managing social service programs for diverse communities and developing evaluation metrics and measurement tools to articulate program success. She most recently served as the Interim City Manager for the City of Martinez.

Anna Gwyn has spent most of her career in housing, serving in leadership roles with the Oakland Housing Authority, Citizens Housing Corporation, and Episcopal Community Services of San Diego and Riverside Counties.

She previously served as a Board member of the Executive Board of Directors of the Pacific Southwest Regional Council of the National Association of Housing and Redevelopment Officials (NAHRO).

Education

Colorado College
Bachelor of Arts (BA), Sociology

San Francisco State University
Master's degree in Public Administration (MPA), with a focus in Nonprofit Administration

The Real Estate Development Team

The project developers at Eden Housing manage the ongoing housing development projects, including new construction and acquisition/rehabilitation of existing properties. Project developers see projects through to completion, from the early predevelopment stages to marketing the units for occupancy. Their duties include site evaluation and negotiation of purchase agreements, economic feasibility analyses, financial structuring of private and public debt and equity financing, and obtaining design and site plan approvals. They also coordinate the services of all consultants and oversee construction management.



Associate Director of Real Estate Development

Kevin Leichner

Eden Housing, Inc.

Professional Career

Kevin Leichner joined the Eden Housing Development team in 2014 and currently leads the portfolio restructuring, resyndication, and rehabilitation group. The 5-year portfolio pipeline includes more than 2,000 affordable units currently owned and/or managed by Eden Housing. A major initiative for Eden, the portfolio group seeks to preserve housing for the long-term through strategic recapitalization and rehabilitation, including greening and efficiency improvements.

Prior to joining Eden, Kevin worked at BRIDGE Housing, a nonprofit affordable housing developer based in San Francisco. During his approximately five years at BRIDGE, He worked on portfolio and joint-venture acquisition-rehabilitation projects, including first-time tax credit syndications of formerly public housing units with the Sacramento and San Francisco Housing Authorities.

Before his career in affordable housing, Kevin worked for approximately ten years with the National Park Service and its nonprofit affiliates on novel financing strategies for the rehabilitation of park structures and amenities, adaptive reuse of historic structures, and major park-building and revenue generation strategies in San Francisco and New York City.

Education

Columbia University in the City of New York Graduate School of Business
Master of Business Administration

Columbia University in the City of New York Graduate School of Architecture, Planning, and Preservation
Master of Science in Urban Planning

University of California Berkeley
Bachelor of Arts in Architecture with a Minor in City Planning

Professional Associations & Affiliations

Former Planning Commissioner in the City of San Leandro, CA

Project Developer
Mollie Naber

Eden Housing, Inc.

Professional Career

Mollie Naber joined the Eden Housing Development team in 2016 and is in the portfolio restructuring, resyndication, and rehabilitation group. She is currently managing a 50-unit family development in San Jose, a 94-unit family development in East Palo Alto, and three projects in Gilroy: 34-unit and 24-unit family developments as well as a 117-unit senior development. Prior to joining Eden, Mollie worked at Twin Pines Housing Trust in New England, where she secured USDA financing for a 100-unit family development and assisted with predevelopment of an 80-unit senior development, both located in New Hampshire. Before her career in affordable housing, Mollie worked as consultant to businesses, non-profits, and governments in the USA, Europe and the Middle East on strategic and economic development initiatives and was a market analyst at the energy company, BP.

Education

Tuck School of Business at Dartmouth
Master in Business Administration

Georgetown University
Bachelor of Science in Foreign Service with Honors

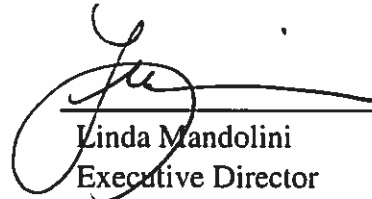
Attachment B-3: History of Serving Community

History of Serving Community

I, Linda Mandolini, the Executive Director of Eden Development, Inc., confirm that Eden Housing, Inc. has served in San Mateo County for more than one year through Eden Housing, Inc., Eden Housing Management, Inc., and Eden Housing Resident Services, Inc.

Eden Development, Inc. is an affiliate of Eden Housing, Inc. as well as Eden Housing, Inc.'s other affiliate entities, Eden Housing Management, Inc. and Eden Housing Resident Services, Inc.

Eden Housing, Inc. owns two existing affordable housing properties in East Palo Alto: Nugent Square and Light Tree Apartments. Eden Housing Management, Inc. provides property management services at the two properties. Eden Housing Resident Services, Inc. manages resident services at both properties.



Linda Mandolini
Executive Director
Eden Development, Inc.
Dated: 2/16/17

Attachment C-1: Current Board Roster

Affiliations marked with an asterisk (*) represent elected representation of a low income neighborhood organization.

Eden Development, Inc. Board Roster

The board of directors of Eden Development, Inc., a 501(c)3 Community Housing Development Organization, consists of 7 members, whose resumes are below. The board meets quarterly on the second Friday of February, May, August, and November. Each board member serves a 3-year term. The officers are elected for a term of two years.

Affiliations marked with an asterisk (*) represent elected representation of a low income neighborhood organization.

Kathleen Hamm, Chair

Economic Consultant

Lafayette, CA

Affiliations

- Former Manager, Affordable Housing Program, Community Development Department of Contra Costa County
- Member, National Development Council, (1994)
- Author of 14 published Reports and Studies on Economic Development between (1970 and 1991)
- *Board Member, Chesley Avenue Mutual Housing



Jim Kennedy, Treasurer

Consultant and Former Redevelopment Director Contra Costa County

Martinez, CA

Affiliations

- Kennedy-King Memorial Scholarship Fund (1987 – Present)
- *Board Member, Chesley Avenue Mutual Housing
- Eden Housing Board of Directors (2013 – Present)



Timothy Reilly, Director

Senior Vice President - Relationship Manager, Commercial Banking, Umpqua Bank

Fremont, CA

Affiliations

- Founder/Director, Emerging Market Group
- Chairman, Chamber of Commerce, Fremont, CA (1999-2000)
- Founding Board Member/CFO, Alsion (Montessori Jr. High/High School/Early College Program)
- Board Member, Chamber of Commerce, Fremont
- Board Member, Sisters of the Holy Family



- Board Member, Business for Good Government, Fremont Chambers Political Action Committee
- District Chairman, Boy Scouts of America, (1999)
- Co-Founder/Board Member, Redwood Lodge, EHMI
- *Board Member, Cottonwood Place
- Former Member, Community Resources for Independent Living, Hayward, CA
- Previous Member, Advisory Board (Finance Committee), Tri-City Homeless Coalition, Fremont (1999)
- Previous Member, Advisory Board, World Institute on Disability
- Previous Member, Advisory Board, Women in Technology Foundation

Ilene Weinreb, Vice Chair

Former Mayor, City of Hayward

Oakland, CA

Affiliations

- Community Volunteer, Earthquake Housing Committee
- Former Board Member, Bay Area Community Services
- Board Member, Eden Information & Referral
- Chairperson, Alameda County Criminal Justice Oversight Committee
- Former President, Current Board Member, Satellite Housing
- Former Member, Alameda County Medical Center Board
- Adjunct Professor, Brandman University, Walnut Creek, CA



Calvin Whitaker, Secretary

Housing Specialist, Abode Services - Project Independence

Hayward, CA

Affiliations

- Member, American Planning Association; Past Treasurer, Planning and Black Community Division – (1989 – Present)
- Member, Oakland Association of Realtors, (1999 – Present)
- Licensed Real Estate Agent, (1998 – Present)
- *Board Member, Chesley Avenue Mutual Housing



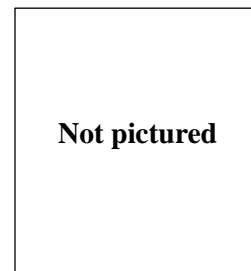
Melissa Platte, Director

Executive Director, Mental Health Association of San Mateo County

Redwood City, CA

Affiliations

- Member, HOMES for All Task Force
- Member, Closing the Jobs/Housing Gap Task Force
- Chair, San Mateo County Continuum of Care



- Chair, Housing Leadership Council of San Mateo County
- Member, HOPE Interagency Council
- Co-Chair, HOPE 10 Year Plan to End Homelessness Housing Committee
- President, San Mateo County Mental Health Contractors Association
- Board Member, United Way of the Bay Area
- Executive Committee, Palcare Parents Advisory Committee
- Vice Chair, United Way Agency Relations Committee
- Member, County Task Force on the Homeless
- Member, County Mental Health Youth Transition Access Committee
- Co-Chair, San Mateo County Supported Education Committee

Tracy Williams, Director

President and CEO, LOEL Senior Center

Lodi, CA

Affiliations

- Committee Chair, Lodi Chamber
- Board Member, Lodi Memorial Hospital Foundation
- Chair, Walk for the Health of It
- Co-Chair Sacramento Street Ministries, First United Methodist Church
- Officer, Lodi Sunrise Rotary Club Member
- Board Member - Officer, Lodi Police Foundation
- Board Member – Officer, Lodi Area Crime Stoppers



Attachment C-1 & C-3: Board Resolution

**EDEN DEVELOPMENT, INC.
CORPORATE RESOLUTION
RE: CERTIFICATION OF ORGANIZATIONAL STRUCTURE**

At a duly constituted meeting of the Board of Directors of Eden Development, Inc., a California nonprofit public benefit corporation (the "Corporation") which was held on Feb. 10, 2017, the following resolutions were adopted:

WHEREAS, the Corporation is a 501(c)(3) non-profit corporation incorporated under the laws of the State of California;

WHEREAS, the County of San Mateo has requested that the Corporation certify via resolution that the Corporation 1) maintains at least one-third of its governing body's membership for residents of a low-income neighborhood, other low-income neighborhood residents, or elected representatives of low-income neighborhood organizations, and 2) implements a formal process for low-income program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development and management of affordable housing projects;

WHEREAS, the Bylaws for the Corporation require that one-third of the Board of Directors of the Corporation shall represent (i) residents of low income neighborhoods; (ii) other low income community residents; or (iii) the elected representatives of low income neighborhood organizations, and such directors shall represent those communities in which the Corporation owns and operates low-income housing projects: The nine San Francisco Bay Area Counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma) and San Joaquin County;

WHEREAS, the Bylaws for the Corporation require that for low-income housing projects located in the San Francisco Bay Area Counties and San Joaquin County, California, in which the Corporation participates but where no community member is a director on the Board, the Corporation shall hold resident meetings at the properties quarterly and conduct post-occupancy evaluations of new developments after the first year of operations to seek residents' input and feedback on design issues, siting or location, development, management of affordable housing and other programmatic topics that measure how the housing and programs are working for the residents and inform the residents of the Corporation's future developments (the "Formal Process");

WHEREAS, the Board of Directors of the Corporation, deems it to be in the best interest of the Corporation to implement the Formal Process for the multifamily affordable housing development known as Light Tree Apartments, located at 1805 East Bayshore Road, East Palo Alto, California;

WHEREAS, the Board of Directors of the Corporation, deems it to be in the best interest of the Corporation to provide the County of San Mateo with a resolution certifying that the Corporation 1) maintains at least one-third of its governing body's membership for residents of a low-income neighborhood, other low-income neighborhood residents, or elected representatives

of low-income neighborhood organizations, and 2) implements a formal process for low-income program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development and management of affordable housing projects.

NOW, THEREFORE, BE IT RESOLVED: That the Corporation hereby certifies that the Corporation requires that one-third of the Board of Directors of the Corporation shall represent (i) residents of low income neighborhoods; (ii) other low income community residents; or (iii) the elected representatives of low income neighborhood organizations, and such directors shall represent those communities in which the Corporation owns and operates low-income housing projects: The nine San Francisco Bay Area Counties (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma) and San Joaquin County;

FURTHER RESOLVED: That the Corporation hereby certifies that for low-income housing projects located in the San Francisco Bay Area Counties and San Joaquin County, California, in which the Corporation participates but where no community member is a director on the Board, the Corporation shall hold resident meetings at the properties quarterly and conduct post-occupancy evaluations of new developments after the first year of operations to seek residents' input and feedback on design issues, siting or location, development, management of affordable housing and other programmatic topics that measure how the housing and programs are working for the residents and inform the residents of the Corporation's future developments;

FURTHER RESOLVED: That the Corporation hereby certifies that the Corporation shall implement the Formal Process for the multifamily affordable housing development known as Light Tree Apartments, located at 1805 East Bayshore Road, East Palo Alto, California;

FURTHER RESOLVED: That Linda Mandolini, the President, or Jan Peters, the Executive Vice President/Chief Operating Officer, or Corinne Morrison, the Chief Financial Officer or any officer of the Corporation, acting alone, on behalf of the Corporation, in its sole capacity, shall be authorized and directed to take any and all necessary actions, and to execute any and all documents, instruments and agreements (including any and all certification materials related to the County of San Mateo's CHDO certification for FY 2017-18), necessary for the consummation of the activities contemplated in this Resolution;


FURTHER RESOLVED: That any and all acts of any officer of the Corporation or any person(s) designated and authorized to act by any officer, which acts would have been authorized by the foregoing Resolution, except that such acts were taken prior to the adoption of the Resolution, shall be, and hereby are, severally ratified, confirmed, approved and adopted as acts in the name and on behalf of the Corporation in its sole capacity; and

FURTHER RESOLVED: That the Secretary or any Assistant Secretary or any other Officer of the Corporation is authorized to execute and certify any form of resolution required by any lender, investor, regulator or other third party involved in the transaction, so long as the Secretary or Assistant Secretary and counsel to the Corporation determine that the substance of such resolutions does not materially conflict with the substance of this Resolution.

CERTIFICATION

I, the undersigned, acting as the Secretary for Eden Development, Inc., a California nonprofit public benefit corporation ("Corporation"), hereby certify and declare that the foregoing is a full, true and correct copy of the Resolution duly passed and adopted by the Board of Directors of the above mentioned Corporation at a meeting of said Board held on the aforementioned date, and that said Resolution is in full force and effect; that there is no provision in the Articles of Incorporation or Bylaws of the Corporation limiting the powers of the Board of Directors of the Corporation to pass the forgoing Resolution; and that said Resolution is in conformity with the provisions of such Articles of Incorporation and Bylaws of the Corporation; and that the Board of Directors of said Corporation has, and at the time of the adoption of said Resolution had, full power and authority to act on behalf of the Board of Directors and to appoint the said officer(s) and the President therein named who have full power and lawful authority to exercise the same.

IN TESTIMONY WHEREOF, I have hereunto set my hand as of Feb. 10,
2017


_____, Secretary of
Eden Development, Inc., a California nonprofit
public benefit corporation



Housing & Federal Grants Division

2020/2021 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

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

- CDBG Public Services
- CDBG Housing Construction/Acquisition
- CDBG Housing Rehabilitation
- CDBG Public Facilities/Improvements
- HOME Housing Construction/Acquisition
- HOME Housing Rehabilitation

2. Organization (Fiscal Sponsor) General Information

Organization/Agency Name	Habitat for Humanity Greater San Francisco, Inc.
Mailing Address	500 Washington Street, Suite 250, San Francisco, CA, 94111
Website	https://habitatgsf.org/
Organization DUNS#	7 9 4 1 8 2 3 2 9
Executive Director/CEO	Maureen Sedonaen
Email Address	msedonaen@habitatgsf.org
Phone	415-625-1000

3. Project General Information

Program/Project Name	Redwood Blvd.
Program/Project Site Address	8161 Redwood Blvd., Novato, CA 94945
CDBG/HOME Funding Amount Requested	\$500,000
Application Contact Person	Ashley Spooner-Choi
Title of Contact Person	Public Funding & DRE Manager

Email Address

aspoonerchoi@habitatgsf.org

Phone

415-625-1015

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

Novato

100

San Rafael

0

County Other

0

Total Percentage

100

5. What other County of Marin funding is your organization receiving for this project?

Funding Source	Grant Amount	
Marin County Housing Trust Fund	\$250,000	X
Marin Community Foundation	\$450,000	X
Tamalpais Pacific Foundation	\$100,000	X

Add Row

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

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

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

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

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

The Redwood Blvd. project is a partnership between HGSF and a private donor to develop 100% affordable, ownership homes on a surplus land site to be donated by the private entity. The project involves development of a

14-acre greenfield site into a master planned community featuring 80 single family, attached, for-sale homes organized in clusters. The groupings will surround central landscaped green spaces connected via pedestrian pathways and bike trails. Home size will range from two to four bedrooms in townhome and stacked flat arrangements. Individual buildings will be one to three stories tall, containing one to six units. Redwood Blvd. will be surface parked with approximately 1.5 spaces per home.

The site is located one mile from the Novato San Marin SMART train station and adjacent to highway 101. Planned amenities include a dog park, barbeque and picnic areas, a playground/tot lot, exercise stations located throughout the site, walking paths, bike trails, an outdoor event space with mini-amphitheater, and a community garden.

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

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

- Housing Support Services
- Children, Youth and Parent Services
- Basic Health Services

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

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

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

Committed to affordable housing, all Habitat for Humanity Greater San Francisco (HGSF) programs predominantly target hardworking individuals and families earning up to 80% area median income (AMI). Examples of workers in this income range may include teachers, first responders, healthcare assistants, public sector employees (including City or County employees), transit workers, as well as other service providers. These are all residents who are critical to a safe, healthy, and functioning community.

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

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

11. Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel. (Please limit to 3000 characters.)

Habitat for Humanity Greater San Francisco (HGSF) does not unlawfully discriminate on the basis of race, color, religion (including religious dress and religious grooming), sex (including pregnancy, perceived pregnancy)

childbirth, breastfeeding, or related medical conditions), gender, gender identity, gender expression, sexual stereotypes, physical appearance, national origin, ancestry, citizenship, age, physical or mental disability, legally protected medical condition or information, HIV/AIDS status, genetic information or characteristics, family care status, military caregiver status, military and veteran status, marital status, domestic partner status, sexual orientation, or any other basis protected by local, state, or federal laws.

Homeownership Development staff are trained in the Fair Housing Act, Equal Credit Opportunity Act, Americans with Disability Act, Fair Credit Reporting Act, Truth in Lending Act, Secure and Fair Enforcement for Mortgage Licensing Act, and Unfair, Deceptive and Abusive Acts of Practices. To spread the word about home purchase opportunities, including the Redwood Blvd. project, HGSF takes a multi-faceted approach. Through a needs assessment, HGSF gains information about the community in the area surrounding each of our projects to identify the target market and where to focus outreach and marketing efforts. Postcards, in both English and identified, predominant language(s), are mailed to a radius around the project and flyers are shared in many community locations, including libraries and community centers. Outreach is focused on community groups, agencies, faith-based organizations, libraries, schools, and neighborhood associations, particularly those serving low-moderate income communities. HGSF holds information sessions, often dual language, open to the public to share information about homes coming up for sale, explain Habitat's mission and what being a Habitat partner family entails, and describe the homeownership program requirements. These information sessions are physically and logistically accessible, with a number of meeting times/locations.

HGSF partners with community-based agencies, including schools, rental developments, faith-based organizations, and community centers, to share program information. These partners often provide meeting space for our information sessions and refer potential applicants. Additionally, HGSF advertises on social media, the HGSF website, and in newspapers in order to reach a varied and widespread audience of potential homebuyers. All advertising will display the Equal Opportunity and Equal Access logos.

The demographic breakdown in question #14 is a prediction as HGSF does not begin accepting applications and qualifying potential homebuyers until around the same time that construction begins. All demographic information we collect is self-reported and our categories do not directly match those in this application. The information presented in the

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

Moderate-Income	<input type="text" value="0"/>
Low-Income	<input type="text" value="409"/>
Very Low-Income	<input type="text" value="0"/>
Extremely Low-Income	<input type="text" value="0"/>

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

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

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

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

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

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

Ethnic Category	Total Number of Persons	Number of Persons Identifying as Hispanic
American Indian or Alaskan Native	4	0
Asian	132	0
Black or African American	51	2
Native Hawaiian or Other Pacific Islander	19	0
White	136	93
American Indian and White	0	0
Asian and White	8	2
Black and White	8	2
American Indian and Black	0	0
Multi-Racial	51	43
TOTAL	409	142
Female-Headed Households (out of above total)	81	29
Persons with Disabilities (out of above total)	14	5

PROJECT MANAGEMENT & FINANCIAL DATA

15. If funded previously, list past project goals and accomplishments/activities using CDBG/HOME funds. (Please limit to 3000 characters.)

No previous CDBG/HOME funds have been applied for or used on this project. However, HGSF uses CDBG funds on a regular basis for all our projects throughout Marin, San Francisco, and San Mateo counties for new construction and home revitalization work.

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

HGSF does not currently have any CDBG funds previously approved for this or other projects in Marin County.

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

HGSF has extensive experience administering federal grant programs, managing dozens of awards. We currently have six federal awards, received over the last five years, for both our new construction and rehabilitation programs. Habitat specifically uses federal funding, such as CDBG grants, only for acquisition and pre-development activities in order to avoid triggering Davis-Bacon requirements. HOME funds are not typically used. In that HGSF provides sweat equity homeownership opportunities, the construction of our projects is exempt from state laws requiring prevailing wage.

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

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

Jen Wilds, CFO - With more than 20 years of finance & operations experience Wilds is responsible for financial management & strategy at HGSF. Prior to HGSF, Wilds served as Vice President of Finance at Hotel Tonight, leading finance, accounting, & IT functions. Previously, Wilds served as the Senior Vice President of Finance for CBS Interactive, where she led a team responsible for forecasting, budgeting, & pricing for more than 35 online brands. Before CBS Interactive, Wilds began her career as an analyst for Capital One Financial Corporation in their Marketing & Analysis & Operations groups. Wilds has an MBA from the Stanford Graduate School of Business.

Peter Dunne, Chief of Real Estate Development - Dunne oversees the real estate development process including acquisitions, entitlements, & high-level management of the project management & construction management teams. During his 25 years experience in the housing industry, he has held key roles in the development or financing of over 100 housing projects resulting in the production of more than 14,000 homes. He is well versed in the full range of housing types, from suburban greenfield development to high-density urban infill. A San Francisco native, Peter earned an MS in Real Estate Development from MIT & holds a LEED AP designation & a California General Contracting license.

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

Dawn Adams, General Superintendent - Adams has been with HGSF since 2002 & has been involved with the construction of affordable housing developments ranging in size & scope during her HGSF tenure. Starting as an AmeriCorps Construction Crew Leader, Adams has grown along with the affiliate, now managing high-density new construction & our Neighborhood Revitalization program.

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

The Redwood Blvd. project will require:
 -a general plan amendment
 -rezoning
 -a plan development permit
 -a conditional use permit
 -a vesting tentative tract map
 -approval by the California Public Utilities Commission
 -condo plan approval

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

- Predevelopment
- Planning
- Cost Estimate
- Building

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

HGSF is applying only for CDBG funds, no HOME funds.

22. For HOME projects, are you a CHDO?

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

Task	Date of Completion
Define scope of work/finish design	Apr 1, 2020
Complete planning and environmental review	Oct 1, 2020
Release bid package	Mar 1, 2021
Select contractor	Apr 1, 2021
Finalize contract	May 1, 2021
Obtain building permits	Oct 1, 2021
Start construction	Jun 1, 2021
Complete construction	May 1, 2025

Required Attachments:

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

- For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.
- For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

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

Attach Project Budget	Attachment_A_Redwood_Blvd_Project_Budget_02052020.xlsx	Remove
Attach Org Budget	Attachment_B_HGSF_FY1920_Agency_Operating_Budget.pdf	Remove
Attach Miscellaneous		Remove

Signer Name Ashley Spooner-Choi

Signer Title Public Funding & DRE Manager

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

By checking this box, I, Ashley Spooner-Choi, certify that all information contained in this application to be true and accurate to the best of my knowledge.

Signed: Thu Feb 06 2020 13:26:58 GMT-0800 (Pacific Standard Time)

Capital and Housing Project Budget Template

Organization Name: HABITAT FOR HUMANITY GREATER SAN FRANCISCO, INC.
Project Title: REDWOOD BLVD

Date: February 5, 2020

INCOME:	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Income
<u>Committed</u>					
Foundations:					
Marin Community Foundation			\$ 450,000.00		
<i>(Add rows)</i>					
Government:					
Marin County Housing Trust			\$ 250,000.00		
<i>(Add rows)</i>					
Corporations:					
Legal				\$ 7,857.00	
Dorman Assoc				\$ 11,750.00	
IDS Landscape Arch				\$ 32,878.00	
<i>(Add rows)</i>					
Individual Contributions: (list total):					
Earned Income:					
<i>(Add rows)</i>					
Other (specify):					
<i>(Add rows)</i>					
Subtotal, Committed Income			\$ 700,000.00	\$ 52,485.00	\$ 752,485.00
<u>Uncommitted</u>					
Federal Grants Request-CDBG (this application)	\$ 250,000.00	\$ 250,000.00			
Foundations:					
Tamalpais Pacific Foundation			\$ 100,000.00		
TBD			\$ 2,500,000.00		
<i>(Add rows to list other Foundations)</i>					
Government:			\$ 11,272,575.00		
<i>(Add rows to list other Government agencies)</i>					
Corporations:					
TBD			\$ 3,000,000.00		
<i>(Add rows to list other Corporations)</i>					
Individual Contributions:					
TBD			\$ 2,072,970.00		
<i>(Add rows to list other Contributions)</i>					
Other (specify):					
Internal Capital			\$ 19,877,220.00		
<i>(Add rows to list others)</i>					
Subtotal, Uncommitted Income	\$ 250,000.00	\$ 250,000.00	\$ 38,322,765.00	\$ -	\$ 39,322,765.00
Other					

Earned Income:						
<i>(Add rows)</i>						
Subtotal, Earned Income			\$ -	\$ -	\$ -	
Grand Total Income	\$ 50,000.00	\$ 250,000.00	\$ 39,522,765.00	\$ 52,485.00	\$ 40,075,250.00	

EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
Direct Project Related Expenses					
Acquisition					
Purchase price			\$ -		
Title/Recording/Escrow			\$ 50,000.00		
<i>(Add rows to list other direct project expenses)</i>					
Pre-development					
Architecture & Engineering	\$ 126,250.00	\$ 126,250.00	\$ 517,000.00		
Phase 1 & 2, Geotech	\$ 18,750.00	18,750.00			
Marketing			\$ 75,000.00		
Entitlements/Zoning	\$ 50,000.00	50,000.00			
Insurance	\$ 25,000.00	\$ 25,000.00	\$ 110,000.00		
Permits & Fees	\$ 25,000.00	\$ 25,000.00	\$ 2,511,000.00		
Closing costs & Sales Cost			\$ 273,750.00		
Reprographics	\$ 5,000.00	\$ 5,000.00	\$ 15,000.00		
Property Taxes					
General & Administrative			\$ 6,300,000.00		
Pre-development Contingency			\$ 2,525,750.00		
<i>(Add rows to list other direct project expenses)</i>					
General Development					
Direct Construction - Vertical			\$ 17,897,750.00		
Direct Construction - Horizontal			\$ 6,800,000.00		
Hard cost contingency			\$ 2,500,000.00		
<i>(Add rows to list other specific project expenses)</i>					
Subtotal, Direct Project Related Expenses	\$ 250,000.00	\$ 250,000.00	\$ 39,575,250.00	\$ -	\$ 40,075,250.00
Developer Fee (specify % in column A below)					
7.00%					\$ 35,000.00
Fiscal Sponsorship Fee (specify % in column A below)					
0.00%					\$ -
Grand Total All Expenses					\$ 40,110,250.00



SERVING MARIN, SAN FRANCISCO AND THE PENINSULA

HHGSF BUDGET - BOARD APPROVED		FY20 Ann	Q1	Q2	Q3	Q4
REVENUE						
Community Support/Events		7,652,003	1,314,545	2,189,162	1,589,753	2,558,543
Critical Repair Revenue		30,000	6,500	7,500	9,500	6,500
New Constr. Subsidy		3,796,457	1,245,049	1,672,870	447,288	431,250
Mortgage Payments		1,161,829	293,246	292,500	289,727	286,356
Note Sales/Fwd Commitmt		8,690,880	2,000,000	-	2,000,000	4,690,880
ReStore		177,782	177,782	-	-	-
REVENUE		21,508,951	5,037,122	4,162,032	4,336,268	7,973,529
TOTAL EXPENSES						
G&A		2,122,580	565,810	550,288	527,176	479,306
FUNDRAISING		2,148,972	543,722	652,791	536,530	415,929
TITHE		150,000	37,500	37,500	37,500	37,500
PROGRAMS		4,797,506	1,199,515	1,244,774	1,160,744	1,192,474
RESTORE		498,759	427,168	71,591	-	-
HOME REPURCHASES		612,500	152,500	155,000	152,500	152,500
NEW CONSTRUCTION		15,414,649	2,893,921	3,033,844	4,318,531	5,168,353
TOTAL EXPENSES		25,744,966	5,820,135	5,745,787	6,732,981	7,446,062
Net Income, cash basis		(4,236,015)	(783,013)	(1,583,756)	(2,396,712)	527,466
Cash Balance			9,516,987	7,933,231	5,536,519	6,063,985

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

Net Income, accrual basis	819,754
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Housing & Federal Grants Division

2020/2021 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

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

- CDBG Public Services
- CDBG Housing Construction/Acquisition
- CDBG Housing Rehabilitation
- CDBG Public Facilities/Improvements
- HOME Housing Construction/Acquisition
- HOME Housing Rehabilitation

2. Organization (Fiscal Sponsor) General Information

Organization/Agency Name	Homeward Bound of Marin
Mailing Address	1385 North Hamilton Parkway, Novato, CA 94949
Website	https://www.hbofm.org
Organization DUNS#	9 4 9 3 3 7 0 5 9
Executive Director/CEO	Mary Kay Sweeney
Email Address	mksweeney@hbofm.org
Phone	415-382-3363, ext. 201

3. Project General Information

Program/Project Name	Predevelopment and Construction of Veterans and Workforce Housing in Novato
Program/Project Site Address	1385 North Hamilton Parkway, Novato, CA 94949
CDBG/HOME Funding Amount Requested	\$1,200,000
Application Contact Person	Corry Kanzenberg
Title of Contact Person	Development Specialist

Email Address

ckanzenberg@hbofm.org

Phone

415-382-3363, ext. 216

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

Novato

100

San Rafael

0

County Other

0

Total Percentage

100

5. What other County of Marin funding is your organization receiving for this project?

Funding Source	Grant Amount	
N/A	\$0	X

Add Row

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

With an overarching goal to end homelessness in Marin County, Homeward Bound’s mission of “opening doors to safety, dignity, hope, and independence,” is underscored by a vision that “everyone deserves a place to call home.”

Founded in 1974, Homeward Bound has grown to become the main provider of shelter and supportive housing for people in Marin experiencing homelessness and pressing poverty, including families, domestic violence survivors, veterans, seniors, and individuals with incarceration histories, disabilities, or mental health issues.

With 16 residential programs ranging from the only year-round emergency shelters in Marin to permanent supportive housing, Homeward Bound serves over 1,100 people annually. We provide an array of services to help people achieve self-sufficiency and advance on their journeys out of homelessness, including financial literacy instruction, benefits access, housing navigation, healthcare linkages, case management, meals, and transit assistance.

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

Homeward Bound respectfully requests \$1,200,000 from CDBG and HOME for planning and construction of 50 permanent supportive housing units in Novato. This includes \$200,000 from CDBG for predevelopment activities and \$1,000,000 from HOME for housing construction.

With 24 one-bedroom units for veterans, this project will make Marin one of the first California counties to end veteran homelessness. The development will also create 26 one-bedroom units for people exiting homelessness and entering the local workforce, including five family units.

Together with HUD-VASH and Homeward Bound's VA-GPD program, this project will house Marin’s remaining homeless veterans. The 2019 Marin County Homeless Count and Survey estimates that 99 veterans experience homelessness on any given night in Marin. The survey also showed that 45% of Marin’s homeless veterans have a physically disabling condition and remain homeless for longer periods of time than non-veterans. At Homeward Bound last year, chronically homeless adults represented 84% of all veterans in our programs, making them one of the most vulnerable populations we serve.

