

CH-1

**MARIN COUNTY COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) PROPOSAL
2013-14**

1. **Project Name: Fair Housing Services**

2. **Total Amount Requested: \$59,052**

3. **Project Sponsor:**
Fair Housing of Marin (FHOM)
Contact Person:
Nancy Kenyon
Title: Executive Director

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

Mailing Address:
615 B St., #1, San Rafael, CA 94901

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

Telephone: 415-457-5025 **Ext. 103**
Fax: 415-457-6382
E-mail: nancy@fairhousingmarin.com

Website (optional): www.fairhousingmarin.com

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

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

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

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

615 B St., San Rafael, CA 94901

5. **Project Description:**

Fair Housing of Marin will provide free, comprehensive fair housing services to all Marin County residents through the following activities: (1) housing counseling for individual tenants and homeowners; (2) case investigation; (3) referral of and representation in complaints to state and federal enforcement agencies; (4) training seminars for housing providers, community organizations, and interested individuals, including Reasonable Accommodation conferences; (5) systemic discrimination investigations, including audits and surveys; (6) monitoring Craigslist for discriminatory advertising; (7) education and outreach to members of protected classes on discriminatory housing and lending practices; (8) foreclosure prevention counseling; (9) human rights school programs; and (10) direction of the Marin County Task Force on Housing Discrimination.

Total Project Cost: (Include all costs for this particular project regardless of source.) \$473,032

7. Project Budget for CDBG Funds:

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

See attached budget.

8. Other Sources of Funds for this Project: Include amount, source, use, status, and timing of funds other than CDBG funds, if applicable. Have you applied for the other funds? Are the other funds **firmly committed** for this project? The following are primary examples; our funding sources are multiple with many small individual sources.

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Wells Fargo	Fair Housing	10,000	4/12	Yes	8/12	Immed.
Bank of America	Fair Housing	10,000	4/12	Yes	6/12	Immed.
Autodesk	FH Education	2,000	4/12	Yes	8/12	Immed.
U.S. Dept. of HUD	All Services	325,000	12/10,	Yes	4/12	Immed.
Van Loben Sels	Legal Services	10,000	7/12	Yes	9/12	Immed.

9. Project Implementation:

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

FHOM's new Executive Director, still to be named, will provide supervisory services and general grant responsibility. Under the supervision of Housing Director Caroline Peattie, Staff Attorney Jessica Tankersley Sparks and Bilingual Housing Counselor Matt Oglander will provide individual client services, investigate cases, conduct systemic audits, and assist clients with filing administrative complaints. Ms. Peattie, Ms. Sparks, and Mr. Oglander will conduct training for the housing industry. Under the supervision of Education/Outreach Director Adriana Ames, Lending Testing Coordinator Denise Stripling will conduct tests of financial institutions for mortgage lending discrimination. Ms. Ames will supervise outreach activities and literature distribution, organize Reasonable Accommodations conferences, and conduct human rights programs in local schools. Christine Lam, Foreclosure Prevention Counselor, will provide foreclosure prevention/loan modification counseling and conduct Foreclosure Prevention clinics. These activities will be implemented concurrently.

10. Need for the Project:

A. Need Group

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

As the only HUD-certified Housing Counseling Agency in Marin County as well the only fair housing agency with a testing program in the County, FHOM provides free services to all Marin residents protected under federal and state fair housing laws. Historically, FHOM's fair housing services have been especially beneficial to Latinos, African-Americans, people with disabilities, immigrants, families with children, female-headed households, senior citizens, and LGBT individuals. FHOM's counseling and education services are also available to members of the housing, lending, and advertising industry; providing industry professionals with information about their fair housing responsibilities is another means through which FHOM contributes to decreasing incidences of discrimination and helps to protect the rights of members of protected classes.

During the previous grant period, 86% of FHOM's clients were very low-income or low-income. FHOM expects to continue serving predominately very low- and low-income households. FHOM requests client to self-certify their household income, and documents this information in an electronic database.

Each individual seeking our services receives individual counseling to determine their membership in a protected class and whether they are within the law's Statute of Limitations Their housing experience is assessed and corroborated with testing, if indicated. Evidence is assessed and clients advised of their options for seeking redress. This may include Mediation, HUD Administrative complaints or lawsuits. The need for continuous support throughout this process is a priority with our Staff.

Household Size	Income Limit
1	\$62,200
2	71,050
3	79,950
4	88,800
5	95,950
6	103,050
7	110,150
8	117,250

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

FHOM is the only provider of fair housing counseling, enforcement, education, and testing activities in the county of Marin. FHOM proposes to continue its work in Marin County, which has traditionally lacked diversity and affordability, with Latinos and African-Americans living largely in two segregated census tracts. The County of Marin contracted with FHOM to draft the County's 2010 Analysis of Impediments to Fair Housing Choice ("AI"). The AI concluded that Latino, Asian, and particularly Black households are not moving into Marin County in appreciable numbers. Latino and Black renters experience differential treatment in the housing market. Families with children also experience discrimination. 25% of complaints from Marin County filed with HUD and DFEH from 2005-2010 alleged familial status discrimination; 14% of complaints filed during that same time period alleged discrimination based on national origin. (HUD data, Title VIII Cases Filed During Period 1/1/05 to 12/6/10). Fully 65% of complaints FHOM referred to HUD involved disability discrimination as a component.

Marin County's immigrant population, and in particular Latino immigrant population, continues to grow exponentially. As documented in the AI, immigrants in the rental market are particularly vulnerable to discrimination given that Marin County has no rent ordinance or just cause eviction requirements. In 2009, 16% of complaints received by FHOM alleged national origin discrimination. FHOM's bilingual housing counselor works with Spanish-speaking clients to provide information about and assist tenants with exercising their fair housing rights. FHOM has conducted two audits to measure the extent of discrimination against Latinos in Marin. FHOM's most recent site test audit found that Latinos experienced discrimination in 31% of their contacts with housing providers. Discriminatory practices included offering fewer units, quoting higher rents, and instituting a longer approval process for Latino applicants. In 2005, FHOM conducted the first major regional voice-identification audit under a FHIP grant. Based on voice recognition, housing providers treated Latino applicants less favorably in 55% of calls.

As identified in the AI, LEP persons must have access to information in their native language in order to understand and exercise their fair housing rights. To better serve the needs of LEP persons, FHOM employs three bilingual staff members fluent in Spanish. Further, FHOM has a protocol in place to provide multilingual counseling, education, and outreach services. FHOM collaborates with community-based organizations to provide in-person translation services, and utilizes the AT&T interpretation service to communicate with 175 languages not spoken by staff.

As a result of interviews with borrowers with loans from subprime lenders, FHOM discovered that many loans had predatory features and some borrowers were unaware of the high cost of their loans. Black and Latino home loan borrowers are subjected to higher denial rates, and Blacks and Latinos receive a disproportionately small share of prime loans as compared to their share of Marin County's households.

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

FHOM has identified the following demographic groups as less likely to apply for help, and more in need of affirmative marketing: 1) Latinos, especially monolingual Spanish-speakers and immigrants who may not realize the extent of fair housing protection against national origin discrimination: 2) African-Americans: 3) Asians.

To supplement existing outreach and marketing efforts to Latinos, FHOM will maintain its close relationship with Canal Alliance and the Latino Council. Four FHOM staff members are fluent in Spanish, and FHOM's Bilingual Housing Counselor conducts weekly on-site client counseling sessions at Canal Alliance. In 2013-14, FHOM will seek out the opportunity to present fair housing information at meetings of Latino groups.

To better reach African-American clients, FHOM will work with ISOJI, Grassroots Leadership Network of Marin, Southern Marin Multi-Discipline Team, Marin City CDC, and/or the Marin City Community Service District to make fair housing presentations in Marin City

To affirmatively market fair housing services to Asian clients, FHOM will continue to work with the Asian Advocacy Project to provide information about legal protections for members of protected classes.

To build on existing marketing of services to people with disabilities, FHOM plans to continue to enrich its close working relationship with the Marin Center for Independent Living. For the last three years, FHOM has provided MCIL with funding to help clients make accessibility modifications.