The 26 workforce housing units proposed by this project will expand on our existing successful programs for people who are exiting homelessness and becoming self-sufficient through vocational training and employment. This will also strengthen our community workforce by filling local labor needs in Marin.

Working under a 55-year ground lease from the City of Novato, Homeward Bound will first demolish the disused blighted buildings on the 2.8-acre project site, then begin predevelopment and construction. Predevelopment activities will precede a phased construction plan. Construction will begin with site grading and installing utilities infrastructure, followed by construction of the two separate housing structures.

The buildings will each have two floors of housing, a ground-level laundry room, and an office for Homeward Bound to provide on-site program coordinators to deliver case management.

The completed building will benefit the community by helping combat the ongoing affordable housing crisis. Marin remains among the least affordable rental housing markets in the nation (Source: National Low Income Housing Coalition 2019 "Out of Reach" report). This project will provide critically needed affordable housing by adding 50 new units for people exiting homelessness within proximity to public transit, amenities, and services. In addition, this development will be constructed within the existing building landscape of Marin by demolishing blighted and disused structures to create vibrant new homes.

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

- Housing Support Services
- Children, Youth and Parent Services
- Basic Health Services

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

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

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

This project will affirmatively further fair housing by providing permanent supportive housing to people facing homelessness, many of whom will be members of protected classes. Homeward Bound is committed to affirmative fair housing, treating all housing applicants and program participants equally while providing the same quality of service and equal housing opportunities to all. In addition, Homeward Bound maintains a policy to guide Reasonable Accommodation, with a Director of Housing and Operations who serves as our Section 504 Coordinator to ensure compliance and track Reasonable Accommodation requests. Homeward Bound posts all Equal Opportunity policies on-site and has an established policy to address concerns regarding discrimination. Our agency also affirmatively markets all housing programs throughout Marin County, including the program outlined in this application.

11. Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel. (Please limit to 3000 characters.)

As with other housing programs operated by Homeward Bound, this project will conduct affirmative marketing activities to members of protected classes through translated materials, housing policies, and service information in both Spanish and English. In addition, we will perform marketing and outreach to non-English speakers and direct outreach to low-income individuals of color who are experiencing homelessness. Services will be provided such as TDD for hearing-impaired persons as well as assistance for people with visual impairments. Our affirmative marketing practices over the years have resulted in some of Marin's most diverse housing programs and we welcome new ideas and partnership opportunities for further improvement and inclusion.

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

Moderate-Income	<input type="text" value="0"/>
Low-Income	<input type="text" value="0"/>
Very Low-Income	<input type="text" value="5"/>
Extremely Low-Income	<input type="text" value="45"/>

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

Client income is verified at point-of-entry into our programs through paycheck stubs, General Assistant/General Relief statements, Social Security Disability Income statements, Supplemental Security Income statements, and benefits documentation from the Veterans Administration.

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

Ethnic Category	Total Number of Persons	Number of Persons Identifying as Hispanic
American Indian or Alaskan Native	2	
Asian	1	
Black or African American	13	2
Native Hawaiian or Other Pacific Islander		
White	30	7
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial	4	2
TOTAL	50	11
Female-Headed Households (out of above total)	10	3
Persons with Disabilities (out of above total)	35	3

PROJECT MANAGEMENT & FINANCIAL DATA

15. If funded previously, list past project goals and accomplishments/activities using CDBG/HOME funds. (Please limit to 3000 characters.)

In 2018-2019, CDBG provided \$141,008 for expansion and renovation of our Mill Street Center shelter in San Rafael. CDBG represented a key predevelopment resource, covering costs such as architectural and engineering services. This project will increase shelter capacity to 60 beds and provide vital upgrades to ensure continuation of emergency shelter services.

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

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

Combined grants from CDBG and HOME of \$1,091,888 supported construction of our Next Key Center in Novato. The resulting 25 studios for adults, five studios for small families, and three studios for medical respite opened in 2008.

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

All prior CDBG and HOME funds have been expended in their entirety.

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

Homeward Bound has extensive and long-term experience administering federal grant programs, including Continuum of Care (CoC), Emergency Solutions Grants (ESG), and VA Grant Per Diem (GPD). Homeward Bound's annual CoC grants currently include three Tier 1 awards for 2020 (with two Tier 2 awards pending) totaling \$1,565,189 for permanent supportive housing. Homeward Bound has been awarded ESG grants nearly every year for family shelter. Our organization is re-applying again this year for our annual GPD, which averages approximately \$200,000 annually for veteran-designated transitional housing.

Homeward Bound is familiar with Davis-Bacon, including HUD Form 4010. In 2017, we complied with Davis-Bacon requirements for \$80,000 in CDBG funds to replace the New Beginnings Center floors.

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

Homeward Bound will oversee and manage this project, having demonstrated successful project management capacity through the timely completion of King Street Senior Housing, Oma Village, the Next Key Center, and the New Beginnings Center. As with all recent past capital projects, Director Mary Kay Sweeney and Deputy Executive Director Paul Fordham will jointly oversee this development, serving as project managers for the activities outlined in this proposal and interfacing with architects, engineers, and contractors.

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

In December 2019, Homeward Bound secured a 55-year ground lease from the Novato City Council for this project. After analyzing our Phase 1 Environment Assessment, and taking into account other relevant third-party studies, the City of Novato's Planning Department deemed this project CEQA-exempt (California Environmental Quality Act) which will expedite the approvals process. In January 2020, the Design Review Commission approved the project design, including exterior architecture and landscaping. The project will be considered by the Planning Commission for full approval by Spring 2020.

Project drawings and plans have already been developed by Frederic C. Divine Associates. An experienced general contractor will be used to carry out the work.

With prior development experience on housing construction projects in Marin County and the City of Novato, we are confident working through the process of applying for and securing all necessary building/use permits and/or remaining authorizations for this project.

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

- Predevelopment**
- Planning**
- Cost Estimate**

Building

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

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

22. For HOME projects, are you a CHDO?

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

Task	Date of Completion
Define scope of work/finish design	Apr 1, 2020
Complete planning and environmental review	Jun 1, 2020
Release bid package	Feb 1, 2021
Select contractor	Mar 1, 2021
Finalize contract	Apr 1, 2021
Obtain building permits	May 31, 2021
Start construction	Sep 1, 2021
Complete construction	Nov 30, 2022

Required Attachments:

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

- For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.
- For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

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

Attach Project Budget	Project Budget - Predevelopment and Constrction of Veterans and W	Remove
Attach Org Budget	Homeward Bound of Marin - Annual Operating Budget FY 2019-2020.p	Remove
Attach Miscellaneous	A2.2 - Floor Plan - Veterans Housing.pdf	Remove

Signer Name Corry Kanzenberg

Signer Title Development Specialist

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

By checking this box, I, Corry Kanzenberg, certify that all information contained in this application to be true and accurate to the best of my knowledge.

Signed: Thu Feb 06 2020 13:23:07 GMT-0800 (Pacific Standard Time)

Capital and Housing Project Budget

Homeward Bound of Marin					
Pre-Development and Construction of Veterans and Workforce Housing in Novato					
Date: Feb 6, 2020					
INCOME:	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Income
Committed					
Foundations:					
Marin Community Foundation			\$ 200,000.00		
Tamalpais Pacific			\$ 100,000.00		
(Add rows)					
Government:					
(Add rows)					
Corporations:					
(Add rows)					
Individual Contributions:					
(list total):					
Earned Income:					
(Add rows)					
Other (specify):					
(Add rows)					
Subtotal, Committed Income			\$ 300,000.00	\$ -	\$ 300,000.00
Uncommitted					
Federal Grants Request	\$ 125,000.00	\$ 1,075,000.00			
Foundations:					
Marin Community Foundation			\$ 3,000,000.00		
Other Foundations			\$ 500,000.00		
(Add rows to list other Foundations)					
Government:					
County of Marin			\$ 3,000,000.00		
Veterans Housing and Homelessness Prevention Program			\$ 4,200,000.00		
City of Novato Fee Waivers				\$ 100,000.00	
(Add rows to list other Government agencies)					
Corporations:					
Federal Home Loan Bank Affordable Housing Program			\$ 410,000.00		
(Add rows to list other Corporations)					
Individual Contributions:					
Capital Campaign			\$ 700,000.00		
(Add rows to list other Contributions)					
Other (specify):					
Debt Financing			\$ 12,000,000.00		
(Add rows to list others)					
Subtotal, Uncommitted Income	\$ 125,000.00	\$ 1,075,000.00	\$ 23,810,000.00	\$ 100,000.00	\$ 25,110,000.00
Other					
Earned Income:					
(Add rows)					
Subtotal, Earned Income			\$ -	\$ -	\$ -
Grand Total Income	\$ 125,000.00	\$ 1,075,000.00	\$ 24,110,000.00	\$ 100,000.00	\$ 25,410,000.00

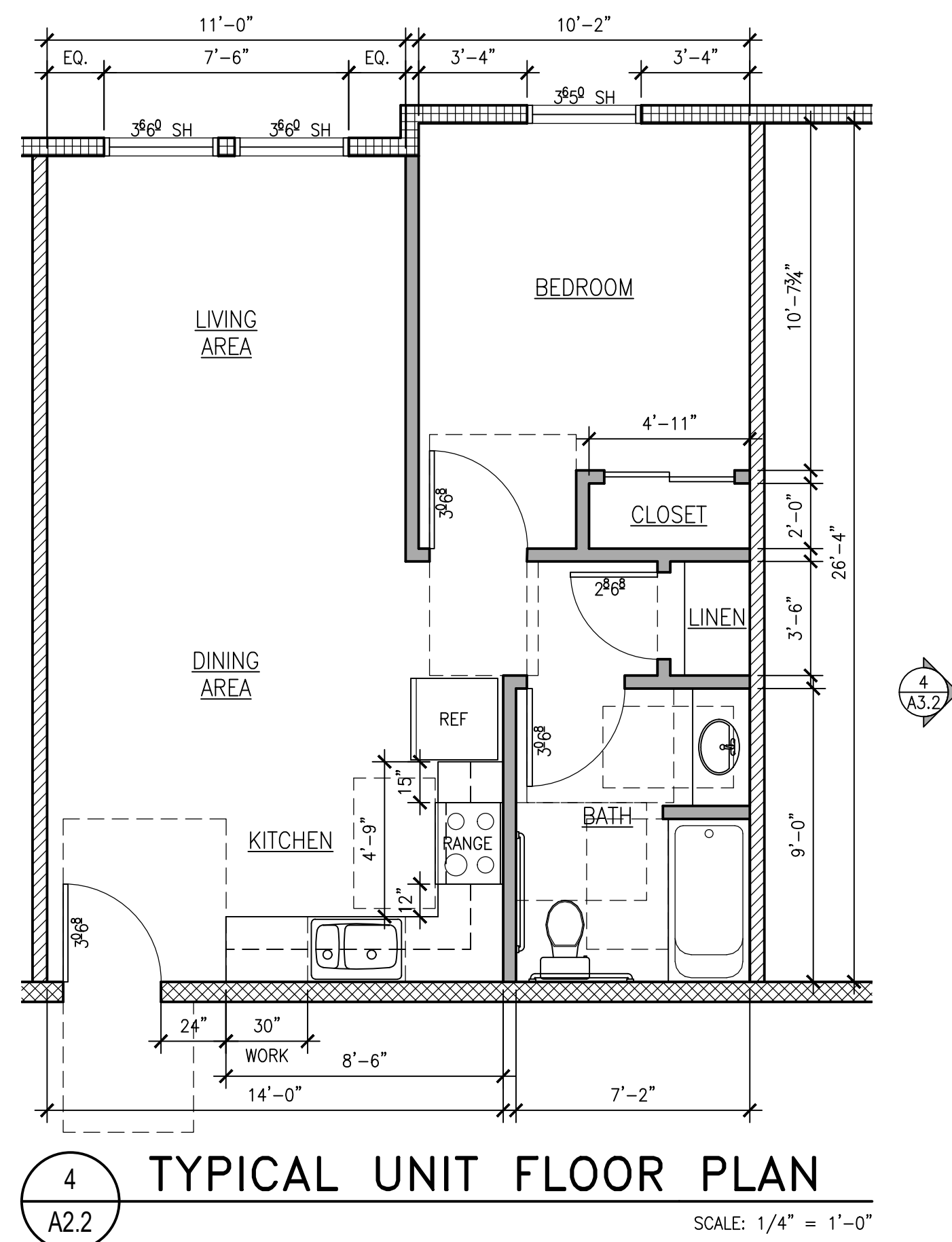
EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
Direct Project Related Expenses					
Acquisition					
Demolition			\$ 350,000.00		
Title/Recording/Escrow			\$ 20,000.00		
Insurance			\$ 150,000.00		
(Add rows to list other direct					
Pre-development					
Engineering (M, E, P, Civil, Energy & Green Consulting)	75,000.00	\$ 75,000.00	\$ 1,260,000.00		
ALTA Land Survey 1%	20,000.00		\$ 160,000.00		
Design 6%	\$ 30,000.00		\$ 1,080,000.00		
Supervision 2%			\$ 360,000.00		
Entitlements/Zoning					
Local Development Impact Fees			\$ 200,000.00	\$ 100,000.00	
General Development					
New Construction		\$ 1,000,000.00	\$ 18,000,000.00		
Hard Cost Contingency 5%			\$ 900,000.00		
Soft Cost Contingency 10%			\$ 288,000.00		
Furnishings/Furniture			\$ 500,000.00		
Development			\$ 578,000.00		
(Add rows to list other specific					
Subtotal, Direct Project Related Expenses	\$ 125,000.00	\$ 1,075,000.00	\$ 23,846,000.00	\$ 100,000.00	\$ 25,146,000.00
Proj Admin Fee (specify % in column A below)					
12.00%					\$ 144,000.00
Fiscal Sponsorship Fee (specify % in column A below)					
10.00%					\$ 120,000.00
Grand Total All Expenses					\$ 25,410,000.00

Homeward Bound of Marin

Annual Budget 2019-2020

July 1, 2019 - June 30, 2020

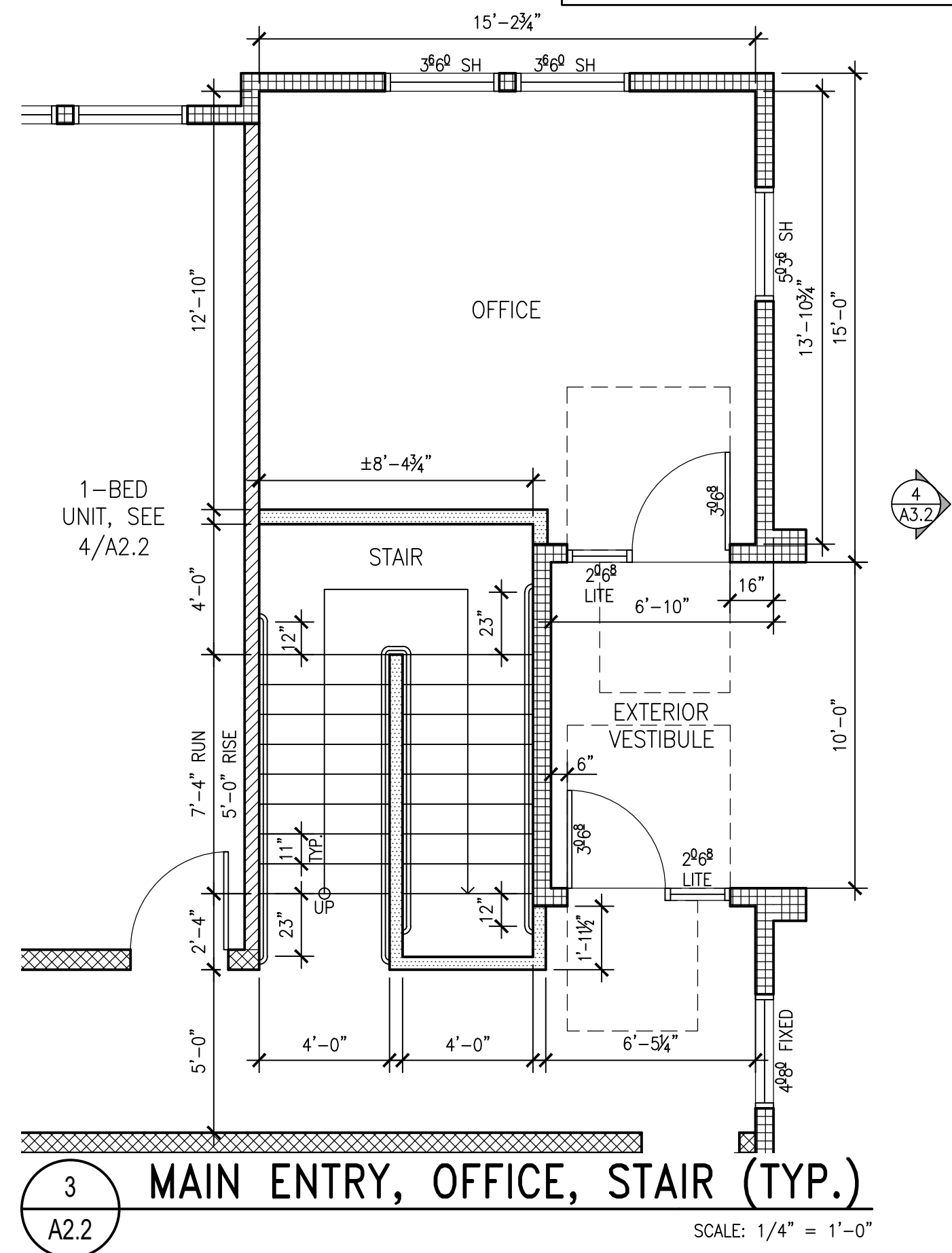
Revenue	Operating	Capital Project Mill Street Center	Combined
Federal Government Income	1,808,609		1,808,609
State Government Income	150,000		150,000
County Government Income	2,548,698		2,548,698
City Government Income	18,000		18,000
Individual Income	950,000		950,000
Foundation Income	788,500		788,500
Corporation Income	319,800		319,800
Contract Income	229,654		229,654
Client Contribution Income	207,400		207,400
Rent Income	975,620		975,620
Washer Dryer Income	17,000		17,000
Halo Product Income	15,000		15,000
Key Room Events Income	439,000		439,000
Key Room Kitchen Rental Income	20,000		20,000
Wagster Dog Treats	120,000		120,000
In-Kind Donations - Transit Vouchers	109,030		109,030
Project Management Developer Income	-	360,000	360,000
Interest Income	1,000	8,640	9,640
Total Revenue	8,717,311	368,640	9,085,951
Expenses			
Admin Labor	1,411,306	280,907	1,692,213
Program Labor	2,103,047		2,103,047
Soc Entrprs Labor	828,196		828,196
Total Labor	4,342,549	280,907	4,623,456
Taxes and Benefits	888,112	54,215	942,327
Office and Admin	437,701	30,000	467,701
Marketing Materials	42,743		42,743
Lease & Utilities	2,124,921		2,124,921
Occupancy and Operating	815,967		815,967
Reserves	33,000	-	33,000
Total Expenses	8,684,993	365,122	9,050,115
Gain or Loss (000)	32,318	3,518	35,836



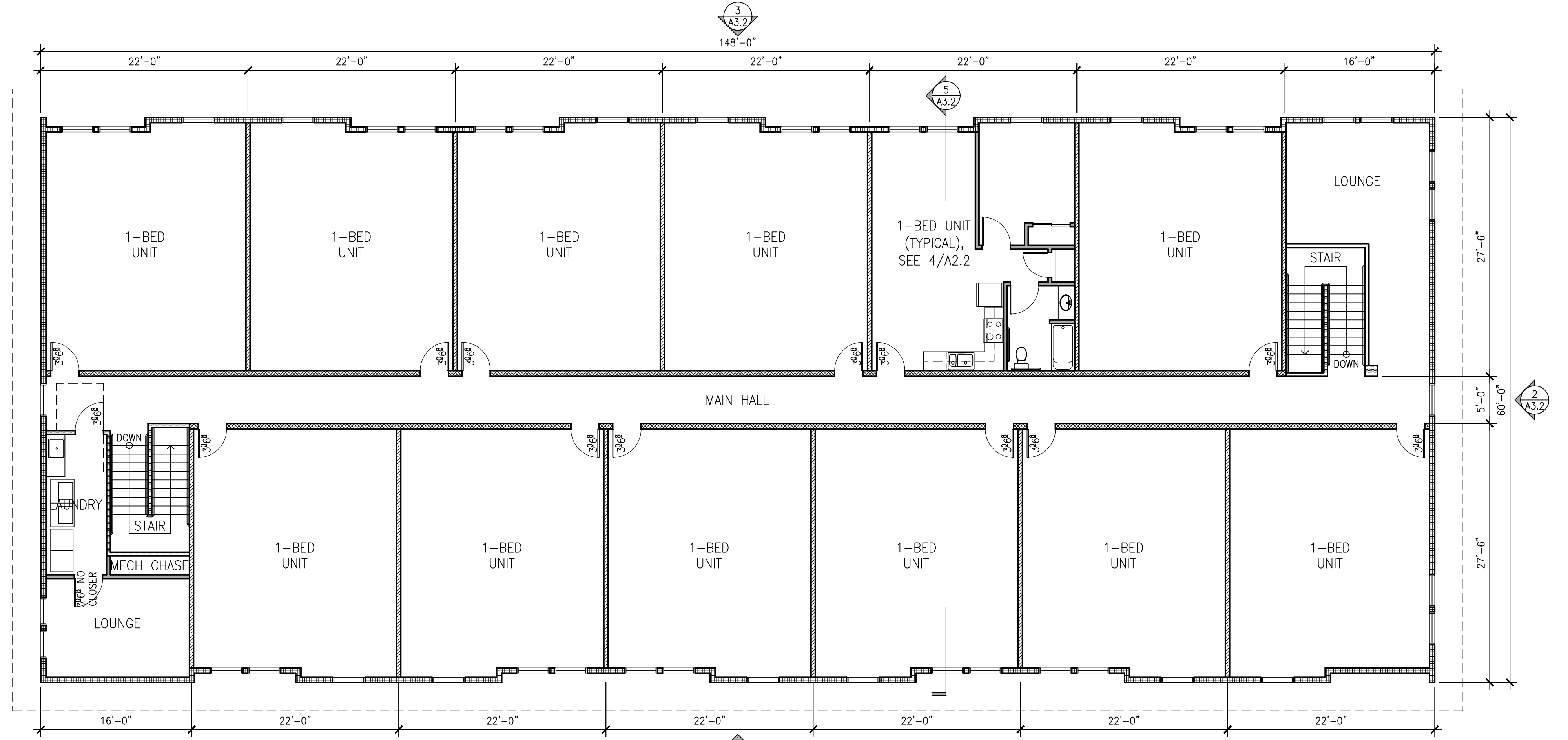
4 TYPICAL UNIT FLOOR PLAN
A2.2 SCALE: 1/4" = 1'-0"

GA FILE NO. WP 3242	GENERIC	1 HOUR FIRE	50 to 54 STC SOUND
WALLS AND INTERIOR PARTITIONS, WOOD FRAMED GYPSUM WALLBOARD, RESILIENT CHANNELS, MINERAL OR GLASS FIBER INSULATION, WOOD STUDS			
Fire Design: Resilient channels 16" o.c. attached at right angles to ONE SIDE of 2x4 wood studs 24" o.c. with 1-1/4" Type S screws. One layer 5/8" type X gypsum wallboard on gypsum venter base applied at right angles to channels with 1" Type S screws 8" o.c. with vertical joints located midway between studs. 3" mineral or glass fiber insulation in stud space.		Thickness: 5-3/8" (Fire and Sound) Approx. Weight: 7 pcf (Fire and Sound) Fire Test: Based on UL R14196, USN05371, 2-15-05, UL Design L1339 Sound Test: NRCC TL-93-098, IRC-IR-761, 3-98	
OPPOSITE SIDE: One layer 5/8" type X gypsum wallboard or gypsum venter base applied parallel or at right angles to studs with 6d cement coated nails, 1-7/8" long, 0.0915" shank, 15/64" heads, 7" o.c. Vertical joints staggered 24" on OPPOSITE SIDES. (LOAD-BEARING)			
Sound Design: Sound tested as constructed for fire.			

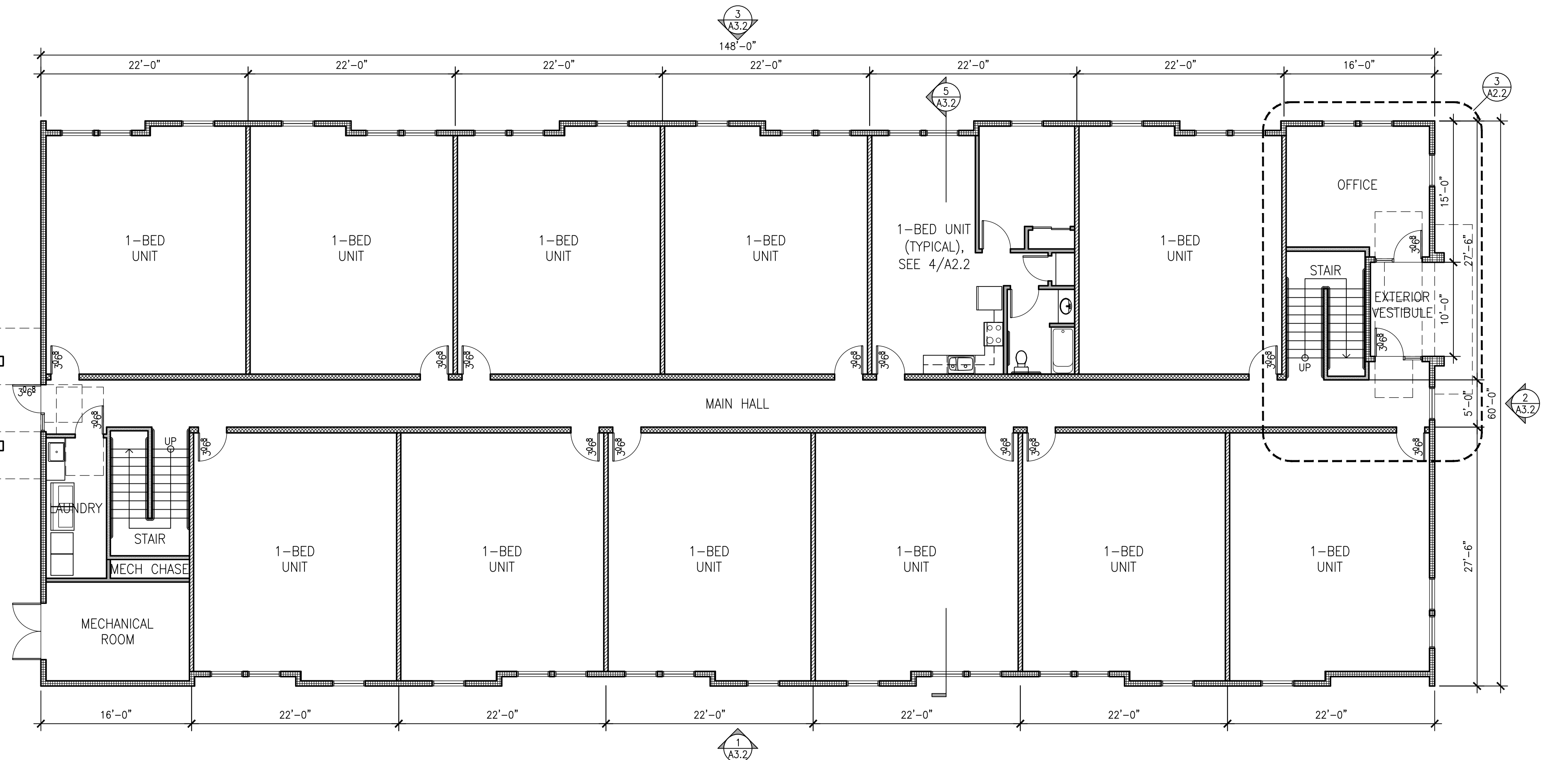
WALL LEGEND	
	NEW 2x4 @ 24" O.C. W/ 5/8" TYPE-'X' GYP BD. BOTH SIDES
	NEW 2x4 @ 16" O.C. W/ 5/8" TYPE-'X' GYP BD. BOTH SIDES, RC CHANNEL ONE SIDE PER GA FILE NO. WP 3242
	NEW 2x6 @ 16" O.C. W/ 5/8" TYPE-'X' GYP BD. BOTH SIDES, RC CHANNEL ONE SIDE PER GA FILE NO. WP 3242
	NEW 2x6 @ 16" O.C. W/ 5/8" TYPE-'X' GYP BD. INTERIOR, 1/2" EXT. PLY AT EXTERIOR



3 MAIN ENTRY, OFFICE, STAIR (TYP.)
A2.2 SCALE: 1/4" = 1'-0"



2 FLOOR PLAN - VETERANS - SECOND FLOOR
A2.2 FLOOR AREA: 8,748 SF SECOND FLOOR SCALE: 1/8" = 1'-0"



1 FLOOR PLAN - VETERANS - FIRST FLOOR
A2.2 FLOOR AREA: 8,680 SF FIRST FLOOR SCALE: 1/8" = 1'-0"

Revisions	06-20-2019
PROGRESS DRAWINGS	
Date:	02-20-2019
Scale:	As Noted
Drawn:	JMK
Job #:	18049.00
Prototype:	DIVINE





2021/22 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM APPLICATION FOR FUNDING TO SUPPORT HOUSING

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

CDBG Housing Acquisition	<input type="checkbox"/>	CDBG Housing Rehabilitation	<input checked="" type="checkbox"/>
--------------------------	--------------------------	-----------------------------	-------------------------------------

2. Organization (Fiscal Sponsor) General Information:

Organization/Agency Name	Marin CIL
Mailing Address	710 4th Street San Rafael, CA 94901
Website	marincil.org
Organization DUNS#	199680711
Executive Director/CEO	Eli Gelardin
E-mail Address	eli@marincil.org
Phone	415-459-6245

3. Project General Information:

Program/Project Name	Residential Access Modificaton Program
Program/Project Site Address	710 4th Street San Rafael, CA 94901
Funding Amount Requested	\$ 30,000
Application Contact Person	Susan Malardino
Title of Contact Person	Deputy Director
E-mail Address	susan@marincil.org
Phone	415-459-6245ext 29

4. Planning Areas Served: Indicate what geographic area the project is located in.

Novato	San Rafael	County Other
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

5. What other County of Marin funds is your organization receiving?

Funding Source				
Grant Amount				

6. Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc.:

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

MCIL has served over 850 unique clients in 2020.

7. Project Description: Provide a detailed scope of work including development activities to be engaged, and the current stage of project. Describe how this project will benefit the community.

The Residential Accessibility Modification Program (RAMP) of MCIL serves Marin residents with disabilities by increasing housing accessibility. The majority of clients have orthopedic, visual or hearing impairments, chemical sensitivities HIV+ or AIDS or are frail, older adults. This program has been in operation for more than 30 years. Services are provided to individuals who are at risk of losing their independence and being confined in nursing homes without the modifications. Marin CIL is the only agency in Marin that directly assists people in this manner

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

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

9. How will this project Affirmatively Further Fair Housing¹?

Marin County's population is rapidly aging and as a consequence, rapidly aging into disability. Currently a third of the population in Marin are older adults, representing the fastest growing rate for seniors in any county in the state of California. Presently Marin has more than 65,000 older adults and individuals with disabilities enrolled in Medicare and 9,500 individuals enrolled in Medi-Cal. However, despite our significant aging and disabled population, there are limited options for housing.

Another change in our county is in the financial incentives to support community-based living compared to acute or post-acute care. The median monthly cost of a skilled nursing facility bed in Marin is over \$6000 a month, while the combined median monthly cost of in home personal assistants and an individual's social security benefits is less than \$2000. Living safely and independently in the home with community supports is critical to both the emotional and financial health of our community members and the County.

The need for a coordinated and systematized approach to serving individuals at risk of entering long term care facilities can never be more present. The lack of long term care facilities, lack of affordable housing and the fact that many seniors' desire to "age in place" makes it even more critical to help individuals in Marin County remain safely in their homes. With the combined efforts of MCIL's Residential Access Modification Program and other safety net services, we will be able to support our community members to live independently with greater dignity and quality of life

10. Describe how this project will conduct affirmative marketing to members of the Protected Classes²?

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

MCIL will continue to outreach to underserved communities in Marin County.

¹ Affirmatively furthering fair housing is to promote fair housing and to empower and give special assistance to groups that have historically been disadvantaged

² Federally protected classes include race, religion, color, national origin, sex, disability or familial status

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

Moderate-Income	5	Very Low-Income	7
Low-Income	10	Extremely Low-Income	5

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

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

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

Ethnic Category	Total Number of Persons	Number of Persons Identifying as Hispanic
American Indian or Alaskan Native	5%	
Asian	5%	
Black or African American	20%	
Native Hawaiian or other Pacific Islander	5%	
White	20%	10%
American Indian <i>and</i> White	10%	
Asian <i>and</i> White	5%	
Black <i>and</i> White	10%	
American Indian <i>and</i> Black	10%	
Multi-Racial	10%	
TOTAL	100%	
Female-Headed Households (out of above total)	60%	
Persons with Disabilities (out of above total)	100%	
Households that include seniors (65+)	65%	

PROJECT MANAGEMENT & FINANCIAL DATA

- 14. If funded previously, list past project goals and accomplishments/activities using CDBG/HOME funds.**

MCIL has been providing the Residential Access Modification Program for the past 30 years. Increasingly we are serving older adults who are aging in to disability who require home modification to live safely in their homes. In the past 5 years the program has served approximately 40 individuals and families with home access modifications ranging from grab bar installations, stair lifts, ramps and bathroom widening. These modifications have specifically provided to low income individuals who do not have the resources to complete them on their own. Through the consumer surveys our consumers have reported that their home access modifications have significantly improved overall quality of life, ability to perform activities of daily living and to engage in community activities

- 15. If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance:**

Marin CIL is planning to use the remaining funds to complete approximately 1 bath/shower conversion 7 ramps and approximately 18 grab bars.

- 16. Describe your organizations experience with administering federal grant programs. For Housing rehabilitation projects with more than 7 units, what experience do you have with complying with Davis-Bacon prevailing wage requirements?**

For over 30 years MCIL has managed grants for independent living services. These grants have been administered by the Department of Education and the Administration on Community Living. The organization has complied with all Federal regulations, fiscal policies and programmatic requirements. Each year the agency undergoes an Annual Audit performed by an outside CPA. MCIL has never fallen out of compliance with our Federal Funders. MCIL adheres to Davis-Bacon by ensuring that all contractors are current on their licensing and adhere to the local (Marin) prevailing wages and fringe benefits requirements.

17. Describe who will supervise and manage the project and their past experience with project management.

Tonique McNair will oversee the project. Tonique McNair has been with MCIL for over 4 years managing RAMP. MCIL has an intake process for all new consumers. Tonique meets with each consumer to develop their goal as part of their Independent Living Plan. Once the scope of work is determined, Tonique will contact the appropriate contractors and/ or vendors to acquire bids for the project. Once the bids are in, she will review them and select the best suited contractor/vendor for the project. Once all the required documentation is received, she will submit to CDBG for approval.

18. List any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received.

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

19. What stage are you in? Select the current phase of the proposed.

Predevelopment	Planning	Cost Estimate	Building
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

20. What is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed):

Task	Date of Completion
Define scope of work/finish design	Receive bath/shower conversion request income verification Week 1-3
Complete planning & environmental review	Week 3
Release bid package	Request and receive bid package Week 3-4
Select contractor	Make contractor selection Week 5
Finalize contract	Week 5
Obtain building permits	N/A
Start construction	Week 5-6
Complete Construction	Week 7-9

Tonique McNair

2/5/2021

Name and Title of Authorized Preparer: _____ Date: _____

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

Required Attachments:

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

- B. **Organizational Budget:** Upload your organization or fiscal sponsor's annual budget.

Application submittal deadline is Friday, February 5, 2021 by 5 p.m. PST
POSTMARKS WILL NOT BE ACCEPTED

Instructions for completing the project budget template:

1. After the template is downloaded and saved to your computer, complete all the applicable fields starting at the top with the organization name, project title, and date.
2. In the income section be sure to include the request from CDBG or HOME in the top line under 'uncommitted'.
3. Please include all other income sources, committed and uncommitted, that will specifically support the proposed project (*not* income for the entire organization). There is also a column to list in-kind contributions to the proposed project.
4. Rows may be added by first clicking on the row number, right click the mouse and select 'Insert' under each subheading. If using a Mac then click 'Table' and select 'Add row above or below'.
5. The template will sum up the 'Other Sources' and 'In Kind' subtotals and calculate the income grand total automatically.
6. The expense section of the budget template is broken down by Personnel, Contracted, Direct, and Indirect costs. The template includes examples under each subheading. You may edit line item examples with line items that are specifically related to the proposed project. You can also add line items by clicking on the row number, right click the mouse and select 'Insert'.
7. The requested funds from CDBG or HOME should be allocated across expense line items in the column titled "Federal Grants Request". All other expenses associated with the project that will not use CDBG or HOME funds, if the grant is awarded, should be detailed in the "Other Funding Sources" column and/or "In-Kind" column.
8. The template will calculate the Indirect Expense based on your specified percent entered in column A.
9. The template will calculate the Fiscal Sponsor Fee expense based on your specified percent entered in column A.
10. The template will sum up the Federal Grants Request, Other Sources and In Kind column subtotals and calculate the expense grand total automatically.
11. Be sure to save the completed project budget template to your computer and then proceed to send the file as a supplemental document to your completed application.

Project Budget Template

Organization Name: Marin Center for Independent Living

Project Title: Residential Access Modification Program

Date: February 5, 2021

INCOME:	Federal Grants Request	Other Funding Sources	In Kind
Committed			
Foundations:			
(Add rows)			
Government:			
(Add rows)			
Corporations:			
(Add rows)			
Individual Contributions: (list total):			
Earned Income:			
(Add rows)			
Other (specify):			
(Add rows)			
Subtotal, Committed Income		0	0
Uncommitted			
Other (specify):			
Federal Grants Request	30,000.00		
Other Foundations:			
(Add rows to list other Foundations)			
Government:			
(Add rows to list other Government agencies)			
Corporations:			
(Add rows to list other corporations)			
Individual Contributions:			
Subtotal, Uncommitted Income		0	0
Other			
Earned Income:			
(Add rows)			
Subtotal, Earned Income		0	
Grand Total Income	30,000.00	0.00	0.00

EXPENSES (Add rows to list other expenses)	Federal Grants Request	Other Funding Sources	In Kind
Direct Project Related Expenses			
Acquisition			
Purchase price			
Title/Recording/Escrow			
(Add rows to list other direct project expenses)			
Pre-development			
Archetecture &			
Phase 1			
Market Study			
Entitlements/Zoning			
(Add rows to list other direct project expenses)			
General Development			
Utility hook-ups			
Construction			
Home Modifications -	20,000.00		
Home Modifications -	10,000.00		
Materials			
Subtotal, Direct Project Related Expenses	30,000.00	0.00	0.00
Developer Fee (specify % in column A below)			
Fiscal Sponsorship Fee (specify % in column A below)			
Grand Total All Expenses	30,000.00	0.00	0.00

Marin Center for Independent Living 20 21 Budget	
	20-21 Approved Budget
Income	
Dept of Rehab	386,483
Dept of Rehab VIIB	186,916
ACL	80,911
ACL-Covid	78,209
Division of Aging - AR	20,000
Attn Referral Program Board of Sups	25,000
MGH- Access to Benefits	25,000
MCF-Safety Net Services	25,000
Cal Fresh (DoR)	36,234
ADRC - Infrastructure	303,583
ADRC - COVID	108,913
DDARC - PSPS/CFILC/PG&E	140,000
Contracts/Other Grant Income/Client Fees	10,000
Attn Referral Program - QM	5,400
Donations	40,000
Outreach / Angels by the Bay	226,877
Outreach / Fashion Show	30,000
Rental Inc	85,800
To Celebrate Life - BC	40,000
AHEAD. One time	40,000
CDBG Community Dev Block Grant	30,000
Total Income	1,924,326
Personnel	20-21
Salary	1,117,007
Fringe	277,169
Total Salary & Fringe	1,394,176
Operating	20-21
Taxes/Fees	7,000
Utilities - Up	2,950
Utilities - Down	7,000
Bldg Maint - Up	4,000
Bldg Maint - Down	4,500
Property Mgmt	6,600
Equip Maint	4,000
General Insurance	13,000
Supplies	14,000
Marketing/Branding	5,700
Telephone	10,000
Postage	6,500
Printing	6,500
Audit/Tax Prep	14,000
Professional Fees - Bookkeeping/ADP/403(b)/MBA	44,000
Professional Fees - Consultants / QM	5,000
Equip Lease	8,400
Trvl/Mileage/Lodging	7,000
Staff Dev/Trng	8,000
Dues/Bks/Sub	12,000
Outreach events Attended	8,000
Outreach Angels by the Bay Expenses	45,000
Outreach Fashion Show Expenses	15,000
Misc -	2,000

ADRC Infrastructure Grant		75,000
DDAR - Professional Fees		25,000
DDAR - Outreach/Marketing/Web		7,000
DDAR - Subcontractors		28,000
DDAR - PSPS Event Expenses		25,000
AHEAD		40,000
CDBG		30,000
BR CA Fund		10,000
TCL BCER Fund		30,000
Total Operating		530,150
Total Pers & Oper		1,924,326
Balance		0
Approved 6/30/2020		



Housing & Federal Grants Division

2020/2021 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

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

- CDBG Public Services
- CDBG Housing Construction/Acquisition
- CDBG Housing Rehabilitation
- CDBG Public Facilities/Improvements
- HOME Housing Construction/Acquisition
- HOME Housing Rehabilitation

2. Organization (Fiscal Sponsor) General Information

Organization/Agency Name	HOUSING AUTHORITY OF THE COUNTY OF MARIN
Mailing Address	4020 Civic Center Drive, San Rafael, CA, 94903
Website	www.marinhousing.org
Organization DUNS#	3 7 8 7 1 8 5 2
Executive Director/CEO	Lewis A. Jordan
Email Address	ljordan@marinhousing.org
Phone	(415) 491-2525

3. Project General Information

Program/Project Name	Residential Rehabilitation Loan Program (RLP)
Program/Project Site Address	4020 Civic Center Drive, San Rafael, CA, 94903
CDBG/HOME Funding Amount Requested	\$750,000
Application Contact Person	Carmen Hall Soruco
Title of Contact Person	Manager, Homeownership Programs

Email Address

csoruco@marinhousing.org

Phone

(415) 491-2532

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

Novato

28

San Rafael

26

County Other

46

Total Percentage

100

5. What other County of Marin funding is your organization receiving for this project?

Funding Source	Grant Amount	
LPP	\$450,000	X
CoordinEntry, MovinOn	\$334,000	X
S+C Admin	\$662,000	X

Add Row

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

The Marin Housing Authority (MHA) is a public corporation created pursuant to the Health and Safety Code of the State of California, governed by local county government and principally funded by the federal Department of Housing and Urban Development.

The mission of MHA is to assist low to moderate-income people secure and maintain decent, safe and sanitary affordable housing. MHA serves thousands of people through a wide range of programs and services, including public housing for families, seniors and the disabled, housing choice vouchers (Section 8), supportive housing services for special needs populations, family self-sufficiency services, rental deposit assistance, financial and technical assistance and counseling for low to moderate income first-time home buyers and low-interest home repair loans for extremely-low to low-income homeowners.

MHA is one of Marin County's largest providers of affordable housing, operating over 500 owned housing units (300 units for families and 200 units for seniors and the disabled) and over 2100 Section 8 vouchers used in privately owned rental apartments throughout the community. MHA also administers the Below Market Rate home ownership program with a portfolio of 342 units throughout the County (except Novato) and manages the Residential Rehabilitation Loan Program that has repaired and upgraded over 800 homes in Marin County.

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

The Residential Rehabilitation Loan Program (RLP) provides home repair and property improvement loans throughout Marin County to low, very low and extremely low-income owner-occupants who cannot access regular lending resources due to type of housing or lack of sufficient income. Loans can be made for repairs to single family

homes, condominiums (including Below Market Rate units), floating homes docked in approved berths, mobile homes in mobile home parks, and non-profit group homes serving special populations.

Low interest loans of up to \$35,000 are provided to complete necessary and urgent home repairs, correct substandard housing conditions, eliminate health and safety hazards and legalize and/or create second units. Loan terms are tailored to the individual circumstances of each borrower and can be set up with fully amortized, interest-only or deferred payments, due upon sale of the home.

Typical work undertaken includes the repair or upgrading of existing plumbing, heating and electrical systems, roof repair or replacement, correction of foundation, drainage, dry rot and termite related problems, emergency and/or storm related repairs, energy efficiency measures such as window retrofits, ADA accessibility improvements and the remediation of trip and fall hazards in the home. In addition, a rehab loan may be used by condominium owners to pay HOA Special Assessments for the correction of construction defects or needed maintenance.

Funding is requested to cover the administrative costs of the program as well as augment the revolving loan fund from which loans are made.

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

- Housing Support Services**
- Children, Youth and Parent Services**
- Basic Health Services**

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

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

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

The Rehab Loan Program provides equal access to home repair loans for all very-low and extremely-low homeowners in Marin County regardless of personal characteristics such as race or national origin and regardless of neighborhood or community. This addresses and mitigates disparities in access to opportunity and ensures that that all of our homeowners can maintain their homes in decent, safe and accessible condition.

In addition, Rehab Loans can be used to legalize and/or create second units to help homeowners generate needed income or house caregivers or low-income tenants. The rents for these units must be maintained at affordable levels, allowing low-income tenants to rent in previously unaffordable areas which expands their housing choices, offers improved educational, employment and transportation opportunities and contributes to the integration and diversity of our communities. There are currently two second units under construction in Marin City.

By lending to low-income homeowners who would otherwise be unable to qualify for conventional funding, the Rehab Loan Program also allows long-term residents to remain in their homes and "age in place" rather than being forced to sell and contributing to the gentrification of low-income communities.

11. Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel. (Please limit to 3000 characters.)

The Rehab Loan Program makes every effort to market to homeowners in areas that are made up predominantly of members of the protected classes and who are least likely to apply for the program. Presentations, workshops and

outreach are conducted in Marin City, the Canal area and downtown Novato as well as through local building departments and non-profit agencies serving targeted populations.

Spanish language public service radio announcements are made and targeted outreach to homeowners in the Canal area mailed out in both English and Spanish. Rehab Loan Program brochures have been translated into Spanish and LEP persons can be assisted with oral interpretation and written translation by bilingual staff (English/Spanish). LEP persons proficient in other languages can be served through Marin Housing's telephone service lines interpreter.

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

Moderate-Income	<input type="text" value="0"/>
Low-Income	<input type="text" value="3"/>
Very Low-Income	<input type="text" value="63"/>
Extremely Low-Income	<input type="text" value="37"/>

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

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

- 1) Most current Federal Tax Return with W-2s attached
- 2) Last two years of Federal Tax Returns, if self-employed
- 3) Most recent month's worth of pay stubs
- 4) SSI and/or SSA benefit statement
- 5) Unemployment benefit statement
- 6) Retirement or pension payment statement
- 7) Alimony or child support payment copies
- 8) Two most recent bank statements of all asset accounts

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

Ethnic Category	Total Number of Persons	Number of Persons Identifying as Hispanic
American Indian or Alaskan Native		
Asian	12	
Black or African American	14	
Native Hawaiian or Other Pacific Islander	1	
White	78	2
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial		
TOTAL	105	2
Female-Headed Households (out of above total)	55	
Persons with Disabilities (out of above total)	18	

PROJECT MANAGEMENT & FINANCIAL DATA

15. If funded previously, list past project goals and accomplishments/activities using CDBG/HOME funds. (Please limit to 3000 characters.)

Since its inception 45 years ago, the Rehab Loan Program has processed 1,540 applications and funded over 900 loans totaling \$16,808,714. These loans have helped maintain Marin's housing stock in decent and safe condition, allowed low-income homeowners to maintain and remain in their homes, prevented the loss of housing for low-income households by creating second units to provide much-needed income, created rent-restricted affordable units for Section 8 and low-income tenants and provided a source of funds for mobile homes and floating homes typically unable to access conventional means of financing.

Rehab loans have replaced numerous roofs, dry-rotted decks and siding, water heaters, furnaces, appliances, windows and flooring; installed ADA accessibility measures and energy efficiency upgrades and performed drainage and septic systems repairs. In addition to actual loan funds, the Rehab Loan Program offers technical assistance to borrowers as well as management and oversight during the construction process. Funds are released directly to the contractors (or to the homeowners as reimbursement) as the project progresses and work is completed satisfactorily and with any required local permits.

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

The Rehab Loan Program CDBG contract for the 2019/2020 was just approved by the Board of supervisors with a

total allocation of \$316,802. Invoices totaling \$109,424 have been submitted and were approved for payment. This will leave a balance of \$207,377 which will be expended by the end of the contract year, June 2020, at the rate of \$18,000-\$20,000 per month for administrative expenses with the balance expended for actual rehab loan fundings.

Since 1974, when the Rehab Loan Program first received CDBG funding, all funds have always been expended in a timely manner.

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

The Marin Housing Authority has administered and currently administers numerous federal grant programs including the Housing Choice Voucher Program, the Shelter+Care Program, the Family Self Sufficiency Program, the Housing Opportunities for People With Aids Program, the Continuum of Care, etc.

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

Carmen Hall Soruco is the manager of the Home Ownership Programs Department for the Marin Housing Authority where she has worked for over eighteen years. The Department administers the Residential Rehabilitation Loan Program for low-income homeowners as well as the Below Market Rate Homeownership Program for first-time home buyers, the Mortgage Credit Certificate Program, and various down payment assistance programs.

Ms. Soruco is a graduate of UC Berkeley and studied at the University of Madrid, Spain. She has worked as a social worker, community programs director, home mortgage lender, real estate appraiser, and licensed general contractor and is bilingual in English and Spanish.

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

Not Applicable.

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

- Predevelopment
- Planning
- Cost Estimate
- Building

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

Not Applicable.

22. For HOME projects, are you a CHDO?

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

Task	Date of Completion
Define scope of work/finish design	
Complete planning and environmental review	
Release bid package	
Select contractor	
Finalize contract	
Obtain building permits	
Start construction	
Complete construction	

Required Attachments:

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

- For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.
- For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

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

Attach Project Budget	<input type="text"/>	Remove
Attach Org Budget	<input type="text"/>	Remove
Attach Miscellaneous	<input type="text"/>	Remove

Signer Name

Signer Title

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

By checking this box, I, Carmen Hall Soruco, certify that all information contained in this application to be true and accurate to the best of my knowledge.

Signed: Fri Feb 07 2020 14:06:22 GMT-0800 (Pacific Standard Time)

	B	C	D	E	F	G	H	I	J	K	
1	Project Budget Template										
2	Organization Name:		HOUSING AUTHORITY OF THE COUNTY OF MARIN								
3	Project Title:		RESIDENTIAL REHABILITATION LOAN PROGRAM								
4	Date:		NOVEMBER 15, 2018								
5						Federal Grants Request:					
6	INCOME:			FY 20 - 21	FY 21 - 22	FY 20 - 22 (Two-Year) Total		Other Funding Sources	In Kind	Total Proposed Project Income	
7	Committed										
8	Foundations:										
9	<i>(Add rows)</i>										
10	Government:										
11	<i>(Add rows)</i>										
12	Corporations:										
13	<i>(Add rows)</i>										
14	Individual Contributions: (list total) :										
15	Earned Income:										
16	<i>(Add rows)</i>										
17	Other (specify):										
18	<i>(Add rows)</i>										
19	Subtotal, Committed Income								-	-	-
20	Uncommitted										
21	Other (specify):										
22	Federal Grants Request			425,000	325,000	750,000					
23	Other Foundations:										
24											
25	Government:										
26											
27	Corporations:										
28											
29	Individual Contributions:										
30	Subtotal, Uncommitted Income								-	-	-
31	Other										
32	Earned Income:										
33	<i>(Add rows)</i>										
34	Subtotal, Earned Income								-	-	-
35	Grand Total Income			425,000	325,000	750,000		-	-	425,000	
36											
37	EXPENSES (Add rows to list other expenses)			FY 20 - 21	FY 21 - 22	FY 20 - 22 (Two-Year) Total		Other Funding Sources	In Kind	Total Proposed Project Income	
38	Personnel Expenses										
40	Program Director	(% FTE: 1.0)	Soruco, Carmen Hall - 50%	50,000	50,000	100,000				100,000	
41	Admin. Assistant	(% FTE: .5)	Kazarian, Carol - 30%	20,000		20,000				20,000	
42	Admin. Assistant		New - 50% - 6 months 1st Yr	16,500	33,000	49,500				49,500	
43	Program Assistant		Rich - 50%	23,000	23,000	46,000				46,000	
44	Cal Pers Unfunded Liability			-		-				-	
45	Benefits	(@%: 9.5)		51,119	52,000	103,119				103,119	
46	Subtotal Salaries and Benefits			160,619	158,000	318,619		-	-	318,619	
47	Contracted Services										
48	Professional Fees - Legal			-	-	-				-	
49	Project Consultant		Lovette, Stephanie	20,800	20,800	41,600				41,600	
50	Subtotal Contracted Services			20,800	20,800	41,600		-	-	41,600	
51	Direct Project Related Expenses										
52	Rent, Utilities - Central Office		Manual Input	-		-				-	
53	Audit fees			1,000	1,000	2,000				2,000	
54	Supplies			1,150	1,150	2,300				2,300	
55	Computer Maintenance			6,500	6,500	13,000				13,000	
56	Travel			-		-				-	
57	Professional Development		Training	165	165	331				331	
58	Marketing			-		-				-	
59	Other			4,466	4,466	8,931				8,931	
60	Subtotal, Direct Project Related Expenses			13,281	13,281	26,562		-	-	26,562	
61	Indirect Expense (specify % in column A below)										
62	Central Office Costs - Management Fees			70,000	70,000	140,000				140,000	
63	Subtotal, Indirect Expense			70,000	70,000	140,000		-	-	140,000	
64	Fiscal Sponsorship Fee (specify % in column A below)										
65											
66	Grand Total All Expenses			264,700	262,081	526,781		-	-	526,781	
67											
68	Direct Rehab Loans			112,500	112,500	225,000				225,000	
69											
70	GRAND TOTAL CBDG REQUEST			377,200	374,581	751,781		-	-	751,781	

		FY 2020
		CDBG
		cdbg_adm
3400-00-000	GRANT INCOME	
3417-00-000	Grant Income County	260,000
3499-00-000	TOTAL GRANT INCOME	260,000
3600-00-000	OTHER INCOME	
3611-01-000	Investment Income Unrestricted	1,200
3612-00-000	Mortgage Interest Income	-
3650-00-000	Miscellaneous Other Income	-
3680-02-000	Loan Setup Fee	3,500
3699-00-000	TOTAL OTHER INCOME	4,700
3999-00-000	TOTAL INCOME	264,700
4000-00-000	EXPENSES	
4100-00-000	ADMINISTRATIVE	
4100-99-000	Administrative Salaries	
4110-00-000	Administrative Salaries-Direct	108,634
4110-03-000	Compensated Absences	3,326
4110-04-000	Administrative Benefit	40,837
4110-05-000	Fed ER-Paid Tax Expense	5,388
4110-06-000	CA ER-Paid Tax Expense	550
4110-07-000	Adm WorkComp Benefits	440
4110-08-000	Other Post Employment Benefit	1,444
4110-09-000	Pension Expense (GASB 68) Adm	-
4110-99-000	Total Administrative Salaries	160,619
4130-00-000	Legal Expense	
4130-04-000	General Legal Expense	-
4131-00-000	Total Legal Expense	-
4139-00-000	Other Admin Expenses	
4140-00-000	Staff Training	165
4150-00-000	Travel	-
4171-00-000	Audit	1,000
4173-00-000	COCC-Management Fee	70,000
4182-00-000	Contract Labor - Legal	20,800
4189-00-000	Total Other Admin Expenses	91,965
4190-00-000	Miscellaneous Admin Expenses	
4190-01-000	Membership and Fees	170
4190-04-000	Office Supplies	1,150
4190-06-000	Computer Parts	6,500
4190-07-000	Telephone	360
4190-08-000	Postage	13
4190-10-000	Copiers	138
4190-11-000	Printer Supplies	600

		CDBG
4190-18-000	Small Office Equipment	600
4190-20-000	Bank Fees	-
4190-22-000	Other Misc Admin Expenses	260
4191-00-000	Total Miscellaneous Admin Expenses	9,791
4199-00-000	TOTAL ADMINISTRATIVE EXPENSES	262,375
4430-00-000	Contract Costs	
4430-99-000	Contract Costs-Other	600
4439-00-000	Total Contract Costs	600
4499-00-000	TOTAL MAINTENACE EXPENSES	600
4500-00-000	GENERAL EXPENSES	
4510-10-000	Property Insurance	580
4510-20-000	Liability Insurance	1,100
4570-01-000	Bad Debt-Other	-
4586-00-000	Opt Reserve Exp	-
4587-00-000	Loan Mgmt. & Setup Costs	45
4599-00-000	TOTAL GENERAL EXPENSES	1,725
8000-00-000	TOTAL EXPENSES	264,700
9000-00-000	NET INCOME	-

Property	Name	%	Annual Salary	Benefit		Total
bmr	Kazarian, Carol	70%	46,388	24,562	53%	70,950
	New	50%	16,567	8,772		25,339
	Lovette, Stephanie	50%	20,800	-		20,800
	Soruco, Carmen Hall	50%	49,306	30,433	62%	79,739
	Stevick, Richard S	50%	22,880	3,432	15%	26,312
bmr Total			155,942	67,198		223,140

cdbg_adm	Year 1					
Employee	Kazarian, Carol	30%	19,881	10,526	53%	30,407
Employee	New	50%	16,567	8,772		25,339
Employee	Soruco, Carmen Hall	50%	49,306	30,433	62%	79,739
Employee	Stevick, Richard S	50%	22,880	3,432	15%	26,312
			108,634	53,163		161,797
Contractor	Lovette, Stephanie	50%	20,800	-		20,800
cdbg_adm Total			129,434	53,163		182,597

Year 2

Employee	Kazarian, Carol	30%				-
Employee	New	50%	33,134	17,544		50,678
Employee	Soruco, Carmen Hall	50%	49,306	30,433	62%	79,739
Employee	Stevick, Richard S	50%	22,880	3,432	15%	26,312
			<u>105,321</u>	<u>51,408</u>		<u>156,729</u>
Contractor	Lovette, Stephanie	50%	20,800	-		20,800
cdbg_adm Total			<u>126,121</u>	<u>51,408</u>		<u>177,529</u>

FY 2020 MHA Budget Summary

Central Office Cost Center & Local Fund	Public Housing & Capital Grant Programs	Housing Choice Voucher Program	QUAD properties (Isabel Cook, Fairfax, Sundance & Bradley House)	Supportive Housing Programs	BMR, Home Ownership & Loan Programs	Total MHA Operating Budget 2020
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Total Revenue	\$1,898,556	\$6,588,932	\$47,816,802	\$1,898,450	\$4,084,424	\$734,216	\$63,021,381
Total Expenditures	(\$1,792,466)	(\$5,625,290)	(\$47,579,047)	(\$1,384,460)	(\$4,084,424)	(\$721,858)	(\$61,187,725)
Net Revenues	\$106,090	\$963,642	\$237,755	\$513,810	\$0	\$12,358	\$1,833,655

Capital Expenditures	\$0	(\$670,842)	\$0	(\$374,550)	\$0	\$0	(\$1,045,392)
Total Income for Operating Reserve, Net of Cap. Exp.	\$106,090	\$292,800	\$237,755	\$139,260	\$0	\$12,358	\$788,263

II) FY 2020 Budget

December 17, 2019

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



4020 Civic Center Drive
San Rafael, CA 94903-4173

Executive Director
Lewis A. Jordan

SUBJECT: Adoption of the 2020 Consolidated Budget
for the Marin Housing Authority.

RECOMMENDATIONS: Adopt Resolution **05-2016**

SUMMARY: The Housing Authority of the County of Marin's budget year begins on January 1 each year. Authority operations include Public Housing, Section 8, non-HUD properties, and Program areas such as Supportive Housing and Home Ownership Initiatives.

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

The proposed operating budgets for 2020, are as follows:

Central Office & Local Fund

Total Revenues	\$1,898,556
Total Expenses	\$1,792,466
Net Income for Operating Reserves	\$106,090

Public Housing Program

Total Revenues	\$5,555,164
Total Expenses	\$5,262,364
Net Income for Operating Reserves	\$292,800

PH Capital Fund Program

Total Revenues	\$1,033,768
Total Expenses	\$362,926
Total Capital Expenditures	\$670,842

Housing Choice Vouchers Program

Total HAP Revenues	\$45,298,467
Total HAP Expenditures	\$45,298,467

Total HAP – Admin Revenue	\$2,518,335
Total HAP – Admin Expenses	\$2,280,580
Net Income for Operating Reserves	\$237,755

Housing Authority of
the County of Marin

415/491-2525

(FAX) 415/472-2186
(TDD) 1-800-735-2929

www.marinhousing.org
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Isabel Cook

Total Revenues	\$629,764
Total Expenses	\$338,251
Net income	\$291,513
Total Capital Expenditures	\$107,500

Bradley House

Total Revenues	\$400,772
Total Expenses	\$288,132
Net Income	\$112,640
Total Capital Expenditures	\$71,550

Sundance

Total Revenues	\$612,402
Total Expenses	\$502,745
Net Income	\$109,657
Total Capital Expenditures	\$155,500

Fairfax

Total Revenues	\$255,512
Total Expenses	\$255,512
Total Capital Expenditures	\$40,000

Supporting Housing Program

Total Revenues	\$4,084,424
Total Expenditures	\$4,084,424

BMR, Home Ownership & Loan Programs

Total Revenues	\$734,216
Total Expenses	\$721,858
Net Income for Operating Reserves	\$ 12,358

Grand Total- Operating Budget

Total Revenues	\$ 63,021,381
Total Expenses	\$ 61,187,725
Net Income	\$ 1,833,655
Total Capital Expenditures	\$ 1,045,392
Total Income for Operating Reserve, Net of Cap.Ex.	\$ 788,263

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

FISCAL IMPACT: Budgeted revenues, net of capital expenditures, exceed budgeted expenses in 2020 by \$788,263 between various Programs.

Sincerely,

Lewis A. Jordan
Executive Director
Attachments

2021/22 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM APPLICATION FOR FUNDING TO SUPPORT HOUSING

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

CDBG Housing Acquisition	<input type="checkbox"/>	CDBG Housing Rehabilitation	<input checked="" type="checkbox"/>
--------------------------	--------------------------	-----------------------------	-------------------------------------

2. Organization (Fiscal Sponsor) General Information:

Organization/Agency Name	Bolinas Community Land Trust
Mailing Address	PO Box 805, Bolinas CA 94924
Website	bolinaslandtrust.org
Organization DUNS#	117416096
Executive Director/CEO	Arianne Dar
E-mail Address	adar@bolinaslandtrust.org
Phone	415-713-4519

3. Project General Information:

Program/Project Name	Gibson House Updates
Program/Project Site Address	20 Wharf Rd., Bolinas CA 94924
Funding Amount Requested	\$ 22,000
Application Contact Person	arianne dar
Title of Contact Person	executive director
E-mail Address	adar@bolinaslandtrust.org
Phone	415-713-4519

4. Planning Areas Served: Indicate what geographic area the project is located in.

Novato	San Rafael	County Other
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

5. What other County of Marin funds is your organization receiving?

Funding Source	Housing Trust Funds	Measure W	CDBG	
Grant Amount	400,000	150,000 50,000 10,000	49,855	

6. Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc.:

The Bolinas Community Land Trust is a non-profit dedicated to creating, sustaining and preserving affordable housing within the towns of Bolinas and Stinson Beach, and as defined by the boundaries of Bolinas Stinson Unified School District. The organization has an interest in promoting and creating employment opportunities for lower income wage earners and in building community resources for these people within our towns. The BCLT believes a diverse community across all boundaries is a benefit to all and is dedicated to full representation and inclusion of all historically marginalized and underserved peoples. A diverse community is a healthy community.