As a general strategy, FHOM will update its 40-page Landlord-Tenant/Fair Housing booklet in three languages (English, Spanish, and Vietnamese) and distribute copies to agencies that work with members of protected classes. FHOM will also regularly distribute other multilingual brochures, including those focused on reasonable accommodations and foreclosure prevention. FHOM will continue to train staff at agencies who work with individuals in protected classes so that staff can make appropriate referrals to FHOM when discrimination issues arise.

FHOM is committed to affirmatively furthering fair housing and implementing an AFFH plan that works to address and overcome the impediments to fair housing choice that exist in Marin County. Through its proposed project, FHOM will address its obligation to affirmatively further fair housing by operating a full-service fair housing center experienced in fair housing counseling, investigation and enforcement activities, loan modification and mortgage rescue intervention, and fair housing and fair lending education and outreach. FHOM conducted the 2010 Analysis of Impediments to Fair Housing Choice for Marin County. With this project, FHOM plans to address impediments to housing choice, particularly those based on disability, race, national origin, and familial status, by engaging in the following activities:

- FHOM will maintain an office where residents can come to obtain fair housing and equal opportunity materials and participate in fair housing educational activities, as well as report and file complaints of suspected or perceived housing discrimination.
- FHOM will maintain its website and ensure that it details the advocacy, programs, counseling and complaint intake services offered to residents by FHOM.
- FHOM will utilize its Spanish language materials in the provision of all fair housing education/outreach services within the three counties to be served, and offer interpretative services to non-English speaking individuals who contact FHOM seeking assistance.
- FHOM will advertise, promote and solicit responses from participants regarding the need for ASL and foreign language interpretation services in the provision of all fair housing education/outreach, and enforcement services within the region, and make ASL and foreign language interpretation services available at all events where prospective participants indicate a need for the interpretation services at least five days in advance of the event.
- FHOM will continue to implement its fair housing education and outreach program within the region.
- FHOM will serve as an advocate and educational resource to local elected officials and municipal staff at all levels about the obligations of recipients of federal funds to affirmatively further fair housing.
- FHOM will make its staff available for guest speaker appearances on radio/television talk and feature programs, at conferences and workshops throughout the region, when requested, and will disseminate fair housing literature throughout the region through various methods as appropriate.
- FHOM will continue to monitor online housing advertisements in the region and provide education and advocacy that discourages discriminatory advertising and statements practices in all forms.
- FHOM will counsel complainants who have encountered illegal discrimination of options available and provide assistance to complainants in filing administrative complaints as well as lawsuits, as appropriate.

- FHOM will counsel complainants who have encountered illegal discrimination of options available to them and provide assistance to complainants in filing administrative complaints as well as lawsuits, as appropriate.
- FHOM will maintain its testing program in the County, doing testing upon complaint and in random audits for national origin and familial status discrimination. FHOM will be an organizational complainant and initiate administrative complaints and/or lawsuits as appropriate, based upon testing evidence obtained.
- FHOM will be a proactive advocate for the effective enforcement and utilization of the federal Fair Housing Amendments Act, the California Fair Employment and Housing Act, and HUD Guidelines and Recommendations that exist to discourage and eliminate housing discrimination within the region based on any protected class.
- FHOM will counsel homeowners and loan applicants who may have experienced lending discrimination in violation of the Fair Housing Amendments Act, and provide foreclosure prevention intervention services to residents at risk of foreclosure or who are facing the loss of their primary residence due to imminent foreclosure when appropriate, as resources allow.

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

10.D. Accessibility

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

If this project involves construction, discuss your plans for recruiting women- and minority-owned firms to bid on the design and development of this project.

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

Located in downtown San Rafael, FHOM's offices are fully accessible and within walking distance of a major public transportation hub. FHOM has a TTC relay phone number for clients with hearing impairments. FHOM will continue to review its internal policies to ensure that its offices and services are fully accessible to all clients, regardless of physical or mental disabilities.

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

For further information, please call Roy Bateman (473-6698).

- The current year's application form must be used.
- Completed applications may be mailed to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903-4157, or they may be hand-delivered to our **new office location at 899 Northgate Drive, Room 408, San Rafael**. Please do not send mail to our Northgate Drive location.
- **Applications sent by fax or e-mail will not be accepted.**
- This form can be expanded to accommodate additional text, but we encourage you to be brief. You may attach supplementary material. If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word attachment, visit www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm.
- Don't forget to fill out the Organization Profile form.