BCLT currently houses 39 people in five different properties. We also have 4 construction projects in various stages of planning, which combined will create between 20-35 additional units of housing. We are proposing a pilot program to update OWTS in order to encourage ADUs and have applied for legal status to be able to make loans to seniors who agree to leave their homes to the BCLT as part of their estate planning. Beyond these projects the BCLT operates a not for profit gas station which is the only gas station for 15 miles in any direction, and rents out 3 commercial spaces to local businesses.

7. Project Description: Provide a detailed scope of work including development activities to be engaged, and the current stage of project. Describe how this project will benefit the community.

This project is for renovations and improvements to the historic Gibson House located at 20 Wharf Rd. in Bolinas CA. The Gibson House was the BCLT's first affordable housing project and was created out of an old Victorian home. The building is in need of new gutters and some roofing repairs over the porch, as well as new anti-slip paint on the ADA ramp and tenant porch. Internally BCLT would like to replace stairway and hallway carpet in areas that were not covered in the last grant. During this covid period many of the tenants of the Gibson House have taken to riding bicycles for exercise and the BCLT would now like to add a bike rack and storage shed for these bicycles. Finally, a tool shed was added to the property in 2020 but it was built without doors, for security purposes we would now like to add doors.

The Gibson House is located in the heart of downtown Bolinas and is visible to all who pass through and congregate at the "plaza". Improving the building benefits not only the tenants who live there but everyone who visits the plaza as well.

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

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

9. How will this project Affirmatively Further Fair Housing¹?

As this project is a benefit to an existing affordable housing complex it does not affirmatively "further" fair housing. However the tenant make up of the Gibson house is quite diverse and is made up of seniors, section 8 residents, disabled individuals and Latinx residents. In this way the the tenancy of the building does affirmatively further fair housing and the resourses provided by this grant will provide benefit to these tenants.

10. Describe how this project will conduct affirmative marketing to members of the Protected Classes²?

There won't be any marketing for this project at this time. The tenancy at the Gibson House has been very stable over the years and we do not anticipate any vacancy. If a vacancy does occur, it is the policy of the BCLT to go to the waitlist for the next tenant. This waitlist is marketed affirmatively to underserved populations and is in compliance with all fair housing requirements.

¹ Affirmatively furthering fair housing is to promote fair housing and to empower and give special assistance to groups that have historically been disadvantaged

² Federally protected classes include race, religion, color, national origin, sex, disability or familial status

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

Moderate-Income		Very Low-Income	
Low-Income		Extremely Low-Income	9

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

The BCLT reviews its residents income each year when it has tenants sign a new lease. We ask residents for verification of income through pay stubs, deposit slips and letters from employers. 4 tenants of the Gibson House receive section 8.

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

Ethnic Category	Total Number of Persons	Number of Persons Identifying as Hispanic
American Indian or Alaskan Native		
Asian		
Black or African American		
Native Hawaiian or other Pacific Islander		
White	9	3
American Indian <i>and</i> White		
Asian <i>and</i> White		
Black <i>and</i> White		
American Indian <i>and</i> Black		
Multi-Racial		
TOTAL		
Female-Headed Households (out of above total)	1	
Persons with Disabilities (out of above total)	4	
Households that include seniors (65+)	4	

PROJECT MANAGEMENT & FINANCIAL DATA

14. If funded previously, list past project goals and accomplishments/activities using CDBG/HOME funds.

CDBG funding went to the renovation of a home at 430 Aspen Rd which is not inhabited by a family

HOME funds were provided for the purchase of vacant land also on Aspen Rd. in Bolinas. This project is awaiting septic clearance

CDBG Funds were given for a newly acquired property in Stinson Beach and these funds were used towards closing costs and immediate repairs. This property is fully occupied.

15. If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance:

All funding has now been spent.

16. Describe your organizations experience with administering federal grant programs. For Housing rehabilitation projects with more than 7 units, what experience do you have with complying with Davis-Bacon prevailing wage requirements?

The BCLT has not had any projects of more than 7 units. We are aware of the Davis-Bacon act and its prevailing wage requirements. We will happily comply with these requirements on all prejects where they should be enforced. We believe in fair pay for all work.

17. Describe who will supervise and manage the project and their past experience with project management.

This project will be managed by the BCLT's property manager, John Maalis. Maalis has been property managing for the BCLT for 9 months and has also managed our downtown solar project. He has a long history of construction and property management before coming to the BCLT.

18. List any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received.

N/A

19. What stage are you in? Select the current phase of the proposed.

Predevelopment	Planning	Cost Estimate	Building
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

20. What is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed):

Task	Date of Completion
Define scope of work/finish design	April 2021
Complete planning & environmental review	N/A
Release bid package	solicit bids 2/21-4/21
Select contractor	7/21
Finalize contract	7/21
Obtain building permits	7/21
Start construction	8/21
Complete Construction	9/21

Name and Title of Authorized Preparer: Arianne Z. Dar Date: 2/4/21

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

Organization Name: Bolinas Community Land Trust

Project Title: Gibson House Updates

INCOME:	Federal Grants Request	Other Funding Sources	TOTAL Proposed Project Income
<i>Uncommitted</i>			
Federal Grants Request	\$22,000		\$22,000
Other - Rental income		\$2,000	\$2,000
TOTAL INCOME	\$22,000	\$2,000	\$24,000

EXPENSES:	Federal Grants Request	Other Funding Sources	TOTAL Proposed Project Expenses
Direct Project expenses:			
New Gutters	\$8,500		\$8,500
Porch Roof	\$2,500		\$2,500
Anti slip deck paint	\$4,000		\$4,000
Bike rack and storage	\$4,000		\$4,000
New carpet	\$2,000		\$2,000
Shed doors	\$1,000		\$1,000
Staff hours		\$2,000	\$2,000

TOTAL EXPENSES	\$22,000	\$2,000	\$24,000
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BCLT 2021 Operating Budget

Operating Budget		Notes
Legal	\$ 10,000	
Gas Purchases	\$ 240,000	Assume flat vs 2020
Dues and Subscriptions	\$ 1,150	
Gas Station Rent	\$ 18,000	
Bank Charges	\$ 475	
CompSup/Software/Internet	\$ 3,000	
Development PR	\$ 250	
Dues and Subscriptions	\$ 1,000	
Education	\$ 2,000	
Equipment / Appliances	\$ 1,500	
Fundraising	\$ 17,000	
Merchant Fees	\$ 2,586	
Miscellaneous Expense	\$ 655	
Office Supplies	\$ 3,500	
Outside Services	\$ 5,000	
Postage and Shipping	\$ 2,000	
Rent	\$ 23,000	76 Wharf Rd
Repair and Maintenance	\$ 25,000	
Tools	\$ 1,500	
Transportation	\$ 1,500	
Payroll	\$ 290,000	
Total Property Tax	\$ 25,000	Reduced from 2020 due to filing tax exemptions
Utilities	\$ 30,000	Reduced 30% from 2020 due to Solar Install on 6 Wharf
Accounting	\$ 10,000	
Planning	\$ 6,000	
Interest and Mortgage Expense	\$ 166,172	
Insurance	\$ 44,000	
Total Expense	\$ 930,287	
Forecasted Operating Revenue	\$ 727,818.00	Gas Sales (\$360k) and Rental Income (\$367k)
Forecasted Donations & Grants	\$ 200,000.00	
Deficit	\$ (2,469.40)	

2021/22 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM APPLICATION FOR FUNDING TO SUPPORT HOUSING

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

CDBG Housing Acquisition	<input type="checkbox"/>	CDBG Housing Rehabilitation	<input checked="" type="checkbox"/>
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2. Organization (Fiscal Sponsor) General Information:

Organization/Agency Name	Community Land Trust Assoc. of West Marin (CLAM)
Mailing Address	PO Box 273, Point Reyes Station, CA 94956
Website	www.clam-ptreyes.org
Organization DUNS#	966269065
Executive Director/CEO	Stacey Laumann
E-mail Address	Stacey@clam-ptreyes.org
Phone	415-663-1005

3. Project General Information:

Program/Project Name	Ocean Terrace electric panel and hot water
Program/Project Site Address	21 Calle del Embarcadero, Stinson Beach, CA 94970
Funding Amount Requested	\$ 38,632
Application Contact Person	Stacey Laumann
Title of Contact Person	Executive Director
E-mail Address	stacey@clam-ptreyes.org
Phone	415-272-2073

4. Planning Areas Served: Indicate what geographic area the project is located in.

Novato	San Rafael	County Other
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

5. What other County of Marin funds is your organization receiving?

Funding Source	CDBG 2019-2020	CDBG 2020-2021		
Grant Amount	63,000	25,000		

6. Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc.:

CLAM is a nonprofit organization who's mission is to provide stable and permanently affordable homes in an environmentally responsible way in the communities of West Marin. As a community land trust, CLAM holds land and housing in trust for the community in perpetuity while creating housing that working people can afford. CLAM currently has 18 rentals housing 36 low and very low income residents. CLAM has created two ownership homes on the CLT model.

7. Project Description: Provide a detailed scope of work including development activities to be engaged, and the current stage of project. Describe how this project will benefit the community.

Maintaining and upgrading our properties is essential for the safety of our residents, for strengthening environmental sustainability, and for ensuring the long term viability of our homes.

The gas water heater at Ocean Terrace apartments was identified during a physical needs assessment as a high priority item for replacement. The water heater is 16 years old and was not properly vented. Soot on the ceiling of the water heater closet and near the base of the water heater indicated improper venting and potentially dangerous exposure.

Replacing the gas water heater with an electric, heat pump water heater will greatly improve the energy efficiency and longevity of the building. We propose to use Sanden heat pump water heaters which are 10 times more efficient than standard electric or gas water heaters and three times more efficient than hybrid heat pump water heaters. Sanden use CO2 instead of refrigerant thereby further reducing the carbon footprint of the hot water system.

In 2017 we replaced old water heaters at Mesa apartments with Sandens and can verify both the energy savings and reliable functionality.

The Ocean Terrace apartments were built in approximately 1960 and the electric panel is undersized for 8 apartments. The electric panel is in need of upgrading before electric heat pump water heaters can be installed. Upgrading the electric panel is desirable to ensure adequate electric service and to be solar ready.

The 8 unit apartment building serves 10 residents including 4 households below 50% AMI with section 8 vouchers, two households below 60% AMI and two households below 80% AMI. Two of the households are single parents with children. The water heater conversion and electric panel upgrade will reduce risk from improperly installed gas water heater and improve energy efficiency.

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

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

9. How will this project Affirmatively Further Fair Housing¹?

The acquisition of this property in 2017 prevented the displacement of 6 long-time residents, all of whom were low income. Today the apartments provide homes to five of those six residents and additionally to two low income families with children. There are two persons with disabilities.

CLAM is strongly committed to ensuring fair and equitable access to our homes as key to fulfilling our mission as well as to be in compliance with fair housing laws. We widely market our housing program throughout Marin and Southern Sonoma Counties, including a focus on areas with high concentrations of communities of color and where residents are less likely to have access to information about new housing options.

10. Describe how this project will conduct affirmative marketing to members of the Protected Classes²?

CLAM actively markets housing opportunities consistent with our affirmative marketing plan, which reaches out to Latino community networks, community organizations serving primarily Black residents, family resource centers, and senior service networks. CLAM provides application materials in English and Spanish. We post and share information in areas with higher concentrations of people in protected classes such as Marin City and southern Novato. Our marketing plan details the use of a variety of media designed to reach disadvantaged communities, including print, broadcast, social media, as well as contacting people through various listservs, including the West Marin Collaborative.

¹ Affirmatively furthering fair housing is to promote fair housing and to empower and give special assistance to groups that have historically been disadvantaged

² Federally protected classes include race, religion, color, national origin, sex, disability or familial status

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

Moderate-Income		Very Low-Income	4
Low-Income	2	Extremely Low-Income	2

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

Income verification is included as a provision in all rental agreements for all residents. Income verification is conducted annually for all residents in early February by having residents declare their annual income and providing documentation such as W2, 1040, 1099, SSI statements, bank statements, and paystubs as appropriate.

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

Ethnic Category	Total Number of Persons	Number of Persons Identifying as Hispanic
American Indian or Alaskan Native		
Asian		
Black or African American		
Native Hawaiian or other Pacific Islander		
White	10	
American Indian <i>and</i> White		
Asian <i>and</i> White		
Black <i>and</i> White		
American Indian <i>and</i> Black		
Multi-Racial		
TOTAL		
Female-Headed Households (out of above total)	8	
Persons with Disabilities (out of above total)	1	
Households that include seniors (65+)	4	

PROJECT MANAGEMENT & FINANCIAL DATA

14. If funded previously, list past project goals and accomplishments/activities using CDBG/HOME funds.

CLAM received a HOME award for \$250,000 for the acquisition of Mesa Apartments, and has successfully administered 2 HOME units at Mesa since notice of the award in 2011.

CLAM was awarded \$8,000 in CBDG funds for 17-18 year for replacing old inefficient water heaters at Mesa Apartments with high energy efficient heat pump water heaters.

CLAM was awarded \$15,000 to replace inoperable fire escape ladders at Ocean Terrace Apartments for 2018-2019.

CLAM was awarded \$63,000 for energy upgrades to Ocean Terrace and Mesa apartments for 2019-2020. New energy efficient windows, crawl space insulation, and siding repair was completed at Mesa Apartments. New energy efficient sliding doors are scheduled to be replaced at Ocean Terrace apartments by mid-March 2021.

15. If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance:

Remaining fund balance for 2019-2020 grant is anticipated to be spent by mid-March of 2021.

CLAM was awarded \$25,000 for energy upgrades at 11560 Hwy 1 for 2020-2022. Work is anticipated to commence in April 2021 as soon as the contract and NEPA for 2021-2022 is completed. Materials and contractor selection for this work is already under way.

16. Describe your organizations experience with administering federal grant programs. For Housing rehabilitation projects with more than 7 units, what experience do you have with complying with Davis-Bacon prevailing wage requirements?

We are familiar with Davis-Bacon requirements. This job will likely require a sole proprietor to self perform the repair work.

17. Describe who will supervise and manage the project and their past experience with project management.

CLAM's property manager, Ruth Lopez, has supervised and managed previously mentioned CDBG grant awards and projects and will supervise and manage the water heater project at Ocean Terrace apartments in Stinson Beach.

18. List any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received.

This project does not consist of any new construction. All repair work is to be performed on the exterior of an existing structure.
 No planning approvals will be required.
 Electrical permits and building permits will be required from Marin County CDA Building Department.
 PGE review will be required for upgrade of the electrical panel.

19. What stage are you in? Select the current phase of the proposed.

Predevelopment	Planning	Cost Estimate	Building
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

20. What is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed):

Task	Date of Completion
Define scope of work/finish design	May 2021
Complete planning & environmental review	August 2021 (NEPA for prior project may cover this project also)
Release bid package	June 2021
Select contractor	June 2021
Finalize contract	September 2021
Obtain building permits	September 2021
Start construction	September 2021
Complete Construction	January 2022

Stacey Laumann, Acting Executive Director 2/4//2021

Name and Title of Authorized Preparer: _____ Date: _____

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

Required Attachments:

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

- B. **Organizational Budget:** Upload your organization or fiscal sponsor's annual budget.

Application submittal deadline is Friday, February 5, 2021 by 5 p.m. PST
POSTMARKS WILL NOT BE ACCEPTED

CLAM 2021-2022 CBDG Award

PROJECT DESCRIPTION for Environmental Review

February 2, 2021

OVERVIEW

CLAM will update the 8-unit Ocean Terrace Apartments building in Stinson Beach to improved energy efficiency and increase the safety of the building. The property serves lower income families, with currently 10 residents, including seniors and two children.

SCOPE OF WORK

The current older commercial-grade propane water heater needs to be replaced. The current gas water heater is also not properly vented causing damage to the exterior of the apartment building and causing a potential hazard. Greater energy efficiency will be achieved by converting the water heater to electric heat pump Sanden water heaters. In order to switch to an electric hot water system, the electric panel needs to be upgraded. The existing panel is old and insufficient. Upgrading the electric panel will improve the safety and capacity of the building as well as position the building for future solar energy.



Ocean Terrace water heater showing soot on ceiling due to poor venting



Ocean Terrace Apts, view of utility closet where water heater is housed



200 amp main breaker insufficient for 8 apartments

Timeline: CLAM anticipates that the contractor bid process will be completed in early/mid 2021, and the construction work will occur between September 2021 and May 2022. This timing will depend on the final scope of work, weather considerations and contractor availability.

Replacement of water heater with Sanden heat pump water heater estimated at \$35,000. Upgrading of electric panel estimated at \$25,000. MCE will award \$12,000 in rebate for the electric conversion of the water heater. MCE will further award rebate of \$9,600 for upgrading the electric panel. Grant request is \$38,632.

LOCATION.

The 8-unit Ocean Terrace apartment building is located at 21 Calle del Embarcadero in Stinson Beach. Nearest cross street is Calle del Arroyo. Parcel number 195-133-32.



HISTORY

CLAM purchased the 8-unit **Ocean Terrace apartments in Stinson Beach** in September of 2016. It is a two-story building with four units on the ground floor and four units on the second floor.

- July 2019: CLAM installed permanent collapsible fire escape ladders, mounted to the outside of each apartment structure (CDBG funded \$14,000).
- February 2021: single pane nine-foot sliders scheduled to be replaced with energy efficient double pane sliders for three of the downstairs apartments. (CDBG funded)

PROJECT BENEFICIARIES

The current residents of Ocean Terrace apartments include two households below 80% AMI, two household below 60% AMI, and four households below 50% AMI receiving section 8 assistance (three voucher holders and one project-based voucher). The 2016 acquisition prevented the displacement of 6 long-time residents, all of whom were low income. Today the apartments provide homes to the 5 of the 6 long term residents and to three additional low income households. The property serves families with 2 children, and seniors.

Housing Project Budget Template

Organization Name: Community Land Trust Association of West Marin
Project Title: Ocean Terrace Apartments - electric panel and hot water

Date:

INCOME:	Federal Grants Request	Other Funding Sources	In Kind	Total Proposed Project Income
<i>Committed</i>				
Foundations:				
<i>(Add rows)</i>				
Government:				
Corporations:				
Individual Contributions: (list total):				
Earned Income:				
Other (specify):				
Marin Clean Energy rebate - electrical panel upgrade		\$ 9,600.00		
Marin Clean Energy rebate - heat pump water heaters		\$ 12,000.00		
Propety Reserves		\$ 3,000.00		
Subtotal, Committed Income		\$ 24,600.00	\$ -	\$ 24,600.00
<i>Uncommitted</i>				
Federal Grants Request	\$ 38,632.00			
Foundations:				
Government:				
Corporations:				
Individual Contributions:				
Other (specify):				
Subtotal, Uncommitted Income	\$ 38,632.00	\$ -	\$ -	\$ 38,632.00
Other				
Earned Income:				
Subtotal, Earned Income		\$ -	\$ -	\$ -
Grand Total Income	\$ 38,632.00	\$ 24,600.00	\$ -	\$ 63,232.00

EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Other Funding Sources	In Kind	Total Proposed Project Expenses
Direct Project Related Expenses				
Acquisition				
Purchase price				
Title/Recording/Escrow				

(Add rows to list other direct project expenses)					
Pre-development					
Architecture & engineering					
Phase 1					
Market Study					
Entitlements/Zoning					
(Add rows to list other direct project expenses)					
General Development					
PGE fees	\$ 1,000.00				
Upgrade electrical panel	\$ 24,000.00				
Purchase heat pump water heaters	\$ 32,000.00				
Install heat pump water heaters	\$ 3,000.00				
Paint and repair utility closet	\$ 800.00				
(Add rows to list other specific project expenses)					
Subtotal, Direct Project Related Expenses	\$ 60,800.00	\$ -	\$ -	\$ 60,800.00	
Developer Fee (specify % in column A below)					
4.00%				\$ 2,432.00	
Fiscal Sponsorship Fee (specify % in column A below)					
0.00%				\$ -	
Grand Total All Expenses				\$ 63,232.00	

Community Land Trust Assoc of West Marin 2021 Budget

CLAM and Ocean Terrace LLC Operating Income & Expense

CLAM
2021

Ocean Terrace
LLC 2021

	CLAM 2021	Ocean Terrace LLC 2021
Income		
Total Donations	375,000	
Total Grants	134,801	
Total Rental Income	147,084	155,520
Total Management Fees	18,358	
Interest & Dividend Income / Other	1,000	12,629
Total Income	676,243	169,829
Total Release of 2021 Restricted Funds	198,004	
Total Income and Release of Restricted Funds	874,247	169,829
Expense		
Total Personnel	533,483	
Total Operations	170,117	104,424
Total Project Development	77,500	
Total Property Expenses - pending CDBG funding	89,937	40,000
Total Expense	871,037	144,424
Net Income	3,209	25,405

2021/22 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM APPLICATION FOR FUNDING TO SUPPORT HOUSING

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

CDBG Housing Acquisition	<input type="checkbox"/>	CDBG Housing Rehabilitation	<input checked="" type="checkbox"/>
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2. Organization (Fiscal Sponsor) General Information:

Organization/Agency Name	San Geronimo Valley Affordable Housing Association
Mailing Address	PO Box 152 Woodacre, CA 94973
Website	sgvaha.org
Organization DUNS#	0
Executive Director/CEO	Maya Gladstern, Kit Krauss - Co-Chairs
E-mail Address	info@sgvaha.org
Phone	(415) 488-4890

3. Project General Information:

Program/Project Name	Sage Lane Senior Housing Rehab
Program/Project Site Address	#7,11,15 Sage Lane, San Geronimo, CA 94963
Funding Amount Requested	\$ 15,000.00
Application Contact Person	Owen Clapp
Title of Contact Person	Fundraising and Communications Coordinator
E-mail Address	owenclapp@gmail.com
Phone	(415) 342-7617

4. Planning Areas Served: Indicate what geographic area the project is located in.

Novato	San Rafael	County Other
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

5. What other County of Marin funds is your organization receiving?

Funding Source	Current Measure W Grant for the Two Bird Project			
Grant Amount	\$23,000			

6. Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc.:

The San Geronimo Valley Affordable Housing Association (the Association) is a California Public Benefit Corporation with 501(c)(3) tax exempt status. The Association preserves, creates, and manages permanently affordable homes in the San Geronimo Valley. Our vision is a culturally diverse and vibrant San Geronimo Valley community that retains its unique, rural and natural qualities while offering housing opportunities for people of all income levels and walks of life.

The Association owns and manages two affordable housing properties. The property known as Sage Lane in Forest Knolls provides shared living homes for six low income senior adults in three residential buildings. The Association acquired the property in 1995 to satisfy the required affordable housing component of a major residential development project known as French Ranch.

The Forest Knolls Mobil Home Park was acquired in 2015. There are 19 owner occupied mobile homes on the site, each owner pays rent on a ground lease to the Association. One new mobile home was purchased by the Association in 2018, placed of site and rented to a low income qualified household. The Association has right of first refusal in the event of a sale of any of the owned units. If the Association exercises it right to purchase, the unit would be made available for purchase or rent, based on maximum household income restrictions. A third party buyer would be required to meet maximum income and asset criteria consistent with the ground lease and deed restrictions to insure permanent affordability.

The Association has undertaken significant rehabilitation to the Sage Lane property and the Mobile Home Park including solar panel system installation, appliances conversion, upgraded septic system, improvements to roads and drainage, plans for a new common building for residents.

The Association hosts the annual San Geronimo Valley Community Housing Fair, presenting models and approaches for home sharing and intentional community to inspire and generate networking opportunities between home seekers and landlords to create cooperative occupancy of existing housing stock.

The Association educates community residents on fair housing practices, and their eligibility to access economic and technical assistance from community development and other public agencies, and community housing organizations, that promote housing practices in alignment with AFFH policy.

The Association is actively working to increase its portfolio of affordable housing by working with property owners on the creation of junior accessory dwelling units and accessory dwelling units under the umbrella of the Real Community Rentals program administered by the Community Land Trust Association of Marin (CLAM).

The Association has made thirty site assessments in the last year and is engaged in community outreach programs to overcome obstacles and take advantage of new state legislation to facilitate creation of affordable units on private property.

7. Project Description: Provide a detailed scope of work including development activities to be engaged, and the current stage of project. Describe how this project will benefit the community.

This project consists of two components, the overdue sealing of cedar shingles of #7 Sage Lane, and the purchase and installation of thermal blinds for all six SGVAHA units on Sage Lane.

We included Exterior Painting of all 3 buildings (painting for two buildings, sealing for one) in our 2018-19 CDBG application, however, that years' grant all went to the solar project.

The regular resealing of cedar shingles is important because sealant protects the shingles from mold and rot, two causes of deterioration and early failure.

Resealing of #7 Sage Lane is overdue. That building has cedar shingles which should be resealed sooner than the cement board siding on #11 and #15. We had hoped to do the work with reserve funds for this project, but have not accumulated sufficient Replacement Reserve Funds. The funds we have will be used for this work.

#7 Sage Lane is the closest of our senior units to the road - it is fully visible from Sir Francis Drake Boulevard, and therefore serves as a visual representation of our senior housing as a whole. Leaving a positive visual impression is secondary to the necessity of protecting shingles from early failure, but is still significant for towards leaving a positive impression to the community.

Purchasing and installing thermal blinds is an improvement that would work hand in hand with the HVAC efficiencies that we have been able to implement over the past year, in part due to funding from a previous CDBG. Insulating blinds would complement the new electric heat pump system by requiring even less heating in the cold months, and less cooling in warm months for the six units.

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

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

9. How will this project Affirmatively Further Fair Housing¹?

We comply with AFFH rules for Sage Lane Rentals, see #10.

10. Describe how this project will conduct affirmative marketing to members of the Protected Classes²?

The Association will conduct Affirmative Fair Housing marketing with well established policies and practice. The Association will publicly advertise openings, specifically inform other affordable and fair housing programs, community organizations, aging, independent living and social service agencies and non-profits throughout Marin County and beyond and facilitate our outreach to a diverse pool of prospective rental and home share applicants.

Upon vacancies the maximum income at move-in to be established will be 50-60% of Area Medium Income. The current rents already conform to these parameters.

¹ Affirmatively furthering fair housing is to promote fair housing and to empower and give special assistance to groups that have historically been disadvantaged

² Federally protected classes include race, religion, color, national origin, sex, disability or familial status

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

Moderate-Income		Very Low-Income	3
Low-Income		Extremely Low-Income	3

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

The Association uses the Annual Income and Asset Verification procedures established by the Marin Housing Authority.

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

Ethnic Category	Total Number of Persons	Number of Persons Identifying as Hispanic
American Indian or Alaskan Native		
Asian		
Black or African American	1	
Native Hawaiian or other Pacific Islander		
White	4	
American Indian <i>and</i> White	1	
Asian <i>and</i> White		
Black <i>and</i> White		
American Indian <i>and</i> Black		
Multi-Racial		
TOTAL		
Female-Headed Households (out of above total)	3	
Persons with Disabilities (out of above total)		
Households that include seniors (65+)	6	

PROJECT MANAGEMENT & FINANCIAL DATA

14. If funded previously, list past project goals and accomplishments/activities using CDBG/HOME funds.

The Association has received the following CDBG funding:
2016-2017: \$13,000 2017-2018: \$23,379 2018-2019: \$40,105 2019-2020: \$32,175
Sage Lane Low-income Senior Housing – Rehabilitation and Sustainability Project
The six Sage Lane Low-income Senior Housing units are in three wood frame duplex buildings.
Each separate unit includes a private bedroom, bathroom, small food prep area, and a rear separate exit; each building has a common kitchen/laundry, living room, front entrance, porch and landscaped areas.
The private area of each unit has an area of 400 sq ft, and the common area is 350 sq ft. All the buildings are in good condition.
By 2015, operating costs had increased significantly, the original appliances were beginning to fail, and the need for major long-term maintenance began to appear (interior carpets, paint, repairs, and exterior roofs, repairs and painting).
Financially, the property was essentially breaking even, and whatever small reserve funds there were had been depleted.
The Association conducted a comprehensive evaluation of maintenance needs. This resulted in our first CDBG Housing grant application (2016-17), with the following scope of work and budget:
- Dry rot repair 1,200 - New carpeting (6 units) 18,000 - New window coverings (6 units) 9,405 - Roof replacement (3 bldgs) 38,131 - Solar system (3 bldgs) 30,000 Total: \$96,736
The dry rot, new carpeting and roof replacements were long term maintenance costs.
(insulating), and solar system were intended to reduce operating costs to produce surplus income that could be used to create a Replacement Reserve Fund.
In 2017, one of our residents passed away, creating a vacancy. This unit needed to be refurbished before we could find a new tenant.
Since the building contained 2 units (private space and shared space), and both were due for refurbishing, we applied for a \$25,000 Marin Housing Authority loan and did both units at the same time. This included:
new carpets, painting, major repair of one bathroom, and a new stove. The loan was not received until May 2018, but the work was completed in 2017.
In December 2017, we applied for a 2018-19 CDBG Housing grant with the following budget:
- Dry rot 1,200 - Carpet 18,000 - Bathroom floor repairs 10,000 - Appliance replacements 5,500 - Window coverings (6 units) 9,504 - Solar system (3 bldgs) 30,000 Total: \$70,105
In July 2018, we asked the Green and Healthy Home Initiative (GHHI) to do an energy audit. This resulted in the recommendation (from MCE) that we should install as much solar capacity as possible, and make all the buildings "all electric".
This would mean replacing: the 3 gas furnaces with electric heat pumps, the 3 gas water heaters with heat pump water heaters, and the gas appliances (stoves, and dryers) with energy efficient electric appliances, thus eliminating the use of propane.
The Association, as referenced above, received \$32,175 from the 2019-2020 CDBG grant funds to finance with energy rebate funding, the installation of a photo voltaic system at the Sage Lane property.

15. If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance:

N/A

16. Describe your organizations experience with administering federal grant programs. For Housing rehabilitation projects with more than 7 units, what experience do you have with complying with **Davis-Bacon prevailing wage requirements?**

The Association has administered the four CDBG Grants referenced in Section 14. The funding for these varied projects has involved significant matching funds and coordination of planning, permitting, contracting and oversight.

Davis-Bacon paperwork, as required, was submitted for portions of these projects.

17. Describe who will supervise and manage the project and their past experience with project management.

The varied and extent of the projects described in Section 14 were managed by the Property Management Committee of the Association with extensive In-kind support from local volunteer contractors.

The chair of the Committee, Kit Krauss, has significant experience in overseeing project in his long standing involvement with the management and maintenance of the San Geronimo Presbyterian Church property which house daycare center and community food pantry.

18. List any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received.

Per Marin County guidelines, no permits or authorizations are required for:

6. Painting, papering, tiling, carpeting, cabinets, counter tops and similar finish work.

19. What stage are you in? Select the current phase of the proposed.

Predevelopment	Planning	Cost Estimate	Building
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

20. What is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed):

Task	Date of Completion
Define scope of work/finish design	
Complete planning & environmental review	
Release bid package	May 2021
Select contractor	
Finalize contract	
Obtain building permits	
Start construction	July 2021
Complete Construction	December 2021

Name and Title of Authorized Preparer: Owen Clapp - SGVAHA Fundraising & Communications Coordinator Date: 2/5/21

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

Required Attachments:

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

- B. **Organizational Budget:** Upload your organization or fiscal sponsor's annual budget.