DEADLINE: APPLICATIONS MUST BE RECEIVED BY THURSDAY, DECEMBER 13, 2012, AT 5 P.M.

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

FAIR HOUSING OF MARIN
615 B Street
San Rafael, CA 94901
415-457-5025

Preparation date:

November 27, 2012

FAIR HOUSING OF MARIN

COMMUNITY DEVELOPMENT BLOCK GRANT 2013-2014

Personnel	<u>Project Budget</u>
Executive Director	\$ 16,000
Intake Specialist	12,000
Fair Housing Counselor	1,800
Staff Attorney	1,000
Education Director	1,000
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Subtotal	31,800
Benefits and payroll taxes	7,314 .23
	<hr/>
Total Personnel	\$ 39,114
Indirect Costs 31.80% of Personnel Costs*	12,438
Rent Expense Allocated to Program Costs	7,500
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Total	<u><u>\$ 59,052</u></u>

* This provisional rate is currently being negotiated with HUD/Heath & Human Services

Organization Profile - 2012-2013 Data Collection Pilot

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

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

Name of Organization: Fair Housing of Marin

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

Income of Level of Clients Your Org Serves %	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	76%
Low income people	10%
People above the low income limits	15%

Percentages (%)	Clients Your Org Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
Ethnic/Racial Demographics						
Asian-American/Pacific Islander	3			13	1	
African-American/Black	10			13	1	
Caucasian/White	85		100	75	6	
Native American	1					
Mixed Heritage	1				1	
Unknown/other						
TOTAL %	100%	100%	100%	100%	100%	100%
Latino/Hispanic Origin						
OF Latino/ Hispanic Origin	21			33		
NOT of Latino/ Hispanic Origin	79		100	67	1	
TOTAL %	100%	100%	100%	100%	100%	100%
Age						
0-5 years old	No data		0	0		
6-17	No data		0	0		
18-24	No data		0	0		
25-59	No data		67	75		
60 +	10		33	25		
TOTAL %	100%	100%	100%	100%	100%	100%
Gender						
Female	59		100	88		
Male	41		0	13		
Total %	100%	100%	100%	100%	100%	100%
Disabled %	26%		33	13		

Involvement of Clients Your Organization Serves	
On Governing Board %	10%
On Advisory Committee %	Not applicable

**MARIN COUNTY COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) PROPOSAL
2013-14**

CH-2

1. Project Name: Countywide Residential Rehabilitation Loan Program

2. Total Amount Requested: \$500,000
Non-housing proposals must specify the amount requested from each planning area.

3. Project Sponsor: Marin Housing Authority

Contact Person: Lewis Jordan

Title: Executive Director

Mailing Address: 4020 Civic Center Drive
San Rafael, CA 94903-4173

Telephone: (415) 491-2530 Ext.

Fax: (415) 472-2186

E-mail: ljordan@marinhousing.org

Website (optional): www.marinhousing.org

For non-housing projects only:	Funds Requested
Lower Ross Valley Planning Area	\$ 35,000
Novato Planning Area	\$ 70,000
Richardson Bay Planning Area	\$ 45,000
San Rafael Planning Area	\$150,000
Upper Ross Valley Planning Area	\$ 35,000
West Marin Planning Area	\$ 15,000
Countywide Housing	\$150,000

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

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

The Residential Rehabilitation Loan Program is available to low-income homeowners throughout the County of Marin who are owner-occupants residing in a single family home, a floating home docked in an approved berth, a mobile home located within a mobile home park or a non-profit-sponsored group home serving a special population.

5. Project Description:

The Rehabilitation Loan Program offers low-interest property improvement loans of up to \$35,000 to eligible homeowners, and non-profit group home sponsors, to undertake necessary home repairs, correct substandard housing conditions and eliminate health and safety hazards. To be eligible, an applicant must be the owner-occupant of the home and fall below the very-low income threshold determined by the current HUD Area Median Income Limits.

Eligible work 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 and water conservation measures, and ADA improvements for wheelchair accessibility such as ramps and showers. Homeowners and nonprofit group home sponsors also receive technical assistance from staff in determining the scope of needed repairs, consulting with the local building departments, developing cost estimates, obtaining bids and contracting for the repairs, monitoring

and inspecting the work under construction and issuing progress payments for labor and materials. The specific repayment terms of each loan are tailored to fit the homeowner's individual financial circumstances.