Application submittal deadline is Friday, February 5, 2021 by 5 p.m. PST
POSTMARKS WILL NOT BE ACCEPTED

Housing Project Budget Template

Organization Name: San Geronimo Valley Affordable Housing Association
Project Title: Sage Lane Senior Housing Rehab

Date: 2/5/2021

INCOME:	Federal Grants Request	Other Funding Sources	In Kind	Total Proposed Project Income
Committed				
Foundations:				
<i>(Add rows)</i>				
Government:				
<i>(Add rows)</i>				
Corporations:				
<i>(Add rows)</i>				
Individual Contributions: (list total):				
Earned Income:				
<i>(Add rows)</i>				
Other (specify):				
SGVAHA Donated Time/Labor			\$ 1,500.00	
SGVAHA Reserves/Operating Funds		\$ 3,000.00		
<i>(Add rows)</i>				
Subtotal, Committed Income		\$ 3,000.00	\$ 1,500.00	\$ 4,500.00
Uncommitted				
Federal Grants Request	\$ 15,000.00			
Foundations:				
<i>(Add rows to list other Foundations)</i>				
Government:				
<i>(Add rows to list other Government agencies)</i>				
Corporations:				
<i>(Add rows to list other Corporations)</i>				
Individual Contributions:				
<i>(Add rows to list other Contributions)</i>				
Other (specify):				
<i>(Add rows to list others)</i>				
Subtotal, Uncommitted Income	\$ 15,000.00	\$ -	\$ -	\$ 15,000.00
Other				
Earned Income:				
<i>(Add rows)</i>				
Subtotal, Earned Income		\$ -	\$ -	\$ -
Grand Total Income	\$ 15,000.00	\$ 3,000.00	\$ 1,500.00	\$ 19,500.00

EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Other Funding Sources	In Kind	Total Proposed Project Expenses
Direct Project Related Expenses				
Acquisition				
Purchase price				
Title/Recording/Escrow				
<i>(Add rows to list other direct project expenses)</i>				
Pre-development				
Architecture &				
Phase 1				
Market Study				
Entitlements/Zoning				
<i>(Add rows to list other direct project expenses)</i>				
General Development				
<i>(Add rows to list other specific project expenses)</i>				
Resealing and repairs	\$ 5,000.00	\$ 3,000.00		
Thermal Blinds	\$ 10,000.00			
Project Development			\$ 700.00	
Project Management			\$ 800.00	
Subtotal, Direct Project Related Expenses	\$ 15,000.00	\$ 3,000.00	\$ 1,500.00	\$ 19,500.00
Developer Fee (specify % in column A below)				
0.00%				\$ -
Fiscal Sponsorship Fee (specify % in column A below)				
0.00%				\$ -
Grand Total All Expenses				\$ 19,500.00

2021/22 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM APPLICATION FOR FUNDING TO SUPPORT HOUSING

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

CDBG Housing Acquisition	<input type="checkbox"/>	CDBG Housing Rehabilitation	<input checked="" type="checkbox"/>
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2. Organization (Fiscal Sponsor) General Information:

Organization/Agency Name	The Redwoods, A Community of Seniors
Mailing Address	40 Camino Alto, Mill Valley CA 94941
Website	www.theredwoods.org
Organization DUNS#	07-876-5401
Executive Director/CEO	J. Hunter Moore
E-mail Address	hmoore@theredwoods.org
Phone	415-383-1600 x229

3. Project General Information:

Program/Project Name	Independent Living Apartments (ILA) Revitalization
Program/Project Site Address	40 Camino Alto, Mill Valley CA 94941
Funding Amount Requested	\$ 150,000
Application Contact Person	Christian Mills
Title of Contact Person	Director of Fund Development
E-mail Address	cmills@theredwoods.org
Phone	415-383-1600 x267

4. Planning Areas Served: Indicate what geographic area the project is located in.

Novato	San Rafael	County Other
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

5. What other County of Marin funds is your organization receiving?

Funding Source	N/A			
Grant Amount				

6. Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc.:

The Redwoods, A Community of Seniors (The Redwoods) is a 501(c)(3) nonprofit organization located in Mill Valley, CA. The mission of The Redwoods is to maintain a creative, affordable community that promotes good health, well-being and security for a diverse group of elders. We work to transform attitudes and practices so that aging is recognized as a dynamic phase of renewal, discovery, service and choice.

The Redwoods operates a multi-level retirement community that consists of 148 Independent Living Apartments (ILA), 131 Residential (Assisted) Living Apartments (RLA) and a 58 licensed bed skilled nursing facility (the Health Care Center, HCC), located in the City of Mill Valley, Marin County, California. The Redwoods provides a full spectrum of programs to enhance our residents' health and well-being, including fitness classes, spirituality discussion groups, organic gardening, chair yoga, political lectures, music groups, and local sight-seeing and cultural excursions.

The Redwoods has a long-standing commitment to affordability. Forty percent of our 148 Independent Living Apartment residents are very low or extremely low income and use HUD Section 8 project-based vouchers (BPVs) and an average of 30% of Health Care Center residents are on Medi-Cal. The Redwoods provides additional support through our SHARE Program, which enables low and moderate income residents facing unexpected financial challenges to remain living in our community, and helps them with rental assistance and unexpected costs such as eye glasses, dentures and hearing aids. At The Redwoods, we never want a resident to be forced to choose between buying groceries and purchasing a new pair of eyeglasses. Since its inception, over \$1 million in assistance from the SHARE fund has been distributed to our residents with financial needs.

7. Project Description: Provide a detailed scope of work including development activities to be engaged, and the current stage of project. Describe how this project will benefit the community.

Project Background:

Construction of The Redwoods began in 1971, after CCCMV purchased a ten acre lot at the corner of Miller Avenue and Camino Alto in the City of Mill Valley and secured financing through the Section 231 program of the United States Department of Housing and Urban Development (US HUD). The first residents moved into what is now RLA on December 3, 1972. Two year later, The Redwoods' six ILA apartment buildings were completed, adding 148 one-bedroom and 2 two-bedroom units and a housing assistance payment contract with HUD that allowed The Redwoods to provide Section 8 subsidy to up to 60 ILA units.

From 1982 to 1986 a major capital expansion added additional apartments to RLA, created the licensed skilled nursing HCC, and enlarged common areas. The original HUD loans were refinanced in 1990 with tax-exempt bonds insured through the State of California's Cal-Mortgage Loan Insurance Program (CMLIP). The Redwoods refinanced these loans a second time in 1997, again using the CMLIP program. In November 2010, the legal name of the corporation was changed to The Redwoods, a Community of Seniors.

Between the years of 2012-2017, The Redwoods used tax-exempt bonds and the CMLIP to complete a \$32 million revitalization of the majority of the ILA, the core service areas and the construction of a new center for dynamic living (including of fitness equipment, a studio, water therapy pool and hot tub, as well as physical therapy and offices). While all apartments on the first floors of the six ILA buildings had to be revitalized as part of the project, the residents on the second and third floors were given the option to decide whether or not to have their apartments revitalized and their rents increased, or not participate and maintain a lower monthly rent. More than one-third of the residents opted to not have their apartment revitalized.

Independent Living Apartments (ILA) Revitalization Project:

The Redwoods has been slowly trying to renovate the remaining ILA apartments using capital reserve funds. It has attempted to revitalize some ILA units each year as residents move out. The average turnover rate in ILA is 10-12 units per year and only a portion of those units have been ones that need to be revitalized. So we have been able to renovate only a few apartments each year.

At the start of this project there remained 37 un-revitalized ILA units. The Redwoods has an existing relationship with a general contractor to complete renovations of ILA apartments. Each ILA unit has cost roughly \$75,000 to renovate and it takes roughly 6-8 weeks per apartment. The contractor has said that they could complete up to 4 ILA units at a time. The Redwoods has been able to relocate residents from 4 ILA units at a time, thus the estimated total cost to renovate the 37 apartments, move the residents out and back, as well as hire a time specific project manager is \$2.5 -\$2.8 million. The total project time is roughly 20-24 months.

Right now, 19 of the 37 apartments are occupied by very or extremely low income residents using HUD Section 8 Project Based Vouchers. To date, 19 apartments have been revitalized and 4 more are being revitalized now. The remaining 14 are scheduled through the beginning of 2022. This specific funding would support the revitalization of 2 of those apartments currently occupied by very low or extremely low income residents.

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

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

9. How will this project Affirmatively Further Fair Housing¹?

The Redwoods admission policy has always followed Fair Housing standards and does not discriminate based on race, color, national origin, ancestry, disability, gender, parental status, marital status, religion, or sexual orientation (includes gender identity). Forty percent of our housing units are rented to low-income seniors who qualify for HUD subsidized housing. Renovating these apartments will bring them up to date so that all will be at the same standard and may provide The Redwoods the opportunity to serve more very low and extremely low income residents.

10. Describe how this project will conduct affirmative marketing to members of the Protected Classes²?

This spring, The Redwoods intends to open up its HUD Project Based Voucher wait list for the first time in many years. This will include outreach efforts to low income residents who might not otherwise be aware of this opportunity. This effort will be in line with our HUD approved Affirmative Marketing Plan included within our Tenant Selection Plan.

¹ Affirmatively furthering fair housing is to promote fair housing and to empower and give special assistance to groups that have historically been disadvantaged

² Federally protected classes include race, religion, color, national origin, sex, disability or familial status

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

Moderate-Income	10	Very Low-Income	10
Low-Income	8	Extremely Low-Income	9

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

The Redwoods uses the HUD approved income verification system.

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

Ethnic Category	Total Number of Persons	Number of Persons Identifying as Hispanic
American Indian or Alaskan Native	0	
Asian	2	
Black or African American	2	
Native Hawaiian or other Pacific Islander	0	
White	32	
American Indian <i>and</i> White	0	
Asian <i>and</i> White	0	
Black <i>and</i> White	0	
American Indian <i>and</i> Black	0	
Multi-Racial	1	
TOTAL	37	
Female-Headed Households (out of above total)	32	
Persons with Disabilities (out of above total)	37	
Households that include seniors (65+)	37	

PROJECT MANAGEMENT & FINANCIAL DATA

14. If funded previously, list past project goals and accomplishments/activities using CDBG/HOME funds.

N/A

15. If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance:

N/A

16. Describe your organizations experience with administering federal grant programs. For Housing rehabilitation projects with more than 7 units, what experience do you have with complying with Davis-Bacon prevailing wage requirements?

N/A

17. Describe who will supervise and manage the project and their past experience with project management.

J. Hunter Moore, CEO of The Redwoods, is overseeing the project. Hunter joined The Redwoods as CEO in November 2017, and is an expert in senior housing planning and operations, bringing a depth and breadth of experience in developing and running innovative senior communities at local, regional, national and international levels. He has served as an expert consultant in the field and has more than 30 years of experience as a mission oriented management, operations, facilities development and strategic planning professional with a deep interest in innovative, high-quality, affordable, senior housing and services. He has a B.A. from the University of Pennsylvania and has worked extensively in the U.S., as well as in the U.K., Canada and Germany.

Taylor Kelly is the Director of Facilities for the Redwoods and he has extensive experience in health care facility maintenance, repairs, renovations and construction. He has worked with OSHPD on projects and is familiar with the building codes and requirements and is overseeing the designers and contractors for all internal and external work.

18. List any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received.

Planning approvals from the Mill Valley Planning Department which we have already received for apartment revitalizations that have occurred and those currently underway.

19. What stage are you in? Select the current phase of the proposed.

Predevelopment	Planning	Cost Estimate	Building
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

20. What is your project timeline? List program/project objectives and milestones, along with an estimated timetable for reaching them. (The general tasks for a construction project are provided below; please add tasks as needed):

Task	Date of Completion
Define scope of work/finish design	Complete
Complete planning & environmental review	Complete
Release bid package	Complete
Select contractor	Complete
Finalize contract	Complete
Obtain building permits	Ongoing
Start construction	April 2020
Complete Construction	April 2022

Christian Mills, Director of Fund Development

Name and Title of Authorized Preparer: _____ Date: _____

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

Required Attachments:

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

- B. **Organizational Budget:** Upload your organization or fiscal sponsor's annual budget.

Application submittal deadline is Friday, February 5, 2021 by 5 p.m. PST
POSTMARKS WILL NOT BE ACCEPTED

Instructions for completing the project budget template:

1. After the template is downloaded and saved to your computer, complete all the applicable fields starting at the top with the organization name, project title, and date.
2. In the income section be sure to include the request from CDBG in the top line under 'uncommitted'.
3. Please include all other income sources, committed and uncommitted, that will specifically support the proposed project (not income for the entire organization). There is also a column to list in-kind contributions to the proposed project.
4. Rows may be added by first clicking on the row number, right click the mouse and select 'Insert' under each subheading. If using a Mac then click 'Table' and select 'Add row above or below'.
5. The template will sum up the 'Other Sources' and 'In Kind' subtotals and calculate the income grand total automatically.
6. The expense section of the budget template is broken down by Personnel, Contracted, Direct, and Indirect costs. The template includes examples under each subheading. You may edit line item examples with line items that are specifically related to the proposed project. You can also add line items by clicking on the row number, right click the mouse and select 'Insert'.
7. The requested funds from CDBG should be allocated across expense line items in the column titled "Federal Grants Request". All other expenses associated with the project that will not use CDBG or HOME funds, if the grant is awarded, should be detailed in the "Other Funding Sources" column and/or "In-Kind" column.
8. The template will calculate the Indirect Expense based on your specified percent entered in column A.
9. The template will calculate the Fiscal Sponsor Fee expense based on your specified percent entered in column A.
10. The template will sum up the Federal Grants Request, Other Sources and In Kind column subtotals and calculate the expense grand total automatically.
11. Be sure to save the completed project budget template to your computer and then proceed to send the file as a supplemental document to your completed application.

Housing Project Budget Template

Organization Name: The Redwoods
Project Title: Independent Living Apartments Revitalization

Date: 2/5/21

INCOME:	Federal Grants Request	Other Funding Sources	In Kind	Total Proposed Project Income
Committed				
Foundations:				
MCF		\$ 250,000.00		
Navigage Fdn		\$ 100,000.00		
Tamalpais Pacific		\$ 50,000.00		
<i>(Add rows)</i>				
Government:				
<i>(Add rows)</i>				
Corporations:				
<i>(Add rows)</i>				
Individual Contributions:		\$ 136,693.00		
(list total):				
Earned Income:				
<i>(Add rows)</i>				
Other (specify):				
Estate gift		\$ 1,000,000.00		
The Redwoods Reserves		\$ 1,000,000.00		
<i>(Add rows)</i>				
Subtotal, Committed Income		\$ 2,536,693.00	\$ -	\$ 2,536,693.00
Uncommitted				
Federal Grants Request	\$ 150,000.00			
Foundations:				
<i>(Add rows to list other Foundations)</i>				
Government:				
<i>(Add rows to list other Government agencies)</i>				
Corporations:				
<i>(Add rows to list other Corporations)</i>				
Individual Contributions:				
<i>(Add rows to list other Contributions)</i>				
Other (specify):				
<i>(Add rows to list others)</i>				
Subtotal, Uncommitted Income	\$ 150,000.00	\$ -	\$ -	\$ 150,000.00
Other				
Earned Income:				
<i>(Add rows)</i>				
Subtotal, Earned Income		\$ -	\$ -	\$ -
Grand Total Income	\$ 150,000.00	\$ 2,536,693.00	\$ -	\$ 2,686,693.00

EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Other Funding Sources	In Kind	Total Proposed Project Expenses
Direct Project Related Expenses				
Acquisition				
Purchase price				
Title/Recording/Escrow				
<i>(Add rows to list other direct project expenses)</i>				
Pre-development				
Architecture &				
Phase 1				
Market Study				
Entitlements/Zoning				
<i>(Add rows to list other direct project expenses)</i>				
General Development				
<i>(Add rows to list other specific project expenses)</i>		\$ 2,775,000.00		
Subtotal, Direct Project Related Expenses	\$ -	\$ 2,775,000.00	\$ -	\$ 2,775,000.00
Developer Fee (specify % in column A below)				
0.00%				\$ -
Fiscal Sponsorship Fee (specify % in column A below)				
0.00%				\$ -
Grand Total All Expenses				\$ 2,775,000.00

THE REDWOODS, A COMMUNITY OF SENIORS
FY 2021 Budget

	FY 2021 BUDGET
INCOME	
Rent - ILA	5,485,595
Rent - RLA	7,003,062
Rent - HC	3,553,540
Subtotal rent	16,042,197
HUD Section 8	1,516,997
Medi-Cal	1,279,058
Medicare	1,862,726
Subtotal federal income	4,658,782
Fees & meals	1,329,030
Unrestricted Contributions	250,000
Other Income	734,500
Total Income	23,014,509
EXPENSE	
Salaries and Wages	10,089,115
Benefits	2,652,452
Other Personnel	248,419
Registry	215,000
Temporary help	26,850
Total Personnel	13,231,836
Dining Services	1,050,000
Other expenses	4,409,809
Debt Service	1,524,449
Depreciation	2,542,690
Total Expenses	22,758,784
Net Income	255,725
	1.1%



Housing & Federal Grants Division

2020/2021 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

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

- CDBG Public Services
- CDBG Housing Construction/Acquisition
- CDBG Housing Rehabilitation
- CDBG Public Facilities/Improvements
- HOME Housing Construction/Acquisition
- HOME Housing Rehabilitation

2. Organization (Fiscal Sponsor) General Information

Organization/Agency Name	Centertown Inc. (c/o BRIDGE Housing & EAH Housing) [ORG. DUNS# BRIDGE - 132753625; EAH - 07876]									
Mailing Address	BRIDGE - 600 California Street, Floor 9 (EAH - 22 Pelican Way, San Rafael)									
Website	www.bridgehousing.com; www.eahhousing.org									
Organization DUNS#	1	3	2	7	5	3	6	2	5	
Executive Director/CEO	BRIDGE - Cynthia Parker; EAH - Laura Hall									
Email Address	jdotson@bridgehousing.com; marianne.lim@eahhousing.org									
Phone	Bridge - (415) 321-3564; EAH - (415) 295-8876									

3. Project General Information

Program/Project Name	Centertown Apartments
Program/Project Site Address	855 C Street, San Rafael, CA, 94901
CDBG/HOME Funding Amount Requested	\$795,000
Application Contact Person	Jelani Dotson
Title of Contact Person	Project Manager

Email Address

jdotsen@bridgehousing.com

Phone

(415) 321-4035

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

Novato

0

San Rafael

100

County Other

0

Total Percentage

100

5. What other County of Marin funding is your organization receiving for this project?

Funding Source	Grant Amount	
HOME - Awarded	\$500,000	X
CDBG - Request	\$345,000	X
HOME - Request	\$450,000	X

Add Row

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

BRIDGE Housing - BRIDGE is one of the largest developers of affordable and workforce housing on the West Coast. We are a mission-driven, nonprofit developer with a primary goal of producing high-quality homes for families, seniors and vulnerable populations and ensuring they will stay affordable in perpetuity. We believe that housing is a fundamental right that directly contributes to the long-term outcomes for the families and individuals we serve. Since 1983, BRIDGE has developed more than 17,000 housing units and 200,000 square feet of retail/commercial space and currently owns and operates 106 properties. We have more than 4,300 units (34 properties) in predevelopment or under construction with total assets of approximately \$2.3 billion. We take pride in being a long term owner /manager that is committed to preserving affordable housing alternatives. In addition to development experience, BRIDGE formed its property management company to maintain the quality standards and community responsiveness in our award-winning properties. Our in-house community development team takes the lead in determining which programs and services will provide the best economic, health and educational outcomes for our residents. BRIDGE's commitment to enhancing the communities in which it builds is evidenced by the numerous design awards it has won including 63 Gold Nugget Awards and 3 Awards of Excellence from the Urban Land Institute.

EAH Housing (EAH Inc.) is a 501(c)(3) nonprofit organization, established in 1968. EAH was founded in response to the death of Dr. Martin Luther King, Jr., to address the housing needs of low income families, people with disabilities and older adults. The mission of EAH Housing is to expand the range of opportunities for all by developing, managing and promoting quality affordable housing and diverse communities.

EAH is one of the oldest and most experienced nonprofit housing management and development organizations in the western United States. Established in Northern California, EAH Housing has long since expanded beyond the borders of its original home. EAH has grown to a staff of more than 475 highly skilled and dedicated employees in 17 counties in California and Hawai'i. EAH continues to believe to this day that attractive affordable housing is the cornerstone to sustainable, healthy and livable communities.

EAH Housing serves 20,000 residents every day. The organization fully understands that professional management of the physical asset, neighborhood relationships, local leadership and increasing resident quality of life is the key to a successful development. The EAH management portfolio includes 8,900 unit leases at 110 properties serving families, seniors, students, people with disabilities, veterans, emancipated youth, and previously homeless in California and Hawai'i.

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

Centertown Apartments, located in downtown San Rafael, is a 100% affordable, 60-unit multifamily building that was built by BRIDGE & EAH in 1991. The building design includes a concrete podium structure with parking area, and a 4-story, wood-framed building atop the podium structure. The property has long provided benefits to the community, in the form of essential affordable housing for the San Rafael/Marin County workforce; rents at the property serve households earning 60% AMI or below. The resyndication of the project will ensure this affordable housing asset is preserved and maintained well into the future by rehabbing the property and extending its useful life for an additional 30+ years. The project's proposed scope of work is to perform a substantial rehabilitation, and while the units are 100% occupied, no permanent relocation is anticipated in connection with the project's rehabilitation. The proposed scope will replace outdated building systems, including re-cladding the building exterior to correct water intrusion issues and related building deterioration, new lighting and HVAC systems, plumbing repairs, new windows and doors, replacing the balconies, and installing new drainage systems. Additionally, interior and common areas of the property will be rehabilitated, including upgrades to six units to units to comply with ADA requirements per TCAC, installation of a manager's office and common area bathroom, upgrades to laundry facilities and reprogramming of courtyard and community garden. The project team hopes to incorporate the addition of a community room into the rehab scope, which would allow for community building activities and the provision of on-site services for residents. Centertown Apartments has been operating as a high quality affordable housing development for over 25 years; these improvements will preserve much needed high quality affordable housing for 60 households for several more decades.

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

- Housing Support Services
- Children, Youth and Parent Services
- Basic Health Services

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

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

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

As the Property Manager, EAH will be taking lead to ensure compliance of Affirmatively Further Fair Housing. It is the policy of EAH Housing (EAH Inc.) to comply fully with Title VI of the Civil Rights Act of 1964, Title VII and Section 3 of the Civil Rights Act of 1968 (As amended by the Community Development Act of 1974), Executive Order 11063, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Fair Housing Act of 1988, and any legislation protecting the individual rights of residents, applicants, or employees which may subsequently be enacted.

EAH Housing staff operate and administer all properties to enable persons with disabilities to have equal access to participate in the program of the property. EAH Housing coordinates effective communications with applicants, residents, and the public, to ensure that policies regarding how the property is operated do not adversely affect applicants, residents, and the public.

EAH Housing has a designated Section 504 Coordinator to coordinate compliance with nondiscrimination requirements contained in the Department of Housing and Urban Development's regulations implementing Section 504 (24 CFR, part 8 dated June 2, 1988). It is EAH Housing policy to respond quickly to any fair housing complaints received in order to mitigate them and address all concerns presented. In our decades of experience in property management, EAH Housing has successfully mitigated complaints to the satisfaction of all parties involved, including the Fair Housing Department and residents or applicants.

EAH Housing ensures that all appropriate staff receive Fair Housing and Section 504 Reasonable Accommodation training every two years

11. Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel. (Please limit to 3000 characters.)

EAH Housing markets available housing units to ensure all persons have equal opportunity to apply for the housing units for which they may qualify. EAH takes the following steps in recruiting prospective renters:

- Public agencies, social service agencies, and local community groups will be notified of vacancies.
- Special outreach efforts will be made to reach out to persons outside the local area who would not normally be likely to apply because of existing neighborhood racial or ethnic patterns, rents and/or other factors.
- We will accept referrals from the Housing Authority and the State Department of Human Services.
- All applicants will be screened in accordance with the Resident Selection Plan applicable to the particular property for which application is made.
- Advertisements will be placed in local and regional print and online vehicles as appropriate.
- All advertising shall include prominent use of the Equal Housing Opportunity logo, slogans and/or statements of intent to affirmatively market the units.

Material to be used in the affirmative marketing plan include:

1. A fair housing poster to be displayed in the rental office, or wherever prospective renter interviews take place.
2. An Equal Housing Opportunity logo to be displayed on the Project sign.
3. An Equal Housing Opportunity logo to be displayed on the marketing brochure, flyers and other marketing materials.

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

Moderate-Income	<input type="text" value="4"/>
Low-Income	<input type="text" value="13"/>
Very Low-Income	<input type="text" value="31"/>
Extremely Low-Income	<input type="text" value="59"/>

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

With over 50 years of real estate experience in developing, managing and operating affordable housing developments, EAH Housing has developed a robust compliance system to ensure all our properties meet with the myriad of financing requirements that relate to income-eligibility of our residents. Highly skilled professionals coupled with ongoing training, leads to consistent oversight of each EAH affordable housing community.

Expertise of the EAH compliance team extends to:

- Low Income Housing Tax Credit (LIHTC) regulatory environment
- Department of Housing and Urban Development (HUD) programs
- Section 8 HAP Contracts/Housing Choice Vouchers (HCV)
- Project-Based Vouchers (PBV)
- HOME, CDBG, and other programs
- Local, state and federal laws and regulations in affordable multifamily housing development

The EAH Compliance Department provides compliance monitoring and training to all EAH staff, both on and off site, who are responsible for maintaining compliance, income verification and certification functions, monthly HUD payment voucher duties and all monthly and annual reporting for EAH properties. The EAH Compliance Director oversees a compliance team assigned to portfolio properties by region. Members of the compliance team:

- Monitor sites for regulatory and company policy compliance
- Evaluate projects and provide assistance to ensure managers are compliant
- Guide initial certifications upon new construction lease up
- Ensure compliance during property acquisition transitions
- Assist in annual recertifications

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

Ethnic Category	Total Number of Persons	Number of Persons Identifying as Hispanic
American Indian or Alaskan Native	4	
Asian	5	
Black or African American	14	
Native Hawaiian or Other Pacific Islander	3	
White	23	
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial	58	
TOTAL	107	
Female-Headed Households (out of above total)		
Persons with Disabilities (out of above total)		

PROJECT MANAGEMENT & FINANCIAL DATA

15. If funded previously, list past project goals and accomplishments/activities using CDBG/HOME funds. (Please limit to 3000 characters.)

Belvedere Place (funded in 2000) - BRIDGE Housing Corporation utilized Community Development Block Grant (CDBG) funds to acquire and rehabilitate 25 units of rental housing for lower-income households, plus one manager's unit. For a term of 55 years, at least 14 of the 26 units in the Property will be made available at affordable rents to households with incomes equal to or less than the Section 8 low income limit established by the U.S. Department of Housing and Urban Development. BRIDGE Housing Corporation utilized HOME Investment Partnerships Program (HOME) funds towards the acquisition and rehabilitation of Belvedere Place Apartments. Belvedere Place Apartments consists of 25 units of rental housing for lower-income households, plus one manager's unit. A total of eleven (11) units will be designated on a floating basis as HOME-assisted and reserved for, and occupied by, households with incomes at or below 50% of median income. Rotary Valley (funded in 1996) - BRIDGE Housing Corporation utilized Community Development Block Grant (CDBG) funds to develop 79 units of rental housing for lower-income seniors, plus one manager's unit. Planning and predevelopment costs including feasibility analysis, environmental analysis, preliminary architectural design concept, preliminary civil engineering and landscape architectural costs, survey and soil testing, preparation of applications for zoning approvals and financing, legal fees, consulting costs, staff costs, and other eligible planning expenses. BRIDGE Housing Corporation utilized HOME Investment Partnerships Program (HOME) funds towards the development of Rotary Valley Senior Housing. Rotary Valley Senior Housing will consist of 79 units of rental housing for lower-income seniors, plus one manager's unit. A total of eleven (11) units will be assisted by the HOME funds will be reserved for, and occupied by, households with incomes at or below 50% of median income.

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

Applicant applied and received HOME award in the amount of \$500,000 during 2019/2020 funding round. Funds will be drawn down at close of construction period financing currently estimated to occur in March 2021.

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

Please see enclosed list of BRIDGE's experience with both federal grant programs and compliance with Davis-Bacon requirements.

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

BRIDGE Housing & EAH Housing will both have three staff members involved in the rehabilitation of Centertown Apartments. As co-developers, BRIDGE & EAH will have staff who have several decades of experience, and have participated in the development of hundreds of affordable housing units overseeing the rehabilitation of Centertown. See attached for specific experience and profiles of the following project team members:

BRIDGE Housing: Smitha Seshadri, Executive Vice President of Development, Northern California, Sarah White, Director of Development, Jelani Dotson, Project Manager

EAH Housing: Marianne Lim, Director of Portfolio Finance & Policy Isabel Duarte, Business Development Analyst Carson Medina, Property Supervisor, Real Estate Management

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

The scope of work being pursued at Centertown Apartments will not require project entitlements or discretionary approvals. Project approvals will be through the Building Permits and Planning Department. All approvals will be administrative and we do not anticipate delays in our schedule for required approvals. We anticipate the County will complete its NEPA review by Spring 2020.

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

- Predevelopment
- Planning
- Cost Estimate
- Building

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

The 25% match will be met through the ground lease with the City of San Rafael, or similar transaction related to the land and re-financing of the property, including a Seller Note in the approximate amount of \$2.5MM, a Sponsor Loan in the approximate amount of \$8.7MM, and Low-Income Housing Tax Credits in the amount of \$10.6MM.

22. For HOME projects, are you a CHDO?

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

Task	Date of Completion
Define scope of work/finish design	Jun 1, 2020
Complete planning and environmental review	N/A, See Section 16
Release bid package	November 1, 2020
Select contractor	January 27, 2020
Finalize contract	February 2021
Obtain building permits	March 2021
Start construction	March 2021
Complete construction	March 2022

Required Attachments:

- A. Project Budget: Complete the project budget template provided and submit along with application. If you have a project budget that provides the information requested in the template, you may submit that in-lieu of the template. Please note: the project budget should reflect the total cost of the project NOT just the CDBG/HOME request.
- For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.
 - For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.
- B. Organizational Budget: Upload your organization or fiscal sponsors annual budget.

Attach Project Budget	<input type="text"/>	Remove
Attach Org Budget	<input type="text"/>	Remove
Attach Miscellaneous	<input type="text"/>	Remove

Signer Name

Signer Title

COO

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

By checking this box, I, Susan Johnson, certify that all information contained in this application to be true and accurate to the best of my knowledge.

Signed: Fri Feb 07 2020 12:43:34 GMT-0800 (Pacific Standard Time)

Capital and Housing Project Budget Template						
Organization Name: BRIDGE HOUSING and EAH HOUSING						
Project Title: CENTERTOWN APARTMENTS						
Date: February 6, 2020						
INCOME:	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Income	
Committed						
Foundations:						
Government:						
City of San Rafael			\$ 258,214.00			
County of Marin			\$ 101,564.00			
County of Marin - HOME 2019-20			\$ 500,000.00			
HCD - RHCP			\$ 3,166,149.00			
Corporations:						
Individual Contributions:						
Earned Income:						
Income from Operations			\$ 152,725.00			
Other (specify):						
Seller Note			\$ 2,551,750.00			
Deferred Costs			\$ 4,530,340.00			
Sponsor Loan Reserves			\$ 680,257.00			
GP Equity			\$ 100.00			
(Add rows)						
Subtotal, Committed Income			\$ 11,941,099.00	\$ -		\$ 11,941,099.00
Uncommitted						
CBDG	\$ 345,000.00					
HOME	\$ 450,000.00					
Foundations:						
(Add rows to list other Foundations)						
Government:						
(Add rows to list other Government agencies)						
Corporations:						
Construction Loan			\$ 19,506,379.00			
(Add rows to list other Corporations)						
Individual Contributions:						
(Add rows to list other Contributions)						
Other (specify):						
(Add rows to list others)						
Subtotal, Uncommitted Income	\$ 795,000.00	\$ -	\$ 19,506,379.00	\$ -		\$ 20,301,379.00
Other						
Earned Income:						
(Add rows)						
Subtotal, Earned Income			\$ -	\$ -		\$ -
Grand Total Income	\$ 795,000.00	\$ -	\$ 31,447,478.00	\$ -		\$ 32,242,478.00

EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
Direct Project Related Expenses					
Acquisition					
Acquisition of Existing Improvements			\$ 14,917,000.00		
Capitalized Ground Lease Payment			\$ 83,000.00		
Acq Title & Recording			\$ 55,000.00		
Transfer Tax on Appraised Value			\$ 6,757.72		
Development/Hard Costs					
DIRECT CONSTRUCTION COSTS	\$ 795,000.00		\$ 6,156,910.68		
Contractor Profit, Overhead, Gen Conditions			\$ 973,267.50		
Major Rehab Contingency			\$ 1,390,382.14		
Solar PV System Contingency			\$ -		
Pre-Development/Soft Costs					
A&E/Design/MEP			\$ 611,000.00		
GC - Testing, Consultation			\$ 50,000.00		
Construction Admin			\$ 6,000.00		
Structural			\$ 20,000.00		
Landscape			\$ 50,000.00		
Pest Inspection			\$ 5,000.00		
Hygenist			\$ 30,000.00		
Survey/Civil			\$ 15,000.00		
Environmental/NEPA			\$ 15,000.00		
Color			\$ 50,000.00		
Misc Admin			\$ 30,000.00		
Acquisition - Legal			\$ 25,000.00		
Construction - Legal			\$ 100,000.00		
Perm Closing - Legal			\$ 5,000.00		
CDLAC/TCAC - Market Study			\$ 10,000.00		
CDLAC/TCAC - Appraisal			\$ 7,500.00		
Audit & Tax Return			\$ 38,000.00		
Cost Certification			\$ 30,000.00		
Construction Title and Escrow			\$ 30,000.00		
Perm Closing - Title and Escrow			\$ 7,500.00		
Furnishings			\$ 100,000.00		
Community Events during Construction			\$ 1,000.00		
Municipal Fees and Permits			\$ 52,139.33		
Relocation			\$ 300,000.00		
Soft Cost Contingency			\$ 232,544.00		
Other Reserve Capitalized			\$ 60,000.00		
Replacement Reserve Capitalized			\$ 60,000.00		
Operating Reserve (3 Months TCAC, 10% GPI CalHFA)			\$ 201,979.00		
Construction - Owner Insurance			\$ 13,903.82		
Soft Loan Accrued Interest			\$ 64,878.00		
COI - Bond Counsel			\$ 66,000.00		
COI - Issuer Fee			\$ 54,834.67		
COI - Issuer Legal			\$ 60,000.00		
COI - Issuer Application Fee			\$ 5,000.00		
COI - Issuer First Year Monitoring Fee			\$ 10,950.00		
COI - Loan Fee Construction Lender			\$ 109,669.33		
COI - Other Loan Fees			\$ -		
COI - Lender Appraisal			\$ 5,000.00		
COI - Lender Costing/Environmental Review			\$ 16,500.00		
COI - Lender Construction Inspection			\$ 20,000.00		
COI - Owner Legal			\$ -		
Intercompany Interest			\$ 20,000.00		
COI - CDLAC			\$ 5,483.47		
COI - CDIAC			\$ 3,000.00		
Construction Period Interest			\$ 1,594,267.00		
COI - Loan Fee Perm Lender			\$ -		
COI - Legal Perm Lender			\$ 27,413.70		
Syndication - Legal (including investor)			\$ 45,000.00		
Syndication - TCAC Fees (app, allocation, monitoring)			\$ 29,463.00		
Syndication Consultant			\$ 5,000.00		
Organization - Legal			\$ 5,000.00		

<i>GP Equity</i>			\$ 1,551,135.00		
Subtotal, Direct Project Related Expenses	\$ 795,000.00	\$ -	\$ 29,437,478.34	\$ -	\$ 30,232,478.34
Developer Fee (specify % in column A below)					
					\$ 2,000,000.00
Fiscal Sponsorship Fee (specify % in column A below)					
	0.00%				\$ -
Grand Total All Expenses					\$ 32,232,478.34

BRIDGE Housing Corporation - Cash

FY 2019 Budget

Cash Income Statement Forecast

		BHC FY 2018 Budget	BHC FY 2019 Budget	BHC FY 2020 Prelim Budget
REVENUES	Developer Fees (Net)	13,715,228	13,132,033	16,839,075
	Affiliate Income	7,715,604	11,877,391	7,367,081
	Other (HPIEX)	150,000		
	Interest Income	300,000	500,000	500,000
	TOTAL REVENUES	21,880,832	25,509,424	24,706,156
EXPENSES	Salaries	10,230,132	12,002,880	12,362,966
	Benefits	3,057,348	3,711,734	3,823,086
	Bonus	1,082,232	1,281,816	1,320,270
	Consulting & Temp	1,078,696	1,254,988	257,496
	Professional	1,264,144	1,237,192	2,309,450
	Transportation & Employee Education	1,006,952	1,001,644	1,031,693
	Rent & Utilities	1,583,842	2,150,234	2,214,741
	Interest Expense	316,816	468,912	500,000
	Depreciation & Amortization			
	Contributions (Affiliates)			-
	Other	111,636	95,340	95,340
	TOTAL EXPENSES	19,731,798	23,204,740	23,915,043
	Operating Cash Income	2,149,034	2,304,684	791,114

BRIDGE Housing Corporation - Accrual
FY 2019 Budget
Accrual Income Statement Forecast

	BHC FY 2018 Budget	BHC FY 2018 Final	BHC FY 2019 Budget	BHC FY 2020 Prelim Budget
REVENUES				
Developer Fees (Net)	18,617,514	18,349,056	24,064,629	23,752,917
Affiliate Income	7,275,779	9,909,458	7,529,307	7,755,186
Other (HPIEX)				
Interest Income	1,918,126	1,395,896	1,810,374	1,864,685
TOTAL REVENUES	27,811,419	29,654,410	33,404,310	33,372,788
EXPENSES				
Salaries	10,230,132	10,066,287	12,002,880	12,362,966
Benefits	3,057,348	2,910,421	3,711,734	3,823,086
Bonus	1,082,232	1,278,682	1,281,816	1,320,270
Consulting & Temp	1,078,696	1,427,077	1,254,988	1,292,638
Professional	1,264,144	1,575,566	1,237,192	1,274,308
Transportation & Employee Education	1,006,952	1,287,409	1,001,644	1,031,693
Rent & Utilities	1,583,842	1,690,972	2,150,234	2,214,741
Interest Expense	316,816	459,305	468,912	482,979
Depreciation & Amortization	496,580	570,114	621,540	640,186
Contributions (Affiliates)		185,302		
Bad Debt Expense	80,000	3,635,603	80,000	82,400
Other	111,636	613,898	95,340	98,200
TOTAL EXPENSES	20,308,378	25,700,637	23,906,280	24,623,468
Operating Cash Income	7,503,041	3,953,774	9,498,030	8,749,320

BRIDGE Housing Corporation

Project	Federal Funding Type	Amount	Davis Bacon	Section 3
Acorn I and II	HUD	\$ 1,500,000		
Armstrong Place Senior Housing	AHP	\$ 1,000,000		
Armstrong Place Senior Housing	HUD	\$ 9,735,200		
AveVista	AHP	\$ 670,000		
Bay Meadows Affordable	CDBG	\$ 1,000,000		
Celadon at 9th & Broadway 9%	AHP	\$ 1,280,000		
Chelsea Gardens	CDBG	\$ 400,000		
Chestnut Linden	AHP	\$ 600,000		x
Coggins Square	CDBG/HOME	\$ 1,200,000		
COMM22	HUD Capital Advance	\$ 4,860,000		
Emery Villa	HUD Section 202	\$ 2,107,382		
Mandela Gateway Apartments	City HOPE VI	\$ 2,500,000		x
Marea Alta	AHP	\$ 1,000,000		
Marina Tower Annex	AHP	\$ 770,000		
Metro Center	AHP	\$ 600,000	x	
Metro Center	CDBG	\$ 750,000	x	
North Beach Place	City HOPE VI	\$ 6,000,000		
North Beach Place	AHP	\$ 1,000,000		
Northpoint Village Apartments I	CDBG	\$ 1,100,000		
One Church Street	AHP	\$ 465,000	x	
Pinole Grove Senior Housing	CDBG	\$ 1,000,000		
Pinole Grove Senior Housing	AHP	\$ 700,000		
Pottery Court	HOPE VI	\$ 1,000,000		
Pottery Court	HOME	\$ 400,000		
Sage Park	AHP	\$ 500,000		
Sierra Vista Apartments	CDBG/HOME	\$ 3,000,000		
St. Joseph's Senior Apartments	HOME	\$ 3,900,000	x	
St. Joseph's Senior Apartments	AHP	\$ 415,000	x	
The Coronet	AHP	\$ 1,400,000		
The Fountains	HOME	\$ 1,150,000		
Trestle Glen	CDBG/HOME	\$ 2,000,000		
Washington Plaza Apartments	CDBG/HOME	\$ 3,120,000		
Woods Grove	HOME	\$ 1,300,000		

EAH INC	
JULY 2019 - JUNE 2020	
ADMINISTRATIVE ACTIVITY	Budget
updated as of: 12/31/2019	07/19-06/20
FUNDRAISING	476,000
PROJECT DEVELOPMENT FEES	8,390,000
MANAGEMENT FEES	7,677,000
GROUND LEASE & NOTE PAYMENTS	1,259,000
PARTNERSHIP MGT FEE	1,418,000
OTHER INCOME	3,536,000
TOTAL INCOME	22,756,000
TOTAL PERSONNEL COSTS	16,949,000
TOTAL BUSINESS SERVICES	641,000
TOTAL OFFICE EXPENSE	2,613,000
TOTAL OTHER EXPENSE	1,028,000
TOTAL MISCELLANEOUS EXPENSES	408,000
TOTAL OPERATING EXPENSES	21,639,000
ANNUAL EXCESS	1,117,000

2019-2020 EAH
BUDGET Summary

EAH Housing

Project	Federal Funding Type	Original Loan Amount	Davis Bacon	Section 3
260 Camino Alto Court	HUD - Sect 202	\$2,004,824		
Amistad House	CDBG	\$45,950		
Amistad House	HUD			
Arbor Court	AHP	\$120,000		
Arbor Court	City of Fresno HOME	\$1,400,000	x	
Arbor Court	HUD - Sect 811	\$3,294,800	x	
Archway Commons (Phase I)	City of Modesto HOME	\$1,000,000		
Bee Street Housing	HUD - Sect 202			
Belovida Newbury Park Apartments	AHP	\$735,022		
Braun Court	AHP			
Braun Court	CDBG	\$152,000		
Casa Adobe Senior Apartments	County of Contra Costa--CDBG	\$562,511		
Cecilia Place Homes	AHP	\$21,000		
Cecilia Place Homes	County of Marin CDBG	\$264,061		
Centertown	AHP	\$390,000		
Cochrane Morgan Hill	Santa Clara County - CDBG	\$414,351		
Cochrane Morgan Hill	Santa Clara County HOME	\$1,295,775		
Cochrane Village (Former Entity)	Santa Clara County - CDBG	\$209,018		
Creekwood	HUD - Sect 202			
Del Ganado Apartments	HUD - Sect 202			
Drake's Way	County of Marin CDBG	\$225,422		
Drake's Way	County of Marin HOME	\$1,269,461		
Edgewater Place 1	CDBG	\$198,989		
Edgewater Place 2	County of Marin CDBG	\$198,990		
Elena Gardens	HUD - Sect 236	\$1,968,018		
Fairfax Family Homes	CDBG	\$202,000		
Golden Oak Manor 2	County of Contra Costa--CDBG	\$610,000		
Hamilton Meadows (Phase I)	County of Marin CDBG	\$547,972		
Hamilton Meadows (Phase I)	County of Marin HOME	\$225,000		
Hamilton Meadows (Phase II)	County of Marin CDBG	\$722,628		
Hamilton Meadows (Phase II)	County of Marin HOME	\$1,375,000		
Kalani Gardens 2	HUD Capital Grant	\$14,616,920		
Kings Valley Senior Apartments 2	AHP	\$980,000		
Kings Valley Senior Apartments 2	Sonoma County HOME	\$206,134		
Kukui Tower	HUD Capital Grant	\$45,800,861		
Kulana Nani Apartments	HUD - Sect 236	\$3,796,700		
Lanham Village	CDBG	\$200,000		
Lincoln Avenue Apartments	HUD - Sect 811	\$951,900		
Los Robles Apartments	HUD - Sect 236	\$3,367,700		
Los Robles Apartments	HUD 202			
Mackey Terrace 2	HUD - Sect 202		x	
Margaret Duncan Greene	County of Marin HOME	\$452,000		
Margaret Duncan Greene	HUD - Sect 811	\$1,511,300		
Marion Park	CDBG			
Markham Plaza (Phase I)	City of San Jose- Home	\$2,559,294		
Markham Plaza (Phase II)	City of San Jose- Home	\$2,825,295		
Markham Plaza (Phase II)	AHP	\$999,000		
Martinelli House	HUD - Sect 236	\$1,250,000		
Morgan Hill Ranch	Santa Clara County HOME	\$645,818		
Nanaikeola Senior Apartments	HUD Capital Grant	\$7,866,700		
Palm Court San Jose LP	AHP Loan	\$250,000		
Parnow Friendship House	CDBG	\$300,000		
Parnow Friendship House	HUD - Sect 202	\$3,037,100		
Piper Court Apartment 2	County of Marin CDBG	\$288,886		x
Pt Reyes Affordable Housing	County of Marin CDBG	\$335,351		x
Pt Reyes Affordable Housing	County of Marin HOME	\$667,672		x
Riverfield Homes	Sonoma County CDBG	\$125,000		
Riverfield Homes	Sonoma County HOME	\$312,299		
Rodeo Senior Apartments, Inc.	AHP	\$217,500		
Rodeo Senior Apartments, Inc.	County of Contra Costa - HOME	\$1,469,175		
Rodeo Senior Apartments, Inc.	HUD	\$4,584,800		
San Clemente Place	County of Marin HOME	\$1,424,027		
Savo Island Co-op Homes	HUD	\$650,000		
Shelter Hill	County of Marin CDBG	\$51,000		
Silver Oak Apartments	AHP	\$120,000		
Silver Oak Apartments	County of Contra Costa - HOME	\$339,000		
Silver Oak Apartments	County of Contra Costa--CDBG	\$205,000		
Silver Oak Apartments	HUD - Sect 811 (1999 New Const)	\$2,115,500	x	
Stonebridge Apartments 2	AHP	\$410,537		
Village Avante 2	Santa Clara County HOME	\$910,000		
Walnut Place (fka West Marin Senior)	HUD - Sect 202 (1985)	\$1,150,600	x	
Orchard Ranch (fka Morgan Hill Family-Scattered Site)	Santa Clara County Hsg Authy PBS-8	Rental Subsidy	x	

BRIDGE Housing Staff Biography



Smitha Seshadri, Executive Vice President, BHC (Executive)

Smitha Seshadri comes to BRIDGE from Habitat for Humanity Greater San Francisco, where she has served as Vice President of Real Estate since April 2015. At Habitat, she was deeply involved in building the organization's infrastructure, leading real estate development and construction teams, planning for strategic growth, and implementing processes and procedures to track increasingly complex budgets and managing financial risk. Prior to Habitat, she worked for BRIDGE for nine years, as a Senior Project Manager and then Director of Development. During her tenure, she delivered \$175 million worth of projects under budget, including the resyndication of the Carquinez Apartments, Ironhorse at Central Station, 474 Natoma and St. Joseph's in Oakland, which won a 2015 Urban Land Institute Global Award for Excellence. At BRIDGE, she supervised a team of project managers, guided feasibility analysis for projects in pre development, and negotiated with market-rate partners on structuring a \$360 million joint venture development with inclusionary housing. Her earlier experience includes positions with the Housing Authority of the County of Santa Clara, the Emergency Housing Consortium, Bent Severin and Associates International Architects, and Corlett, Skaer and Devoto Architects. Ms. Seshadri holds a Masters of Business Administration from the University of Chicago, a Masters in Architecture from Kansas State University and a Bachelor of Arts in Architecture from Mangalore University.

Sarah White, Director of Development, BHC (Supervisor)

Sarah White joined BRIDGE in 2019 as Director of Development for the Northern California office. Sarah has over fifteen years of experience developing affordable housing, and she has contributed to the development of over 1400 units of affordable housing over the course of her career. Immediately prior to joining BRIDGE, Sarah spent 3 years at Tenderloin Neighborhood Development Corporation (TNDC), as Associate Director of Housing Development. At TNDC, she was responsible for all aspects of the development process including financial analysis, business development, governmental subsidy negotiation, purchase contract/ development agreement negotiation, planning and design, entitlement processing and financing. Earlier, she worked as Director of Property Development for Artspace Projects in Minneapolis, MN and as Housing Director for Clifford Beers Housing in Los Angeles, CA. Sarah holds a Bachelor of Arts in French and International Relations from the University of Minnesota Twin Cities and a Master of Arts in Urban Planning from UCLA.



BUILDING SUSTAINING LEADING

Jelani Dotson, Development Project Manager, BHC (Project Manager)

Jelani is responsible for management of all aspects of development for BRIDGE's affordable residential projects. He is currently managing a six-story ground-up project that includes 125 rental units affordable to low and moderate-income families as well as 5,000 square feet of commercial retail space. Prior to joining BRIDGE, Mr. Dotson worked for eight years as Project Manager and Financial Analyst with Brookwood Group, a project management and development firm, where he most recently focused on mixed-income and market-rate master plan and infill development projects in South San Francisco and Santa Clara. In addition to managing project teams, Mr. Dotson managed business development and capital raising activities for Brookwood Group. Earlier in his career, Mr. Dotson founded and operated for five years Dotson Design and Development where he was responsible for developing residential properties in the Bay Area. Mr. Dotson holds bachelor and master degrees in Architecture from the University of California, Berkeley and a MBA degree from Yale University.



Marianne Lim | Director of Portfolio Finance and Policy

Marianne Lim joined EAH Housing in October 2019 and is responsible for reviewing the financial structure of projects in the EAH Housing portfolio and under consideration for development. Ms. Lim plays a vital role in the transactional process including initial modeling and investment analysis, offers, diligence, financing and market research, as well as maintaining review and analysis in the post-acquisition transition and execution of the business plan.



Ms. Lim has over 25 years of experience in development, including affordable rental, farm worker, public housing, homeownership, and market-rate housing. She has worked for a variety of organizations including both nonprofit and for-profit developers and Housing Authorities. She has LEED AP and Green Building Professional designations and has developed or preserved over 3,700+ units of affordable housing.

Prior to EAH, Ms. Lim was a former Director of Housing Development of Burbank Housing where she was responsible for all aspects of development including acquisition, financing and production. While Director of Housing Development, she increased Burbank’s development pipeline by 750 units. During her tenure she also served as Director of Asset Management, responsible for the financial performance, regulatory compliance and long-term health of Burbank’s portfolio, Investor Buy-Outs and resyndications.

Ms. Lim holds a BA in Landscape Architecture and graduate degrees in City & Regional Planning and Landscape Architecture from the University of California at Berkeley. She is currently on the boards of the Non-Profit Housing Association of Northern California, the NPH Action Fund and the California Coalition for Rural Housing. Ms. Lim previously served on the boards of Marin Homes for Independent Living and the Marin Workforce Housing Trust.

<i>Education</i>	<ul style="list-style-type: none"> - Masters in City & Regional Planning and Landscape Architecture, University of California at Berkeley - BA, Landscape Architecture, University of California at Berkeley
<i>Industry Designations</i>	<ul style="list-style-type: none"> - LEED Accredited Professional – USGBC
<i>Professional Affiliations</i>	<ul style="list-style-type: none"> - Board of the Non-Profit Housing Association of Northern California - Board of the NPH Action Fund - Board of the California Coalition for Rural Housing - Former Board of the Marin Homes for Independent Living - Former Board of the Marin Workforce Housing Trust



ISABEL DUARTE | Business Development Analyst

Isabel Duarte joined EAH Housing in 2017, pursuing an interest in social justice and human rights through affordable housing development. Prior to that, she worked for a global supply chain company focused on international trade and distribution of recycled materials while earning a graduate degree from the University of San Francisco.

Ms. Duarte has over a decade of volunteer and work experience in diverse settings. She served as Vice President of a graduate-student led organization – Student Outreach for Refugees, Asylees, and Immigrants at USF – and established the Youth Program at UNA-USA chapter of Marin where she served as Youth Leader/Steering Committee Member.

Passionately multicultural, Ms. Duarte is fluent in Spanish and earned her master’s degree in International Studies. She is currently pursuing a Master’s in Business Administration from Dominican University. She holds two bachelor’s degrees in Political Science and International Studies with concentrations in International Political Economy and Latin America.

<i>Education</i>	<ul style="list-style-type: none"> - M.B.A. – Dominican University of CA, San Rafael (in progress) - M.A. International Studies – University of San Francisco, San Francisco - B.A. Political Science; and International Studies – Dominican University of CA, San Rafael
<i>Professional Affiliations</i>	<ul style="list-style-type: none"> - Member of APICS - Member of Pi Sigma Alpha - Member of World Affairs Council - Member of United Nations Association of USA



CARSON MEDINA | Property Supervisor, Real Estate Management

Carson Medina brings over a decade of property management experience to EAH Housing. He has experience in compliance, audits, Section 42, LITCP, Tax Credit, CalHFA, HUD 236, HUD PRAC 811, SERNA, and HOME programs, with proven interpersonal and negotiating skills.

Mr. Medina joined EAH Housing in 2012 as a Resident Manager II. Soon after, he was promoted to Assistant Property Supervisor with expanded responsibilities over a geographic portfolio of several properties in the Central Valley. Prior to joining EAH, he managed properties for two other companies in the Central Valley region.

Mr. Medina has a Bachelor's Degree in Business Administration from the University of California, Riverside. He also holds a California Real Estate Broker's License.

<i>Education</i>	- B.S. Business Administration – University of California, Riverside
<i>Industry Designation</i>	- Real Estate Broker's License, California – Lic. 01859087

EAH Housing Overview



*The mission of **EAH Housing** is to expand the range of opportunities for all by developing, managing and promoting quality affordable housing and diverse communities.*

EAH Housing (EAH Inc.) is a 501(c)(3) not-for-profit organization, established in 1968. EAH was founded in response to the death of Dr. Martin Luther King, Jr. to address the housing needs of low income families, people with disabilities and older adults. The mission of EAH Housing is to expand the range of opportunities for all by developing, managing and promoting quality affordable housing and diverse communities.

EAH is one of the oldest and most experienced nonprofit housing management and development organizations in the western United States. Established in Northern California, EAH Housing has long since expanded beyond the borders of its original home. Serving over 20,000 residents daily, EAH has grown to a staff of 500 highly skilled and dedicated employees in 17 counties in California and Hawai'i. EAH continues to believe after 50 years of service that attractive affordable housing is the cornerstone to sustainable, healthy and livable communities.

Offices: San Rafael | Honolulu | Fresno | Los Angeles | Morgan Hill

► Properties by Resident Type



- Family/Workforce
- Senior
- Disabled/Special Needs, Formerly Homeless, Veteran
- Other: Artist, Farmworker, Transitional Age Youth (TAY), Student

EAH Housing is recognized by government officials, community leaders, lenders, and residents as a capable and trustworthy organization motivated by concern for the people it serves.

EAH Housing Overview



CA Lic. 853495 | HI Lic. RB-16985

▶ Creating Community

 **FOUNDED**
1968

RELATIONSHIPS WITH
70 municipalities
18 counties
IN CALIFORNIA & HAWAII

 **585**
EMPLOYEES

▶ Developing Housing


100 properties
Over 8,100 units
Developed & Acquired

\$1.2+ billion
Active development

\$1.8+ billion
Developed housing

▶ Managing Properties

 **SERVING OVER**
22,000
RESIDENTS

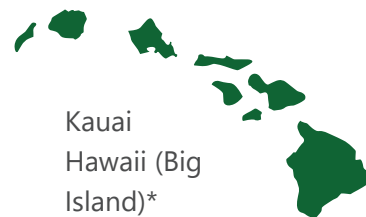
 **185 properties**
Over 10,000 leases

 **2/3 OWNED & MANAGED**
1/3 FEE MANAGED

 **\$115+ million**
Annual Cash Management

▶ Geographic Reach (Counties)

Alameda
Contra Costa
Fresno
Imperial*
Los Angeles
Marin
Monterey*
Napa
Riverside
San Francisco
San Mateo
Santa Clara
Santa Cruz
Solano*
Sonoma
Stanislaus
Yolo



Kauai
Hawaii (Big Island)*
Honolulu
Maui

*Planning stage

*The mission of **EAH Housing** is to expand the range of opportunities for all by developing, managing and promoting quality affordable housing and diverse communities.*

Real Estate Development Experience

*Project Blessing
Kaka'ako, HI*



EAH Housing Real Estate Development Expertise

Experience. Working throughout California and Hawai'i, EAH Housing has developed and acquired over 8,100 units of affordable housing in 100 properties since 1968. These properties have an estimated aggregate development cost of over \$1.8 billion. Our company-wide commitment to excellence provides inspiration throughout the many years it takes to develop a property. Our highly skilled real estate development team assures that the property is extremely well-designed, and built to be sustainable and financially self-sufficient. Our management team assures a lifetime of care.

Our Real Estate Development team supports all phases of development services:

- Site Identification and Project Design
- Rehabilitation and Resident Relocation
- Community Outreach and Acceptance
- Financing: Predevelopment, Construction, Equity, and Mortgage Financing
- Regulatory Approvals, Entitlements, Zoning, Environmental Clearances
- Project Construction

Local Context. EAH Housing communities range from rural, low-density complexes in Northern California, to the 32-story Kukui Tower in Honolulu. They include homes for older adults, large and small families, veterans, persons with disabilities, student housing and affordable workforce housing. Each community fits local needs.

Track Record. The EAH Housing Real Estate Development Department has an award-winning track record, with half a century of real estate development experience in projects ranging from traditional to complex. EAH residential communities have received numerous awards for architectural design and commendations from legislators at the federal, state and local levels.

Regulatory Expertise. Across two states and numerous counties, the EAH team handles the specific needs of each municipality and follows through to ensure that new affordable housing communities are successfully built and that all requirements, including monitoring and reporting, are met.

Commitment. As a mission-driven housing non-profit, we are in it for the long term and work to prevent the loss of as many affordable units as we can. Every year, in addition to new construction and property management, EAH Housing completes approximately two to four property acquisitions or rehabilitations to prevent displacement of low income households and improve our current assets to preserve them as affordable in perpetuity.

Real Estate Development Experience

*Project Groundbreaking
Emeryville, CA*



Financing Sources

The EAH Housing Real Estate Development team utilizes a wide variety of federal, state and local financing programs and opportunities for the benefit of the project and its residents. EAH prides itself on being a leader in executing complex acquisition/rehabilitation and new construction transactions where HUD regulations governing an array of its financing programs are involved. Most of these developments involve the integration of HUD programs, state and local subsidy loan programs on the debt side, as well as 4% and 9% low income housing tax credits (LIHTC) to provide project equity. Many of these transactions also involve public housing authorities as providers of project based rental subsidies, as well as in the capacity of joint venture developers. The team has decades of experience with a variety of financing instruments and has developed and restructured projects under the following programs:

- 4% Tax Credits (LIHTC): Over 30 projects successfully built
- 9% Tax Credits (LIHTC): Over 20 projects successfully built
- Affordable Housing Program (AHP)
- Affordable Housing Sustainable Communities (AHSC) Program
- Community Development Block Grant (CDBG) Program
- Emergency Low Income Housing Preservation Act (ELIHPA)
- HOME Investment Partnerships Program
- Housing Opportunities for Persons with AIDS (HOPWA) Program
- HUD Flexible Subsidy Loan
- HUD Section 236, HUD Section 202, HUD Section 811
- HUD Section 8 Loan Management Set-Aside Program
- HUD Section 8 Project Based Voucher (PBV) Program
- Infill Infrastructure Grant (IIG) Program
- Low Income Housing Project Rehabilitation & Homeownership Program (LIHPRHA)
- Mental Health Services Act (MHSA)
- Multifamily Housing Program (MHP) of California HCD
- Tax Credit Assistance Program (TCAP)
- Veterans Housing & Homelessness Prevention (VHHP) Program
- And more

Among the law firms providing EAH with expert assistance in the structuring, execution and documentation of these transactions are the following:

- Bocarsly Emden Esmail Cowan & Arndt, LLP
- Goldfarb & Lipman, LLP
- Hoshiyama Associates, LLP
- Nixon Peabody, LLP
- Schneider Tanaka Radovich Andrew & Tanaka, LLLC (Stratlaw)

Real Estate Management Experience



Staff Training
EAH Housing

EAH Housing Property Management Expertise

EAH Housing understands that professional management of the physical asset, neighborhood relationships, local leadership and increasing resident quality of life is the key to a successful development. For us, a roof is just the beginning.

Local Context. EAH Housing has a distinctive property management model that incorporates customization based on location and population, excellence in resident services, ongoing employee training, and a reputation for conscientious site managers. Our management portfolio of 10,000 unit leases ranges from rural, low-density duplexes, to urban and suburban garden-style walk-ups, to a 32-story downtown tower. It includes apartment homes for older adults, large and small working families, veterans, persons with disabilities, students, and people transitioning from homelessness. Across its 50 year history, EAH has experience managing both its own properties and the portfolios of others, adopting them into the family of EAH properties to create local and regional support networks, encourage their impeccable upkeep, and integrate within local communities.

Management Model. The EAH Housing Real Estate Management team provides complete property management and asset management services, combined with a commitment to people. Ongoing training through **"EAH University"** ensures that staff are well-prepared to meet all resident needs.

- Proven expertise in Tax Credit programs & HUD compliance
- EAH core values drive our management style
- Trained teams at all levels of property management
- Budgeting and fiscal oversight
- Green operations & maintenance
- Customized management style
- Social return on investment
- Strengths-based, trauma-informed approaches

Financial Reporting. EAH Housing is highly regarded for the quality of its financial reporting and other regulatory work. EAH provides the financial status of each community on a consistent basis with in-depth, interactive descriptions personalized to each asset and client.

- Quarterly, bi-annual, and annual reports are prepared under the compliance guidelines of the housing program, and at the request of Owners or Boards.
- Monthly reports provided by the on-site management team offer insight into projects, accomplishments, and changes ongoing at each community.

EAH Housing is the recipient of multiple national awards and numerous commendations for exemplary property management from the United States Department of Housing and Urban Development (HUD), and from legislators on the federal, state and local levels. To see a list, please visit our website:

www.eahhousing.org/eah/awards-commendations

Real Estate Management Experience

Fresno, CA



Third-Party Clients. Our clients trust EAH to treat each property and each resident as a cherished member of the EAH family. We enjoy an excellent reputation with our residents through open lines of communication and a responsive management staff.

Commitment. As a mission-driven housing non-profit, we are in it for the long term and work to prevent the loss of as many affordable units as we can. Every year, in addition to ongoing property management and new construction, EAH Housing completes approximately two to four property acquisitions or rehabilitations to prevent displacement of low income households and improve current assets to preserve them for future generations.

Compliance and Regulatory Reporting

With over 50 years of real estate experience in developing, managing and operating affordable housing developments, EAH Housing has developed a robust compliance system to ensure all our properties meet with the myriad of financing requirements that relate to income-eligibility of our residents. Highly skilled professionals coupled with ongoing training, leads to consistent oversight of each EAH affordable housing community.

Expertise of the EAH compliance team extends to:

- Low Income Housing Tax Credit (LIHTC) regulatory environment
- Department of Housing and Urban Development (HUD) programs
 - Section 8 HAP Contracts/Housing Choice Vouchers (HCV)
 - Project-Based Vouchers (PBV)
 - HOME, CDBG, and other programs
- Local, state and federal laws and regulations in affordable multifamily housing development

The EAH Compliance Department provides compliance monitoring and training to all EAH staff, both on and off site, who are responsible for maintaining compliance, income verification and certification functions, monthly HUD payment voucher duties and all monthly and annual reporting for EAH properties. The EAH Compliance Director oversees a compliance team assigned to portfolio properties by region. Members of the compliance team:

- Monitor sites for regulatory and company policy compliance
- Evaluate projects and provide assistance to ensure managers are compliant
- Guide initial certifications upon new construction lease up
- Ensure compliance during property acquisition transitions
- Assist in annual recertifications

Resident Services

StayWell! Program
San Jose, CA



StayWell! Resident Services

StayWell! is the EAH Housing resident services initiative, ensuring enrichment and quality of life for our residents whether youth, adults or seniors. The Resident Services team at EAH Housing focuses on helping residents access helpful and necessary resources to maximize their ability to maintain stable housing.