Over the past 37 years, the Residential Rehabilitation Loan Program has received 1,368 applications and has made 707 loans totaling \$12,549,543 as well as 66 further advances on existing loans totaling \$472,357.

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

Total CDBG funds requested are \$500,000. Of this amount \$150,000 is requested from the Countywide Housing allocation for loans to be made available throughout the County, and a combined total of \$350,000 is requested from individual Planning Areas for additional loans to be made within each Planning Area

7. **Project Budget for CDBG Funds:**

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

Individual rehabilitation loans range from \$5,000 to a maximum of \$35,000. The funds requested will provide loan funds for approximately 20 new loans at an average loan amount of \$25,000.

Administrative costs to run the program totaled \$196,692 for the last 12-month period. These costs support one Homeownership Programs Specialist, one Programs Services Coordinator, central office costs and marketing expenses.

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

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Marin Comm. Fdn.	Gates Coop	1,303,348	1996	Yes	1996	1996
San Francisco Fdn.	Storm Loans	Loan fund	1982	Yes	1982	1982

The Storm Damage Assistance Program, originally funded by the San Francisco Foundation, continues to provide supplemental loans in conjunction with CDBG loans in cases of extreme need exceeding the CDBG \$35,000 limit. In addition, \$1,303,348 has been committed by the Marin Community Foundation for the rehabilitation of 38 floating homes at Gates Coop in Waldo Point Harbor to augment the CDBG and SDAP funds set aside for this purpose.

9. **Project Implementation:**

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

Marin Housing Authority administers the Residential Rehabilitation Loan Program and is responsible for its implementation throughout the county. The staff includes a Homeownership Programs Specialist, a Programs Services Coordinator, and support provided by General Services and Accounting staff. The program has been carefully developed and is continually updated to reflect current construction codes, rehabilitation guidelines and practices in accordance with HUD requirements and industry standards.

10. **Need for the Project:**

A. **Need Group**

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

Household Size	Income Limit
1	\$62,200
2	71,050
3	79,950
4	88,800
5	95,950
6	103,050
7	110,150
8	117,250

Since 2001, the program has specifically benefited very low-income homeowners and non-profit-sponsored group homes with special populations. Every household assisted through the program has an income well below 80% of median with 88% of the households falling below 50% of the median income. The average household income is \$25,732 or 35% of median. Eligibility is documented in a personal interview, conducted with each applicant, in which original tax returns, pay stubs, assistance payments and all other sources of income are reviewed and copied to the file. The program ensures long term affordability in two ways: 1) it provides low-cost financing that enables a low-income homeowner to repair and maintain his/her home and continue to reside in it; and 2) it provides flexible loan repayment plans, including the option to defer principal and interest payments under certain conditions, which can allow the homeowner to live within his/her existing finances and avoid unaffordable loan payments. Staff works closely with a variety of housing and social service programs and agencies in assisting clients and in making and receiving referrals. Those assisted by the program include:

Elderly and Disabled (representing 57% and 35%, respectively, of all households assisted): The program assists elderly and disabled homeowners on fixed (often minimal) incomes repair unsafe conditions in their home, catch up on critical deferred maintenance, and provide for accessibility improvements, so that they may “age in place”. In many cases the ability to defer payments on the loan makes a critical difference in enabling a homeowner to remain in his/her own home.

Female Head of Household (representing 64% of all households assisted): Families with only one head of household often face an unmanageable financial burden with the prospect of undertaking necessary home repairs. In some cases having to sell and relocate out of the County may be the only alternative.

Special Populations: The program is available to non-profit-sponsored group homes with special populations, including the developmentally disabled, mentally ill and troubled youth. To date the program has assisted 32 group homes with loans totaling \$847,666.

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

With continually escalating land and development costs and diminishing housing starts, it makes sense for communities to invest wisely in preserving the existing stock of affordable housing. The Residential Rehabilitation Loan Program has proven to be an effective low-cost tool that enables low-income homeowners, often elderly citizens on fixed incomes, to retain ownership of their home and maintain their property in a safe and livable condition.