Our service philosophy is based on providing compassionate, individualized, voluntary services designed to help residents meet their own goals. Services are offered through a coordinated effort between an onsite resource coordinator, the Resident Services department, real estate management staff, community providers, and the residents themselves. This inclusive approach ensures cohesion, creativity, and overall quality of service delivery.

Health & Wellness. Various programs created by EAH Resource Coordinators promote engagement with the community, camaraderie between residents and support networks among local neighbors. Sample activities include: gardening groups, food pantries, community gatherings, and exercise clubs.

Financial Literacy & Workforce Readiness. EAH considers it a top priority to help residents secure and maintain their housing status. Residents benefit from services like financial counseling, credit counseling, fraud prevention, job skills training and money management workshops, which provide tools for financial well-being, particularly for families and individuals in transition.

Digital Literacy & Technology. Every new EAH development has common area internet access for residents and property-wide WiFi where possible. In the HUD western region, EAH was a pioneer with computer labs in affordable housing properties. Today, it is our goal to continuously bridge the digital divide for residents as technology becomes more vital to the functions of everyday life – from homework assignments and education, to communications, banking, bill paying, benefits and employment.

EAH Housing Sustainability Report



Solar PV



46 PROPERTIES
4.65 MEGAWATTS



Reducing **7.7 million** lbs. CO2 emissions annually



Reducing electricity expense **\$1 million** annually

Solar Thermal



12 PROPERTIES
COMMERCIAL BOILERS

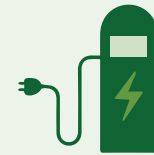


Minimizes natural gas usage consumption



Exploring opportunities to retrofit eligible properties

Electric Car Charging Stations



21 PROPERTIES
2 ELECTRIC VEHICLES EA.



Low income residents can use electrical vehicles 3 hrs/day (at no charge)



\$1.5 million grant from the California Energy Commission

Better Building Challenge (BBC)



INITIAL PARTICIPANT
DEPARTMENT OF ENERGY



Acknowledged by the White House Obama Administration



45 participating properties in the EAH portfolio

Portfolio Benchmarking - AB 802



DATA LINKING
PG&E DATA TO EPA PORTFOLIO MANAGER



Setting up our Energy Star Portfolio to share **PG&E** data with the State of California

Water Conservation



7 MILLION GALLONS
OF WATER CONSERVED



3 month long EAH water contest, **25 properties** participating



Water audits conducted at **100%** of properties



Housing & Federal Grants Division

2020/2021 COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAM APPLICATION FOR FUNDING

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

- CDBG Public Services
- CDBG Housing Construction/Acquisition
- CDBG Housing Rehabilitation
- CDBG Public Facilities/Improvements
- HOME Housing Construction/Acquisition
- HOME Housing Rehabilitation

2. Organization (Fiscal Sponsor) General Information

Organization/Agency Name	San Rafael Rotary Manor									
Mailing Address	1821 Fifth Avenue, San Rafael , CA 94901									
Website	https://www.humangood.org/rotary-manor									
Organization DUNS#	9	4	2	6	5	6	0	0	0	
Executive Director/CEO	Linda Perkins									
Email Address	linda.perkins@humangood.org									
Phone	415.459.6558									

3. Project General Information

Program/Project Name	Rotary Manor Window Rehabilitation									
Program/Project Site Address	1821 Fifth Avenue, San Rafael, CA 94901									
CDBG/HOME Funding Amount Requested	\$266,545									
Application Contact Person	Heather Bennett									
Title of Contact Person	Assistant Administrator and Occupancy Specialist									

Email Address

heather.bennett@humangood.org

Phone

415.450.5353

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

Novato

0

San Rafael

100

County Other

0

Total Percentage

100

5. What other County of Marin funding is your organization receiving for this project?

Funding Source	Grant Amount	
N/A	\$0	X

Add Row

6. Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc.

Rotary Manor is a non-profit affordable housing community for senior citizens located in downtown San Rafael.

Established for the public good over 40 years ago, our original article of incorporation states: our “specific and primary purpose is to provide elderly persons of modest means with housing facilities and services specially designed to meet their physical, social and psychological needs, and to promote their health, security, happiness and usefulness.”

We have 97 residential apartment units, and numerous shared community areas, all on a lush 3-acre property. Our community is inclusive and supportive. We currently have a waiting list of over 300 qualified applicants.

Presently, 84% of our residents have an annual income well below half of the area median income (AMI); 50% of our residents are Extremely Low Income; 80% of our residents are female; 25% of our residents are disabled; all our 98 residents are 62 years of age or older, and our eldest resident is 100 years strong.

7. Project Description: Provide a detailed scope of work including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community.

The project proposal is to replace the windows throughout our 4 buildings.

Most all the windows on our campus are original; in the A, B & C buildings they are single pane, aluminum frame and are drafty, leaky, & either very difficult to use or are in-operable by our senior residents.

D building was constructed 2 years after B and C buildings, and though originally double pane, many of these windows on the West wall actively leak, & again most all of them are too difficult to operate by our residents.

As most of our existing windows are not operable, they cannot be used as a means of egress, nor can they be adequately locked or secured.

New air-tight and water-tight windows, which would be easily operable for ventilation & in an emergency, & which could be adequately secured, would have a huge impact on the comfort, health, security & well-being of all our 98

residents.

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

- Housing Support Services**
- Children, Youth and Parent Services**
- Basic Health Services**

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

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

10. How will this project Affirmatively Further Fair Housing?

San Rafael Rotary Manor affirmatively advances fair housing in Marin by proving almost 100 below market rate residential rental units. In a market driven by the demands of ever increasing profit, Rotary Manor caters to those of modest means, offering affordable housing within a welcoming and supportive community.

Over 80% of our current residents are female, and 25% of our residents have a disability. Every resident here has an income well below the AMI. 50% are Extremely Low Income. They are all grateful to have a home they can afford, on a beautiful campus, within a generous community.

Rotary Manor provides a very rare opportunity for seniors on a fixed income to live in Marin; for many this means being able to stay close to their families without being a financial burden, and to be allowed a comfortable, affordable and fulfilling final phase of life.

11. Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

San Rafael Rotary Manor is widely known throughout the San Rafael community. The Marin Housing Authority and other housing advocates and assistance programs throughout the county often refer their clients to us. We find that our reputation as a wonderful place to live is actively spread through the community by word of mouth. We maintain a presence on-line and we are always accepting applications (our waiting list is has never been closed). Currently we have over 300 people on our waiting list, who are each hoping to come reside here.

In December or 2019 we were honored with the Best of San Rafael award in the apartment buildings category. (<https://sanrafael.2019management-information.org/PressReleaseub.aspx?cc=DMMV-VBB6-UYRR>)

As Rotary Manor is not a HUD property we do not have an official AFHMP, but we would be very happy to create one if we are granted this CDBG request.

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

Moderate-Income

Low-Income

Very Low-Income 43

Extremely Low-Income 51

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

All our prospective residents must provide verification of their income and assets to ensure they qualify: a single person's annual income must be less than \$76,300 annually. When an applicant arrives at the top of our waiting list we conduct a Household Interview and review all the applicant's financial information. We then perform third party verification for all income and assets. The completed file is reviewed and approved by the Regional Supervisor of Human Good, our management oversight company.

Human Good works to assist and support Rotary Manor staff; they provide an administrative framework, and oversight of resident management, ensuring resident eligibility and compliance with the Fair Housing act.

On the first anniversary of a resident's move-in we re-certify all their financial information, and for every subsequent anniversary thereafter we follow the HR 3221 Housing and Recovery Act of 2008 that amends the policy for 100% Tax Credit Properties.

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

Ethnic Category	Total Number of Persons	Number of Persons Identifying as Hispanic
American Indian or Alaskan Native		
Asian	1	
Black or African American	6	
Native Hawaiian or Other Pacific Islander	2	
White	89	4
American Indian and White		
Asian and White		
Black and White		
American Indian and Black		
Multi-Racial		
TOTAL	98	4
Female-Headed Households (out of above total)	79	4
Persons with Disabilities (out of above total)	25	2

PROJECT MANAGEMENT & FINANCIAL DATA

15. If funded previously, list past project goals and accomplishments/activities using CDBG/HOME funds.

Rotary Manor's first phase of construction was completed in 1984; built with assistance from a CDBG, and combined with community fundraising by the San Rafael Rotary Club.

As stated above in this application, Rotary Manor's original article of incorporation states that the "specific and primary purpose is to provide elderly persons of modest means with housing facilities and services specially designed" to meet their needs. More than 40 years later we can confidently say that San Rafael Rotary Manor has met and exceeded its goal, with a flourishing residential population of seniors, each grateful to have a home within a supportive community, and wait list of over 300 qualified applicants.

Rotary Manor has an enduring legacy and a promising future of service to our community, with both long established and brand new employees, and a motivated and passionate Board of Directors, together we have a continued commitment to this affordable housing residence for our seniors.

16. If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance.

N/A

17. Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with [Davis-Bacon](#) prevailing wage requirements?

As a respected non-profit organization in the San Rafael community, with the San Rafael Rotary Club at the helm, the staff and board of directors at Rotary Manor have over 100 years of cumulative experience in project management, construction, and finance.

Please be assured that everyone at the San Rafael Rotary Manor absolutely understands the need to use only certified, insured vendors who pay fair wages to their workers. It is already a pre-requisite for all our vendors.

18. Describe who will supervise and manage the project and their past experience with project management.

Our maintenance team, Brad Lucchi and Marvin Barahona, have been with Rotary Manor for over 19 and 15 years respectively. They have intimate knowledge of the campus, and are committed to maintaining and improving the property.

Heather Bennett, the Assistant Administrator, is new to the property. With a Masters of Architecture Degree and over 20 years' experience in Project Management and construction, Heather made a career change and is now passionately committed to Rotary Manor where she can combine her expertise in residential construction and design while serving the community to make a meaningful difference.

Linda Perkins has been the Administrator at Rotary Manor for 18 years, and she is also a resident. Her commitment and devotion to the community are unparalleled.

The Board of Directors includes an accomplished contractor, landscape architect, lawyer, financier, & our Chairman is the retired Captain of the SRFD with extensive experience managing capital improvement projects.

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

Our proposal to replace the original windows throughout the campus will only require a building permit.

We have a very good working relationship with the local building department as we have recently made a number of investments in the property including renovations to the front entry, courtyard, and gardens.

Renovations listed above and an upcoming project to replace all the roofs demonstrate our continued commitment to this affordable housing residence for our seniors.

Receiving this CDBG would be a tremendous boon to our residents, and confirmation of our continued partnership with the County in caring for our elderly persons of modest means.

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

- Predevelopment
- Planning
- Cost Estimate
- Building

21. For HOME projects: Please describe how you will meet the 25% funding match requirement?

N/A

22. For HOME projects, are you a CHDO?

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

Task	Date of Completion
Define scope of work/finish design	Complete
Complete planning and environmental review	Will obtain enviromental reveiw as
Release bid package	Complete
Select contractor	Upon receipt of CDBG award
Finalize contract	3-4 weeks after contractor selection
Obtain building permits	Will obtain as required
Start construction	June or July of 2020
Complete construction	Work can be complete in 7-14 days

Required Attachments:

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

- For Public Service projects: Project budgets should cover a 1-year time period only. Year two funding allocations will be based on the 1-year budget in relation to outcomes achieved and HUD funding levels.
- For Capital/Housing projects: Project budgets should be developed spanning a two-year time period, with specific outcomes and line items associated with each year. If your project has received planning approvals, has an environmental review on file, and is ready to move forward in a 1-year time frame please indicate so.

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

Attach Project Budget

Rotary Manor Window Replacement Estimated Budget.pdf

Remove

Attach Org Budget

ROM 2020 Budget.pdf

Remove

Signer Name Heather J Bennett

Signer Title Assistant Administrator, Occupancy Specialist

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

By checking this box, I, Heather J Bennett, certify that all information contained in this application to be true and accurate to the best of my knowledge.

Signed: Mon Feb 03 2020 15:27:14 GMT-0800 (Pacific Standard Time)

Capital and Housing Project Budget Template

Organization Name: San Rafael Rotary Manor Corporation
Project Title: Rotary Manor window replacement and retrofit

INCOME:	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Income
Committed					
Foundations:					
<i>(Add rows)</i>					
Government:					
<i>(Add rows)</i>					
Corporations:					
<i>(Add rows)</i>					
Individual Contributions: (list total):					
Earned Income:					
<i>(Add rows)</i>					
Other (specify):					
<i>(Add rows)</i>					
Subtotal, Committed Income			\$ -	\$ -	\$ -
Uncommitted					
Federal Grants Request *	\$ 266,545				
Foundations:					
<i>(Add rows to list other Foundations)</i>					
Government:					
<i>(Add rows to list other Government agencies)</i>					
Corporations:					
<i>(Add rows to list other Corporations)</i>					
Individual Contributions:					
<i>(Add rows to list other Contributions)</i>					
Other (specify):					
<i>(Add rows to list others)</i>					
Subtotal, Uncommitted Income	\$ 266,545.00	\$ -	\$ -	\$ -	\$ 266,545.00
Other Earned Income:					
<i>(Add rows)</i>					
Subtotal, Earned Income			\$ -	\$ -	\$ -
Grand Total Income	\$ 266,545.00	\$ -	\$ -	\$ -	\$ 266,545.00

EXPENSES (Add rows to list other expenses)	Federal Grants Request Year 1	Federal Grants Request Year 2	Other Funding Sources	In Kind	Total Proposed Project Expenses
Direct Project Related Expenses					
Acquisition					
Purchase price					
Title/Recording/Escrow					
(Add rows to list other direct project expenses)					
Pre-development					
Bid requests	\$ -				
Architecture & engineering					
Phase 1					
Market Study					
Entitlements/Zoning					
(Add rows to list other direct project expenses)					
General Development					
NEPA allowance	\$ 3,000				
Building permit fees & inspections estimate	\$ 6,000				
Window retrofit: materails and labor	\$ 233,545				
Contingency: estimated cost to repair/reconstruct wet-rot areas	\$ 24,000				
(Add rows to list other specific project expenses)					
Subtotal, Direct Project Related Expenses	\$ 266,545.00	\$ -	\$ -	\$ -	\$ 266,545.00
Developer Fee (specify % in column A below)					
0.00%	0				\$ -
Fiscal Sponsorship Fee (specify % in column A below)					
0.00%	0				\$ -
Grand Total All Expenses	\$ 266,545.00				\$ 266,545.00

**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

G/L Account	Oct-2019	Nov-2019	Dec-2019	Jan-2020	Feb-2020	Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sep-2020	Total
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Revenue													
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Rental Revenue													
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5120.000 - Rent Revenue - Gross Potential

Rent Revenue - Gross	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	995,580
2019 Budget	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	82,965	995,580

Comments
Based on FYE \$82,965 x 12

5121.000 - Tenant Assistance Payments

Tenant Assistance	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	105,864
2019 Budget	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	105,864

Comments
\$8,822 based on current 7 vouchers

5170.000 - Garage and Parking Space

Garage and Parking	735	735	735	735	735	735	735	735	735	735	735	735	735	8,820
2019 Budget	735	735	735	735	735	735	735	735	735	735	735	735	735	8,820

Comments
Based on 49 spaces at \$15. each

5220.000 - Vacancies

Vacancies	-980	-980	-980	-980	-980	-980	-980	-980	-980	-980	-980	-980	-980	-11,760
2019 Budget	-980	-980	-980	-980	-980	-980	-980	-980	-980	-980	-980	-980	-980	-11,760

Comments
Based on 1 unit

Rental Revenue	91,542	91,542	91,542	91,542	91,542	91,542	91,542	91,542	91,542	91,542	91,542	91,542	91,542	1,098,504
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Financial Revenue													
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5410.000 - Interest Revenue - Project Operations

Interest Revenue -	17	17	17	17	17	17	17	17	17	17	17	17	17	204
2019 Budget	17	17	17	17	17	17	17	17	17	17	17	17	17	204

**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

Comments

Based on annualized amount as of 5.31.19, \$222 (cb)

5440.000 - Revenue from Investments - Replacement Reserve

Revenue from	60	60	60	60	60	60	60	60	60	60	60	60	60	720
2019 Budget	60	60	60	60	60	60	60	60	60	60	60	60	60	720

Comments

Based on annualized amount as of 5.31.19. Please note that this amount included the maturity of the short term investment of \$7,509.37, which was excluded from the calculation to arrive at the new

Financial Revenue	77	77	77	77	77	77	77	77	77	77	77	77	77	924
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Other Revenue

5910.000 - Laundry Revenue

Laundry Revenue	715	715	715	715	715	715	715	715	715	715	715	715	715	8,580
2019 Budget	715	715	715	715	715	715	715	715	715	715	715	715	715	8,580

Comments

Base on FYE amount

Based on annualized amount as of 5.31.19, \$8,582 (cb)

Other Revenue	715	715	715	715	715	715	715	715	715	715	715	715	715	8,580
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Total Revenue	92,334	92,334	92,334	92,334	92,334	92,334	92,334	92,334	92,334	92,334	92,334	92,334	92,334	1,108,008
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Operating Expenses

Administrative Expenses

6203.000 - Training/Meeting/Conferences

Training/Meeting/Confer	333	333	333	333	333	333	333	333	333	333	333	333	333	3,996
2019 Budget	333	333	333	333	333	333	333	333	333	333	333	333	333	3,996

Comments

AHMA conference attended by entire team, plus trainings/webinars for compliance and maintenance. Also, certification for the new occupancy specialist.

6204.000 - Management Consultants

Management	208	208	208	208	208	208	208	208	208	208	208	208	208	2,496
2019 Budget	208	208	208	208	208	208	208	208	208	208	208	208	208	2,496

**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

Comments

Kept same amount as last FY. Annualized amount as of 5.31.19 is \$2,175 (cb)

6205.000 - IT Support Services

IT Support Services	524	524	524	524	524	524	524	524	524	524	524	524	6,288
2019 Budget	524	524	524	524	524	524	524	524	524	524	524	524	6,288

Comments

Computer leases for office and maintenance, includes a projected 5% increase (cb)

6210.000 - Advertising and Marketing

Advertising and	33	33	33	33	33	33	33	33	33	33	33	33	396
2019 Budget	33	33	33	33	33	33	33	33	33	33	33	33	396

Comments

Used previous FY amount, in the event we need to advertise (cb)

6210.001 - Recruitment

Recruitment	17	17	17	17	17	17	17	17	17	17	17	17	204
2019 Budget	17	17	17	17	17	17	17	17	17	17	17	17	204

Comments

Processing for new job applicant (cb)

6250.000 - Other Renting Expenses

Other Renting Expenses	46	46	46	46	46	46	46	46	46	46	46	46	552
2019 Budget	46	46	46	46	46	46	46	46	46	46	46	46	552

Comments

Criminal and sex offender screening for applicants. Based on annualized amount as of 5.31.19, \$549 (cb)

6310.000 - Office Salaries

Office Salaries	3,813	3,813	3,813	3,987	3,987	3,987	3,987	3,987	3,987	3,987	3,987	3,987	47,322
2019 Budget	3,813	3,813	3,813	3,987	3,987	3,987	3,987	3,987	3,987	3,987	3,987	3,987	47,322

Comments

Current rate at \$22/hr. for 3 months, plus new salary rate effective 1.1.19 at \$23/hr., based on satisfactory annual review (cb)

6310.001 - Office Salaries - Non-prod (Vacation)

Office Salaries - Non-	291	291	291	291	291	291	291	291	291	291	291	291	3,492
2019 Budget	291	291	291	291	291	291	291	291	291	291	291	291	3,492

**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

6310.002 - Office Salaries - Incentive, Bonus, Award

Office Salaries -	25	25	25	25	25	25	25	25	25	25	25	25	25	300
2019 Budget	25	25	25	25	25	25	25	25	25	25	25	25	25	300

Comments
end of the year bonus

6311.000 - Office Supplies

Office Supplies	233	233	233	233	233	233	233	233	233	233	233	233	233	2,796
2019 Budget	233	233	233	233	233	233	233	233	233	233	233	233	233	2,796

Comments
Supplies for office and maintenance. Based on annualized amount as of 5.31.19, \$2,891 (cb)

6311.001 - Office Equipment Lease Expense

Office Equipment Lease	444	444	444	444	444	444	444	444	444	444	444	444	444	5,328
2019 Budget	444	444	444	444	444	444	444	444	444	444	444	444	444	5,328

Comments
\$394.25/mo. plus black and color overages (cb)

6311.002 - Telephone/Fax/Cell Phone/Elevator

Telephone/Fax/Cell	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	16,740
2019 Budget	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	1,395	16,740

Comments
Based on annualized amount as of 5.31.19, \$16,251. This includes 12 lines for offices, maintenance, internet, answering service, cell phone stipends, fire panels, fire monitoring, and door entry

6311.003 - Postage/FedEx/UPS

Postage/FedEx/UPS	33	33	33	33	33	33	33	33	33	33	33	33	33	396
2019 Budget	33	33	33	33	33	33	33	33	33	33	33	33	33	396

Comments
Increase due to sending out more verification forms, plus purging of the waiting list.

6311.004 - Dues & Fees

Dues & Fees	627	627	627	627	627	627	627	627	627	627	627	627	627	7,524
2019 Budget	627	627	627	627	627	627	627	627	627	627	627	627	627	7,524

Comments
Onesite rent software fees, AHMA renewal, elevator conveyance fees (2), motion picture licensing, Leading Age membership; plus a projected 3% increase based on annualized amount as of 5.31.19

**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

6311.006 - Bank Fees

Bank Fees	125	125	125	125	125	125	125	125	125	125	125	125	125	1,500
2019 Budget	125	125	125	125	125	125	125	125	125	125	125	125	125	1,500

Comments
Based on same as previous FY amount (cb)

6311.007 - Employee Activities

Employee Activities	83	83	83	83	83	83	83	83	83	83	83	83	83	996
2019 Budget	83	83	83	83	83	83	83	83	83	83	83	83	83	996

Comments
Based on previous FY amount; summer and end of year events for all team members (cb)

6311.009 - Miscellaneous Supplies

Miscellaneous Supplies	33	33	33	33	33	33	33	33	33	33	33	33	33	396
2019 Budget	33	33	33	33	33	33	33	33	33	33	33	33	33	396

Comments
Based on annualized amount as of 5.31.19, \$282 (cb)

6311.010 - Cable - Apts & Common Areas

Cable - Apts & Common	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	40,404
2019 Budget	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	3,367	40,404

Comments
\$3,268.65/mo., plus a projected 3% increase (cb)

6311.011 - Resident Activities

Resident Activities	392	392	392	392	392	392	392	392	392	392	392	392	392	4,704
2019 Budget	392	392	392	392	392	392	392	392	392	392	392	392	392	4,704

Comments
Based on annualized amount as of 5.31.19, \$3,281. This includes major holidays, birthday parties, pasta night, BBQ, etc. (cb)

6320.000 - Management Fee

Management Fee	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	58,368
2019 Budget	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	4,864	58,368

Comments
At 5.25% of total rent revenue per management agreement. Used previous FY amount, assuming 100% occupancy (cb)

**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

6330.000 - Manager Salaries

Manager Salaries	5,171	5,171	5,171	5,429	5,429	5,429	5,429	5,429	5,429	5,429	5,429	5,429	5,429	64,374
2019 Budget	5,171	5,171	5,171	5,429	5,429	5,429	5,429	5,429	5,429	5,429	5,429	5,429	5,429	64,374

Comments

Used current salary for 3 mos., and the new increase effective 1.1.19 (cb)

6330.001 - Manager Salaries - Non-prod (Vacation)

Manager Salaries - Non-	501	501	501	501	501	501	501	501	501	501	501	501	501	6,012
2019 Budget	501	501	501	501	501	501	501	501	501	501	501	501	501	6,012

6330.002 - Manager Salaries - Incentive, Bonus, Award

Manager Salaries -	250	250	250	250	250	250	250	250	250	250	250	250	250	3,000
2019 Budget	250	250	250	250	250	250	250	250	250	250	250	250	250	3,000

Comments

Based on meeting expectations throughout the year (cb)

6340.000 - Legal Expense - Project

Legal Expense - Project	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	20,004
2019 Budget	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	20,004

Comments

No expenses in the current FY as of 5.31.19. Added \$20K, please let me know if I should increase this amount (cb)

6350.000 - Audit Expense

Audit Expense	463	463	463	463	463	463	463	463	463	463	463	463	463	5,556
2019 Budget	463	463	463	463	463	463	463	463	463	463	463	463	463	5,556

6351.000 - Bookkeeping Fees

Bookkeeping Fees	728	728	728	728	728	728	728	728	728	728	728	728	728	8,736
2019 Budget	728	728	728	728	728	728	728	728	728	728	728	728	728	8,736

Comments

At \$7.50/PUPM per the management agreement (cb)

6390.001 - Business Travel & Entertainment

Business Travel &	108	108	108	108	108	108	108	108	108	108	108	108	108	1,296
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**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

2019 Budget	108	108	108	108	108	108	108	108	108	108	108	108	108	1,296
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Comments

Based on conferences, training, mileage to and from errands for community, meals, lodging if necessary. Used same amount as previous FY, due to new team member needing to attend trainings.

7000.001 - Scholarships

Scholarships	417	417	417	417	417	417	417	417	417	417	417	417	417	5,004
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2019 Budget	417	417	417	417	417	417	417	417	417	417	417	417	417	5,004
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Comments

Annual Rotary scholarship by BOD club

Administrative	26,191	26,191	26,191	26,623	26,623	26,623	26,623	26,623	26,623	26,623	26,623	26,623	26,623	318,180
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Utilities

6450.000 - Electricity

Electricity	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	16,248
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2019 Budget	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	16,248
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Comments

Based on annualized amount as of 5.31.19, \$14,880, plus a 3% increase (cb)

6451.000 - Water

Water	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	15,420
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2019 Budget	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	1,285	15,420
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Comments

Based on annualized amount as of 5.31.19, \$14,414, plus a 4% increase (cb)

6452.000 - Gas

Gas	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	14,400
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2019 Budget	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	14,400
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Utilities	3,839	3,839	3,839	3,839	3,839	3,839	3,839	3,839	3,839	3,839	3,839	3,839	3,839	46,068
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Maintenance Expenses

6510.000 - Maintenance Salaries

Maintenance Salaries	7,525	7,525	7,525	7,973	7,973	7,973	7,973	7,973	7,973	7,973	7,973	7,973	7,973	94,332
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**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

2019 Budget	7,525	7,525	7,525	7,973	7,973	7,973	7,973	7,973	7,973	7,973	7,973	7,973	94,332
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Comments

Used current salary for 3 mos., and the new increase effective 1.1.20 (cb)

6510.001 - Maintenance Salaries - Non-prod (Vacation)

Maintenance Salaries -	916	916	916	916	916	916	916	916	916	916	916	916	10,992
2019 Budget	916	916	916	916	916	916	916	916	916	916	916	916	10,992

6510.002 - Maintenance Salaries - Incentive, Bonus, Award

Maintenance Salaries -	83	83	83	83	83	83	83	83	83	83	83	83	996
2019 Budget	83	83	83	83	83	83	83	83	83	83	83	83	996

6510.003 - Maintenance Salaries - Overtime, Double-Time

Maintenance Salaries -	75	75	75	75	75	75	75	75	75	75	75	75	900
2019 Budget	75	75	75	75	75	75	75	75	75	75	75	75	900

6515.000 - Janitorial/Cleaning Supplies

Janitorial/Cleaning	125	125	125	125	125	125	125	125	125	125	125	125	1,500
2019 Budget	125	125	125	125	125	125	125	125	125	125	125	125	1,500

Comments

Based on FYE amount

6515.002 - Grounds Supplies

Grounds Supplies	42	42	42	42	42	42	42	42	42	42	42	42	504
2019 Budget	42	42	42	42	42	42	42	42	42	42	42	42	504

Comments

Based on FYE amount

6515.003 - Maintenance Uniforms

Maintenance Uniforms	67	67	67	67	67	67	67	67	67	67	67	67	804
2019 Budget	67	67	67	67	67	67	67	67	67	67	67	67	804

Comments

Based on 5 uniforms per year per staff.

6515.004 - Plumbing Supplies

**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

Plumbing Supplies	175	175	175	175	175	175	175	175	175	175	175	175	175	2,100
2019 Budget	175	175	175	175	175	175	175	175	175	175	175	175	175	2,100

Comments
Based on FYE amount

6515.005 - Electrical Supplies

Electrical Supplies	217	217	217	217	217	217	217	217	217	217	217	217	217	2,604
2019 Budget	217	217	217	217	217	217	217	217	217	217	217	217	217	2,604

Comments
Based on FYE amount

6515.006 - Decorating Supplies

Decorating Supplies	83	83	83	83	83	83	83	83	83	83	83	83	83	996
2019 Budget	83	83	83	83	83	83	83	83	83	83	83	83	83	996

Comments
Based on FYE amount

6515.007 - Common Area Furnishing

Common Area	50	50	50	50	50	50	50	50	50	50	50	50	50	600
2019 Budget	50	50	50	50	50	50	50	50	50	50	50	50	50	600

Comments
Based on FYE amount

6515.008 - Miscellaneous Maintenance Supplies

Miscellaneous	500	500	500	500	500	500	500	500	500	500	500	500	500	6,000
2019 Budget	500	500	500	500	500	500	500	500	500	500	500	500	500	6,000

Comments
Based on FYE amount

6521.000 - Maintenance Rent Free Unit

Maintenance Rent Free	927	927	927	927	927	927	927	927	927	927	927	927	927	11,124
2019 Budget	927	927	927	927	927	927	927	927	927	927	927	927	927	11,124

6525.000 - Garbage & Trash Removal

Garbage & Trash	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000
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**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

2019 Budget	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000
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Comments
Based on FYE amount

6546.000 - HVAC Repairs & Maintenance

HVAC Repairs &	108	108	108	108	108	108	108	108	108	108	108	108	108	1,296
2019 Budget	108	108	108	108	108	108	108	108	108	108	108	108	108	1,296

Comments
Based on FYE amount

6591.001 - Maintenance Equipment Rental

Maintenance Equipment	898	0	0	898	0	0	898	0	0	898	0	0	3,592
2019 Budget	898	0	0	898	0	0	898	0	0	898	0	0	3,592

Comments
\$898.17/qtr. (cb)

Maintenance Expenses	13,291	12,393	12,393	13,739	12,841	12,841	13,739	12,841	12,841	13,739	12,841	12,841	156,340
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Maintenance Contracts

6520.000 - Maintenance Contracts

Maintenance Contracts	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000
2019 Budget	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000

Comments
Based on annualized amount as of 5.31.19, \$12,720. Requesting to keep the same amount as previous FY (cb)

6520.001 - Janitorial/Cleaning Contract

Janitorial/Cleaning	208	208	208	208	208	208	208	208	208	208	208	208	2,496
2019 Budget	208	208	208	208	208	208	208	208	208	208	208	208	2,496

6520.002 - Elevator Contract

Elevator Contract	886	886	886	886	886	886	886	886	886	886	886	886	10,632
2019 Budget	886	886	886	886	886	886	886	886	886	886	886	886	10,632

Comments
\$635.68/mo., plus provision for service calls as needed (cb)

**HumanGood Affordable Housing
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Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

6520.003 - Exterminating Contract

Exterminating Contract	834	834	834	834	834	834	834	834	834	834	834	834	834	10,008
2019 Budget	834	834	834	834	834	834	834	834	834	834	834	834	834	10,008

Comments

\$150/mo., plus provision for bedbug mitigation if necessary (cb)

6520.004 - Grounds Contract

Grounds Contract	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	28,752
2019 Budget	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	2,396	28,752

Comments

\$1,125.mo., plus hillside clearing, and annual tree trimming (cb)

6520.005 - Decorating Contract

Decorating Contract	25	25	25	25	25	25	25	25	25	25	25	25	25	300
2019 Budget	25	25	25	25	25	25	25	25	25	25	25	25	25	300

Maintenance Contracts	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	6,849	82,188
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Apartment Turnovers

6516.000 - Unit Turnover Expenses

Unit Turnover Expenses	700	700	700	700	700	700	700	700	700	700	700	700	700	8,400
2019 Budget	700	700	700	700	700	700	700	700	700	700	700	700	700	8,400

Comments

Based on FYE amount

Apartment Turnovers	700	700	700	700	700	700	700	700	700	700	700	700	700	8,400
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Taxes and Insurance

6710.000 - Real Estate Taxes

Real Estate Taxes	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	100,680
2019 Budget	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	8,390	100,680

Comments

Includes required 2% increase (cb)

**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

6711.000 - Payroll Taxes (FICA)

Payroll Taxes (FICA)	1,359	1,359	1,359	1,359	1,359	1,359	1,359	1,359	1,359	1,359	1,359	1,359	16,308
2019 Budget	1,359	1,359	1,359	1,359	1,359	1,359	1,359	1,359	1,359	1,359	1,359	1,359	16,308

Comments

7.65% of total payroll (cb)

6720.000 - Property & Liability Insurance (Hazard)

Property & Liability	970	970	970	970	970	970	970	970	970	970	970	970	11,640
2019 Budget	970	970	970	970	970	970	970	970	970	970	970	970	11,640

6720.001 - D&O Insurance

D&O Insurance	135	135	135	135	135	135	135	135	135	135	135	135	1,620
2019 Budget	135	135	135	135	135	135	135	135	135	135	135	135	1,620

6722.000 - Workman`s Compensation

Workman`s	504	504	504	504	504	504	504	504	504	504	504	504	6,048
2019 Budget	504	504	504	504	504	504	504	504	504	504	504	504	6,048

Comments

2.90% of total payroll (cb)

6723.000 - Health Insurance

Health Insurance	2,490	2,490	2,490	2,490	2,490	2,490	2,490	2,490	2,490	2,490	2,490	2,490	29,880
2019 Budget	2,490	2,490	2,490	2,490	2,490	2,490	2,490	2,490	2,490	2,490	2,490	2,490	29,880

Comments

14.32% of total payroll (cb)

6723.001 - Retirement

Retirement	457	457	457	457	457	457	457	457	457	457	457	457	5,484
2019 Budget	457	457	457	457	457	457	457	457	457	457	457	457	5,484

Comments

2.63% of total payroll (cb)

6723.002 - Unemployment Insurance

Unemployment	43	43	43	43	43	43	43	43	43	43	43	43	516
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**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

2019 Budget	43	43	43	43	43	43	43	43	43	43	43	43	43	516
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Comments
.25% of total payroll (cb)

6790.000 - Miscellaneous Taxes

Miscellaneous Taxes	6	6	6	6	6	6	6	6	6	6	6	6	6	72
2019 Budget	6	6	6	6	6	6	6	6	6	6	6	6	6	72

Taxes and Insurance	14,354	14,354	14,354	14,354	14,354	14,354	14,354	14,354	14,354	14,354	14,354	14,354	14,354	172,248
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Expense

6610.000 - Amortz. Expense - Financing/Loan Fees

Amortz. Expense -	356	356	356	356	356	356	356	356	356	356	356	356	356	4,272
2019 Budget	356	356	356	356	356	356	356	356	356	356	356	356	356	4,272

Expense	356	356	356	356	356	356	356	356	356	356	356	356	356	4,272
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Total Operating	65,580	64,682	64,682	66,460	65,562	65,562	66,460	65,562	65,562	66,460	65,562	65,562	65,562	787,696
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Total Net Operating	26,754	27,652	27,652	25,874	26,772	26,772	25,874	26,772	26,772	25,874	26,772	26,772	26,772	320,312
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Financial Expense

6820.000 - Interest on Mortgage Payable

Interest on Mortgage	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	102,132
2019 Budget	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	102,132

6820.001 - Interest on Bonds Payable

Interest on Bonds	469	469	469	469	469	469	469	469	469	469	469	469	469	5,628
2019 Budget	469	469	469	469	469	469	469	469	469	469	469	469	469	5,628

6890.001 - Bond Fee

Bond Fee	469	469	469	469	469	469	469	469	469	469	469	469	469	5,628
2019 Budget	469	469	469	469	469	469	469	469	469	469	469	469	469	5,628

Financial Expense	9,449	9,449	9,449	9,449	9,449	9,449	9,449	9,449	9,449	9,449	9,449	9,449	9,449	113,388
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**HumanGood Affordable Housing
Rotary Manor
Account by Account
For the Budget Year Beginning October 2019**

Total Units : 97

Total Project Expenses	-9,449	-9,449	-9,449	-9,449	-9,449	-9,449	-9,449	-9,449	-9,449	-9,449	-9,449	-9,449	-113,388
Total Project Income	17,305	18,203	18,203	16,425	17,323	17,323	16,425	17,323	17,323	16,425	17,323	17,323	206,924
Principal and Reserves													
Mortgage Principal													
Mortgage Principal	18,340	18,340	18,340	18,340	18,340	18,340	18,340	18,340	18,340	18,340	18,340	18,340	220,080
Funding of Reserves													
1320.000 - Cash - Replacement Reserve													
Cash - Replacement	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	120,000
2019 Budget	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	120,000
Funding of Reserves	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	120,000
Total Principal and	-8,340	-8,340	-8,340	-8,340	-8,340	-8,340	-8,340	-8,340	-8,340	-8,340	-8,340	-8,340	-100,080
Net Income (Loss)	8,965	9,863	9,863	8,085	8,983	8,983	8,085	8,983	8,983	8,085	8,983	8,983	106,844
Other Non- Cash Expenses and Revenue													
Depreciation Expense													
Depreciation Expense	18,228	18,228	18,228	18,228	18,228	18,228	18,228	18,228	18,228	18,228	18,228	18,228	218,736
Change in Net Assets	27,193	28,091	28,091	26,313	27,211	27,211	26,313	27,211	27,211	26,313	27,211	27,211	325,580

Estimate #:

GK-2265

Estimate Date:





1/24/2020






Phone #: 415-725-8327

Email: service@aptwindows.com

VALID THROUGH 2/28/2020

Customer Info:			
Property Name:	Rotary Manor	Contact Name:	Heather Bennett
Job Address:	1821 5th Ave.	Phone #:	415-459-6558
City/State/ Zip:	San Rafael, CA. 94901	Email:	heather.bennett@humangood.org

Qty:	Width	Height	Description	Price per unit
48	57 1/4	66 1/2	Frame: Vinyl/ Retro Fit Color: White Operation/ Venting: XO-P-Slider Standard Screen	
				
48	45 1/4	66	Frame: Vinyl/ Retro Fit Color: White Operation/ Venting: XO-P-Slider Standard Screen	
				
1	41	51	Frame: Vinyl/ Retro Fit Color: White Operation/ Venting: XO-Slider Standard Screen	
				
1	41	51	Frame: Vinyl/ Retro Fit Color: White Operation/ Venting: OX-Slider Standard Screen	
				

Qty:	Width	Height	Description		Price per unit
1	41	51	Frame:	Vinyl/ Retro Fit	Color: White
			Operation/ Venting: PW Standard Screen		
14	36	100	Frame:	Vinyl/ Retro Fit	Color: White
			45" SH Operation/ Venting: PW-SH Standard Screen		
1	45	45	Frame:	Vinyl/ Retro Fit	Color: White
			Operation/ Venting: XO-Slider Standard Screen		
24	21	69	Frame:	Vinyl/ Retro Fit	Color: White
			Operation/ Venting: PW Standard Screen		
7	36	36	Frame:	Vinyl/ Retro Fit	Color: White
			Operation/ Venting: XO-Slider Standard Screen		

Qty:	Width	Height	Description		Price per unit
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16 93 59 1/2 Frame: Vinyl/ Retro Fit Color: White



Operation/ Venting: XOX-Slider

Standard Screen

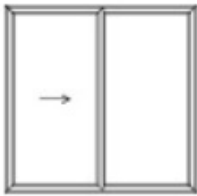
1 34 51 Frame: Vinyl/ Retro Fit Color: White



Operation/ Venting: XO-Slider

Standard Screen

4 36 36 Frame: Vinyl/ Retro Fit Color: White



Operation/ Venting: XO-Slider

Standard Screen

16 39 51 Frame: Vinyl/ Retro Fit Color: White



Operation/ Venting: PW

Standard Screen

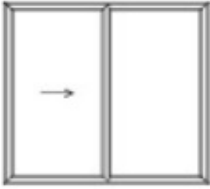
16 39 51 Frame: Vinyl/ Retro Fit Color: White



Operation/ Venting: PW

Standard Screen

Qty:	Width	Height	Description		Price per unit
16	45 1/4	45 1/4	Frame:	Vinyl/ Retro Fit	Color: White



Operation/ Venting: XO-Slider

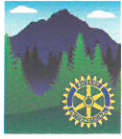
Standard Screen

Total order value \$ 144,394.36

Job Includes :
All Labor and Materials.

Authorized Representative _____

Date _____



Rotary Manor

managed by human good

NOTICE OF HOUSEHOLD INTERVIEW

Date

Applicant Name

Applicant address

City, State Zip

Dear Applicant,

Your application has neared the top of the waiting list and in preparation for an upcoming vacancy we need to conduct an interview with ALL adult household members. This interview is required in order to determine your household's eligibility. Please note that the applicant(s) must declare their income, and the income must fit between a minimum and maximum range. The minimum required monthly income is double our monthly rent: studio apartments start at \$850 per month, and one-bedroom apartments are \$980.

Your household has been scheduled for eligibility interview at **Rotary Manor** on **Tuesday February 4th 2020** at **11:00 A.M.** All adult household members age 18 and older **MUST** attend this meeting. Should this appointment not be convenient please notify us immediately so that we can reschedule your appointment. Ask to speak to Heather Bennett.

To help us process your application, please bring the following documents that apply to your household's income and assets:

- Photo ID and Social Security Card for all adult household members
- Checking account statements for last six months and the most recent Savings account statements
- Most recent statements from pensions and annuities
- Most recent statements from all assets held including, but not limited to: 401k, 403b, IRA's, Money Market Accounts, Certificates of Deposits, Stocks and Bonds Certificates, Life insurance Policies, Real Estate Documents including Mortgage Notes, Sales Contracts etc.
- Most recent statements of alimony and/or child support
- Recent statements of Social Security, SSI, VA, Unemployment, Disability payments, and other types of income
- Statements of Public Assistance, AFDC, TANF, GR. Name, address and phone number of your worker
- Employer's contact information and last four to six consecutive pay stubs for all employed family members
- Tax returns or profit/loss statement for any self-employed household members.
- Proof of Medical Expenses and names and addresses for any out-of-pocket medical expenses
- Proof of childcare or disability assistance expenses and addresses for the care providers for households that qualify for the childcare/disability assistance allowance.

Please feel free to contact the office with any questions. **Should you fail to attend this interview or to reschedule it prior to the interview date, we will presume you are no longer interested in residency at Rotary Manor and your name will be removed from our waiting list.**

Sincerely,

Heather Bennett
Assistant Administrator

[Life. It's personal.](#)

1821 5TH AVE. SAN RAFAEL, CA 94901 T 415.459.6558 F 415.459.2357 TDD 1.800.545.1833, EXT. 478 HUMANGOOD.ORG



Rotary Manor does not discriminate on the basis of handicapped status in the admission or access to, or treatment or employment in its federally assisted programs and activities.

PROPOSAL / CONTRACT



North Bay Windows

www.NorthBayWindows.net

3100 Dutton Ave., Suite 106
Santa Rosa, CA 94507

Office: (707) 584-5200
Cell: (707) 696-2573
Fax: (707) 584-5024
Lic.# 792757

Entry Doors • Replacement Windows • French Doors

SUBMITTED	NAME <u>Rotary Manor</u>	JOB INFORMATION	DATE: <u>Jan 25 2020</u>
	ADDRESS: <u>1821 FIGHT AVE</u>		LOCATION: <u>SAME</u>
	CITY: <u>San Rafael</u> STATE: <u>Ca</u> ZIP: <u>94901</u>		CITY: <u>SAME</u> STATE: <u>-</u> ZIP: <u>-</u>
	Hm Ph. <u>(415) 459-6538</u>		Wk/Cel Ph. <u>()</u>

We will furnish all the materials and labor, sales tax included:

<input checked="" type="checkbox"/> Leave old frame/Flush-fin with interior trim	<input type="checkbox"/> Plybem	Frame <input checked="" type="checkbox"/> Vinyl	Color <input checked="" type="checkbox"/> White	Glass <input checked="" type="checkbox"/> Low-E/argon	Grids <input type="checkbox"/> Flat	Qty. _____
<input type="checkbox"/> Pull old frames/Nail-fin with exterior trim	<input type="checkbox"/> Cascade	<input type="checkbox"/> Alum	<input type="checkbox"/> Almond	<input type="checkbox"/> Clear	<input type="checkbox"/> Sculpt.	_____
<input type="checkbox"/> Remove old vents/Block frame with stop	<input checked="" type="checkbox"/> Amerimax	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____	_____

NorthBay will be responsible for cleaning up all debris removed during installation. Customer is responsible for painting or staining all doors or trim and finishing all new sheetrock areas, as well as reconnecting all alarm and security bar systems. Dry rot repair is not included.

- Building (A)
- 10 - OX - 48x54 (sliders)
 - 10 - PW - 54x54 (Picture window)
 - 2 - XO - 48x48 (sliders)
 - 2 - XO - 32x40 (sliders)
 - 2 - OX - 32x40 (sliders)
 - 1 - PW - 32x40 (Picture window)
 - 7 - XO - 36x36 (sliders)
 - 14 - picture over single hung 42x102
 - 2 - PW - 42x54 (picture window)
 - 14 - XO - 48x54 (slider)

ALL WORK TO BE COMPLETED IN A SUBSTANTIAL AND PROFESSIONAL MANNER FOR THE TOTAL SUM OF:

\$ 29,245 TOTAL

\$ _____ DEPOSIT (Shall not exceed \$1,000 or 10% of contract)

\$ _____ Upon measuring and fabrication of materials (20%)

\$ _____ Upon installation (10% retention if service needed)

PAYMENT METHOD

Credit Card Add 4% Cash or Check

_____ Exp. Date _____

Signed: _____

Finance/Lender: _____

"You the buyer, may cancel this transaction any time prior to midnight of the third business day after the date of this transaction. See the attached notice of cancellation form for an explanation of this right."

We acknowledge that we have received copies of forms "Notice of Cancellation," "Notice to Owner." X Initial _____

THE APPROXIMATE START DATE OF THE ABOVE WORK WILL BE 4-6 weeks

APPROXIMATE COMPLETION DATE 7-14 days Failure by contractor without lawful excuse to substantially start work within twenty (20) days from the approximate date specified in this proposal is a violation of the Contractor's License Law.

In the event it should become necessary for company to institute suit for the enforcement of any of the terms of this contract, purchaser agrees to pay all the company's cost of suit together with reasonable attorney fees. Purchaser(s) signing below declare ownership of their address listed above.

IF THIS IS A CREDIT TRANSACTION, the lender and borrower agreement is separate from this contract. Once credit is approved, and all loan documents properly signed, contractor will proceed as in a cash transaction. It is the homeowner(s) responsibility to follow through with the loan by signing the loan documents and providing any documentation required of them in a timely manner. Otherwise, the homeowner(s) must provide funds for the home improvements from another source in a timely manner.

Jeffrey L. Nelson 792757 X Signed _____ Date _____

Representative State Registration No. Owner

This contract is not binding unless accepted by a NorthBayWindows.com Representative Signed _____ Date _____

Owner

PROPOSAL / CONTRACT



North Bay Windows

www.NorthBayWindows.net

3100 Dutton Ave., Suite 106
Santa Rosa, CA 94507

Office: (707) 584-5200
Cell: (707) 696-2573
Fax (707) 584-5024
Lic.# 792757

Entry Doors • Replacement Windows • French Doors

SUBMITTED TO	NAME <u>Rotary Manor</u>	JOB INFORMATION	DATE: <u>JAN 25 2020</u>
	ADDRESS: <u>1821 Fifth Ave</u>		LOCATION: <u>SAME</u>
	CITY: <u>SAN RAFAEL</u> STATE: <u>Ca</u> ZIP: <u>94901</u>		CITY: <u>SAME</u> STATE: <u>—</u> ZIP: <u>—</u>
	Hm Ph. <u>(415) 459-6558</u>		Wk/Cel Ph. ()

We will furnish all the materials and labor, sales tax included:

<input checked="" type="checkbox"/> Leave old frame/Flush-fin with interior trim	<input type="checkbox"/> Plybem	Frame	<input checked="" type="checkbox"/> Vinyl	Color	<input type="checkbox"/> White	Glass	<input checked="" type="checkbox"/> Low-E/argon	Grids	<input type="checkbox"/> Flat	Qty.
<input type="checkbox"/> Pull old frames/Nail-fin with exterior trim	<input type="checkbox"/> Cascade	<input type="checkbox"/> Alum	<input type="checkbox"/> Almond	<input type="checkbox"/> Clear	<input type="checkbox"/> Sculpt.					
<input type="checkbox"/> Remove old vents/Block frame with stop	<input checked="" type="checkbox"/> Amerimax									

NorthBay will be responsible for cleaning up all debris removed during installation. Customer is responsible for painting or staining all doors or trim and finishing all new sheetrock areas, as well as reconnecting all alarm and security bar systems. Dry rot repair is not included.

6 - XO sliders 96x42 Building(B)
12 - Picture windows 24x72
24 - XO over Picture 40x72
24 - XO over Picture 60x72

ALL WORK TO BE COMPLETED IN A SUBSTANTIAL AND PROFESSIONAL MANNER FOR THE TOTAL SUM OF:

\$ 45,019.00 TOTAL
 \$ _____ DEPOSIT (Shall not exceed \$1,000 or 10% of contract)
 \$ _____ Upon measuring and fabrication of materials (20%)
 \$ _____ Upon installation (10% retention if service needed)

PAYMENT METHOD

Credit Card Add 4% Cash or Check

_____ Exp. Date _____

Signed: _____

Finance/Lender: _____

"You the buyer, may cancel this transaction any time prior to midnight of the third business day after the date of this transaction. See the attached notice of cancellation form for an explanation of this right."
 We acknowledge that we have received copies of forms "Notice of Cancellation," "Notice to Owner" ✓ Initial _____

THE APPROXIMATE START DATE OF THE ABOVE WORK WILL BE 4-6 weeks
 APPROXIMATE COMPLETION DATE 7-10 days Failure by contractor without lawful excuse to substantially start work within twenty (20) days from the approximate date specified in this proposal is a violation of the Contractor's License Law.

In the event it should become necessary for company to institute suit for the enforcement of any of the terms of this contract, purchaser agrees to pay all the company's cost of suit together with reasonable attorney fees. Purchaser(s) signing below declare ownership of their address listed above.
 IF THIS IS A CREDIT TRANSACTION, the lender and borrower agreement is separate from this contract. Once credit is approved, and all loan documents properly signed, contractor will proceed as in a cash transaction. It is the homeowner(s) responsibility to follow through with the loan by signing the loan documents and providing any documentation required of them in a timely manner. Otherwise, the homeowner(s) must provide funds for the home improvements from another source in a timely manner.

Anthony L. Nelson 792757 State Registration No. ✓ Signed _____ Date _____
 Representative _____ Owner _____
 This contract is not binding unless accepted by a NorthBayWindows.com Representative Signed _____ Date _____
 Owner _____

PROPOSAL / CONTRACT



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Cell: (707) 696-2573

Fax (707) 584-5024

Lic.# 792757

Entry Doors • Replacement Windows • French Doors

SUBMITTED TO	NAME: <u>Rotary Manor</u>	INFORMATION	DATE: <u>Jan 25 2020</u>
	ADDRESS: <u>1821 Fifth Ave</u>		LOCATION: <u>same</u>
	CITY: <u>San Rafael</u> STATE: <u>Ca</u> ZIP: <u>94901</u>		CITY: <u>same</u> STATE: <u>---</u> ZIP: <u>---</u>
	Hm Ph. <u>(415) 459-6558</u>		Wk/Cel Ph. ()

We will furnish all the materials and labor, sales tax included:

<input checked="" type="checkbox"/> Leave old frame/Flush-fin with interior trim	<input type="checkbox"/> Plybem	Frame <input checked="" type="checkbox"/> Vinyl	Color <input checked="" type="checkbox"/> White	Glass <input checked="" type="checkbox"/> Low-E/argon	Grids <input type="checkbox"/> Flat	Qty. _____
<input type="checkbox"/> Pull old frames/Nail-fin with exterior trim	<input type="checkbox"/> Cascade	<input type="checkbox"/> Alum	<input type="checkbox"/> Almond	<input type="checkbox"/> Clear	<input type="checkbox"/> Sculpt.	_____
<input type="checkbox"/> Remove old vents/Block frame with stop	<input checked="" type="checkbox"/> Amerimax		<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/> _____	_____

NorthBay will be responsible for cleaning up all debris removed during installation. Customer is responsible for painting or staining all doors or trim and finishing all new sheetrock areas, as well as reconnecting all alarm and security bar systems. Dry rot repair is not included.

18 - XOX 96x42 (sliders)
12 - PW 24x72 (picture windows)
24 - XO over Pic 48x72
24 - XO over Pic 60x72

Building (C)

ALL WORK TO BE COMPLETED IN A SUBSTANTIAL AND PROFESSIONAL MANNER FOR THE TOTAL SUM OF:

\$ 52,030.00 TOTAL
 \$ _____ DEPOSIT (Shall not exceed \$1,000 or 10% of contract)
 \$ _____ Upon measuring and fabrication of materials (20%)
 \$ _____ Upon installation (10% retention if service needed)

PAYMENT METHOD

Credit Card Add 4% Cash or Check

_____ Exp. Date _____

Signed: _____

Finance/Lender: _____

"You the buyer, may cancel this transaction any time prior to midnight of the third business day after the date of this transaction. See the attached notice of cancellation form for an explanation of this right."

We acknowledge that we have received copies of forms "Notice of Cancellation," "Notice to Owner" [Signature] Initial _____

THE APPROXIMATE START DATE OF THE ABOVE WORK WILL BE 4-6 weeks

APPROXIMATE COMPLETION DATE 7-10 days Failure by contractor without lawful excuse to substantially start work within twenty (20) days from the approximate date specified in this proposal is a violation of the Contractor's License Law.

In the event it should become necessary for company to institute suit for the enforcement of any of the terms of this contract, purchaser agrees to pay all the company's cost of suit together with reasonable attorney fees. Purchaser(s) signing below declare ownership of their address listed above.

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[Signature] 792757 State Registration No. [Signature] Signed _____ Date _____
 Representative Owner

This contract is not binding unless accepted by a NorthBayWindows.com Representative

Signed _____ Date _____
 Owner

PROPOSAL / CONTRACT



North Bay Windows

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Santa Rosa, CA 94507

Office: (707) 584-5200

Cell: (707) 696-2573

Fax (707) 584-5024

Lic.# 792757

Entry Doors • Replacement Windows • French Doors

SUBMITTED TO	NAME: <u>Rotary Manor</u>	JOB INFORMATION	DATE: <u>Jan 25 2020</u>
	ADDRESS: <u>1821 Fifth Ave</u>		LOCATION: <u>SAME</u>
	CITY: <u>San Rafael</u> STATE: <u>Ca</u> ZIP: <u>94901</u>		CITY: <u>SANR</u> STATE: <u>CA</u> ZIP: <u>94901</u>
	Hm Ph. <u>(415) 459-6638</u>		Wk/Cel Ph. ()

We will furnish all the materials and labor, sales tax included:

- | | | | | | | |
|---|--|--|--|--|--|------------|
| <input type="checkbox"/> Leave old frame/Flush-fin with interior trim | <input type="checkbox"/> Plybern | <input checked="" type="checkbox"/> Vinyl | <input checked="" type="checkbox"/> White | <input checked="" type="checkbox"/> Low-E/argon | <input type="checkbox"/> Flat | Qty. _____ |
| <input checked="" type="checkbox"/> Pull old frames/Nail-fin with exterior trim | <input type="checkbox"/> Cascade | <input type="checkbox"/> Alum | <input type="checkbox"/> Almond | <input type="checkbox"/> Clear | <input type="checkbox"/> Sculpt. | _____ |
| <input type="checkbox"/> Remove old vents/Block frame with stop | <input checked="" type="checkbox"/> Amerimax | <input type="checkbox"/> _____ | <input type="checkbox"/> _____ | <input type="checkbox"/> _____ | <input type="checkbox"/> _____ | _____ |

NorthBay will be responsible for cleaning up all debris removed during installation. Customer is responsible for painting or staining all doors or trim and finishing all new sheetrock areas, as well as reconnecting all alarm and security bar systems. Dry rot repair is not included.

36-X0-72x48 (sliders) Building (D)
2-X0-48x48 (sliders)

ALL WORK TO BE COMPLETED IN A SUBSTANTIAL AND PROFESSIONAL MANNER FOR THE TOTAL SUM OF:

\$ 20,062.00 TOTAL
 \$ _____ DEPOSIT (Shall not exceed \$1,000 or 10% of contract)
 \$ _____ Upon measuring and fabrication of materials (20%)
 \$ _____ Upon installation (10% retention if service needed)

PAYMENT METHOD
 Credit Card Add 4% Cash or Check
 # _____ Exp. Date _____
 Signed: _____
 Finance/Lender: _____

"You the buyer, may cancel this transaction any time prior to midnight of the third business day after the date of this transaction. See the attached notice of cancellation form for an explanation of this right."

We acknowledge that we have received copies of forms "Notice of Cancellation," "Notice to Owner." X Initial _____

THE APPROXIMATE START DATE OF THE ABOVE WORK WILL BE 4-6 weeks
 APPROXIMATE COMPLETION DATE 7-14 days Failure by contractor without lawful excuse to substantially start work within twenty (20) days from the approximate date specified in this proposal is a violation of the Contractor's License Law.

In the event it should become necessary for company to institute suit for the enforcement of any of the terms of this contract, purchaser agrees to pay all the company's cost of suit together with reasonable attorney fees. Purchaser(s) signing below declare ownership of their address listed above.

IF THIS IS A CREDIT TRANSACTION, the lender and borrower agreement is separate from this contract. Once credit is approved, and all loan documents properly signed, contractor will proceed as in a cash transaction. It is the homeowner(s) responsibility to follow through with the loan by signing the loan documents and providing any documentation required of them in a timely manner. Otherwise, the homeowner(s) must provide funds for the home improvements from another source in a timely manner.

Johney L. Nelson 792757 X Signed _____ Date _____
 Representative State Registration No. Owner

This contract is not binding unless accepted by a NorthBayWindows.com Representative Signed _____ Date _____
 Owner

PROPOSAL / CONTRACT



North Bay Windows

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Santa Rosa, CA 94507

Office: (707) 584-5200

Cell: (707) 696-2573

Fax (707) 584-5024

Lic.# 792757

Entry Doors • Replacement Windows • French Doors

SUBMITTED TO	NAME <u>Rotary Manor</u>	JOB INFORMATION	DATE: <u>Jan 25 2020</u>
	ADDRESS: <u>1821 Fifth Ave</u>		LOCATION: <u>SAML</u>
	CITY: <u>SAN RAFAEL</u> STATE: <u>Ca</u> ZIP: <u>94901</u>		CITY: <u>SAML</u> STATE: <u>—</u> ZIP: <u>—</u>
	Hm Ph. () ()		Wk/Cel Ph. () ()

We will furnish all the materials and labor, sales tax included:

<input type="checkbox"/> Leave old frame/Flush-fin with interior trim	<input type="checkbox"/> Plybem	Frame	<input type="checkbox"/> Vinyl	Color	<input type="checkbox"/> White	Glass	<input type="checkbox"/> Low-E/argon	Grids	<input type="checkbox"/> Flat	Qty.
<input type="checkbox"/> Pull old frames/Nail-fin with exterior trim	<input type="checkbox"/> Cascade	<input type="checkbox"/> Alum	<input type="checkbox"/> Almond	<input type="checkbox"/> Clear	<input type="checkbox"/> Sculpt					
<input type="checkbox"/> Remove old vents/Block frame with stop	<input type="checkbox"/> Amerimax									

NorthBay will be responsible for cleaning up all debris removed during installation. Customer is responsible for painting or staining all doors or trim and finishing all new sheetrock areas, as well as reconnecting all alarm and security bar systems. Dry rot repair is not included.

Building D

Dry Rot repair

Removing sheetrock, removing Framing re-installing sheetrock, Flash outside of Framing, Texturing, Painting

ALL WORK TO BE COMPLETED IN A SUBSTANTIAL AND PROFESSIONAL MANNER FOR THE TOTAL SUM OF:

\$ 24,000⁰⁰ TOTAL

\$ _____ DEPOSIT (Shall not exceed \$1,000 or 10% of contract)

\$ _____ Upon measuring and fabrication of materials (20%)

\$ _____ Upon installation (10% retention if service needed)

PAYMENT METHOD

Credit Card Add 4% Cash or Check

_____ Exp. Date _____

Signed: _____

Finance/Lender: _____

You the buyer, may cancel this transaction any time prior to midnight of the third business day after the date of this transaction. See the attached notice of cancellation form for an explanation of this right.

We acknowledge that we have received copies of forms "Notice of Cancellation," "Notice to Owner" _____ Initial

THE APPROXIMATE START DATE OF THE ABOVE WORK WILL BE 6-8 weeks

APPROXIMATE COMPLETION DATE 15 to 21 days Failure by contractor without lawful excuse to substantially start work within twenty (20) days from the approximate date specified in this proposal is a violation of the Contractor's License Law.

In the event it should become necessary for company to institute suit for the enforcement of any of the terms of this contract, purchaser agrees to pay all the company's cost of suit together with reasonable attorney fees. Purchaser(s) signing below declare ownership of their address listed above.

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Jeffrey L. Nelson 792757 Signed _____ Date _____
Representative State Registration No. Owner

This contract is not binding unless accepted by a NorthBayWindows.com Representative

Signed _____ Date _____
Owner



RJD Mechanical & Construction, Inc.

Lic. #878503

2/3/2020

San Rafael Rotary Manor
1821 5th Ave.
San Rafael, Ca. 94901

Re: Window replacement

Location: 1821 5th Ave. San Rafael: Bldgs. A, B, C and D

Heather, we are pleased to quote for the following:

- 1) Building A - 82 vinyl windows - (tempered glass where needed by codes, meet egress code for bedrooms).

Labor and Materials: **\$66,495.00**

- 2) Building B - 68 vinyl windows - (tempered glass where needed by codes, meet egress code for bedrooms).

Labor and Materials: **\$69,400.00**

- 3) Building C - 68 vinyl windows - (tempered glass where needed by codes, meet egress code for bedrooms).

Labor and Materials: **\$69,400.00**

- 4) Building D - 36 vinyl windows - (meet egress code for bedrooms)

Labor and Materials: **\$28,250.00**

Total Labor and Materials: **\$233,545.00**

All windows are energy efficient (Title 24), have double pane glass filled with the argon gas. Screens included for all operable windows.

Included: Cost of the windows, tax and delivery, Retrofit Installation Remove and haul away all debris and old windows

Payment schedule: 1/3 material down payment, 1/3 progression payment, Balance due at completion of job.

All Labor and Material pricing is based on a flat rate fee and is limited to the price quoted. A written change order will be submitted for any work not foreseen in the job description stated above.

Payment is due upon receipt of invoice(s) and when service(s) has/have been rendered.

Note: This proposal may be withdrawn by us if not accepted within: **30 days**

Acceptance of Proposal: the above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

X _____

Robert Dowdall
RJD Mechanical & Construction, Inc.
Ca. Lic. #878503