To reach this demographic group, brochures and emails describing the Residential Rehabilitation Loan Program are disseminated through senior centers, social service agencies, lawyers for the elderly, senior resource directories, mobile home and floating home site management offices, and public libraries.

Most low-income homeowners are unable to qualify for conventional property improvement loans or lines of credit and therefore cannot perform the maintenance required to preserve their homes in good condition. By assisting with repairs and upgrades to the homes of these low-income homeowners, the Rehab Loan Program conserves existing affordable low-income housing throughout the county and allows people to remain in their own homes as they age. In addition, energy efficiency measures are implemented and installed to lower energy costs which can be prohibitive for low-income homeowners.

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

The Demographic group least likely to apply is that of persons of Hispanic or Latino origin who make up over 15% of Marin County's population. About 47% of Hispanic adults in California own their own homes but do not apply to the Residential Rehab Loan Program in Marin County in significant percentages. Outreach and marketing through Hispanic agencies, churches, and businesses will continue to be implemented. In addition, Marin Housing has instituted a "Language Assistance Program for Limited English Proficiency" clients and has bilingual Spanish interpreters on staff, including the Homeownership Programs Specialist.

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

Accessibility to the Rehabilitation Loan Program for applicants with physical disabilities is ensured by the fact that all of the contact between staff and client takes place in the client's home or over the telephone. In addition, Marin Housing Authority's offices are fully accessible. The program also promotes accessibility for homeowners and non-profit-sponsored group homes with special populations by including in the scope of repairs any work required to make the home accessible to accommodate any physical disabilities or special needs.

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

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

- For further information, please call Roy Bateman (473-6698).
- The current year's application form must be used.
- Completed applications may be mailed to the Federal Grants Division, Marin County Community Development Agency, 3501 Civic Center Drive, Room 308, San Rafael, CA 94903-4157, or they may be hand-delivered to our **new office location at 899 Northgate Drive, Room 408, San Rafael.** Please do not send mail to our Northgate Drive location.
- **Applications sent by fax or e-mail will not be accepted.**
- This form can be expanded to accommodate additional text, but we encourage you to be brief. You may attach supplementary material. If you need more space for several questions, please answer all questions in sequence. If you'd like to download this form as a Microsoft Word attachment, visit www.co.marin.ca.us/depts/CD/main/comdev/FEDERAL/index.cfm.
- Don't forget to fill out the Organization Profile form.

DEADLINE: APPLICATIONS MUST BE RECEIVED BY THURSDAY, DECEMBER 13, 2012, AT 5 P.M.

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

Organization Profile - 2013-14 Data Collection Pilot

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

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

Name of Organization: HOUSING AUTHORITY OF THE COUNTY OF MARIN

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

Income of Level of Clients Your Org Serves %	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	93
Low income people	7
People above the low income limits	

Percentages (%)	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board BOC	Advisory Committees
Ethnic/Racial Demographics						
Asian-American/Pacific Islander	1		2	30		
African-American/Black	47	10	15	30	14	38
Caucasian/White	36	90	83	40	86	62
Native American	5					
Mixed Heritage						
Unknown/other	15.5					
TOTAL %	100%	100%	100%	100%	100%	100%
Latino/Hispanic Origin						
Of Latino/ Hispanic Origin	13	2	12	10		
NOT of Latino/ Hispanic Origin	87	98	88	90	100	100
TOTAL %	100%	100%	100%	100%	100%	100%
Age						
0-5 years old	16					
6-17	22					
18-24	13					
25-59	47	43	80	100	72	33
60 +	2	57	20		28	67
TOTAL %	100%	100%	100%	100%	100%	100%
Gender						
Female	67	64	67	40	57	67
Male	33	36	33	60	43	33
Total %	100%	100%	100%	100%	100%	100%
Disabled %	38	35				

Involvement of Clients Your Organization Serves	
On Governing Board %	28
On Advisory Committee %	100

**MARIN COUNTY COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) PROPOSAL
2013-14**

CH-3

1. **Project Name:**
Residential Accessibility Modification Program
2. **Total Amount Requested:** \$ 30,000.00
Non-housing proposals must specify the amount requested from each planning area.
3. **Project Sponsor:**

Contact Person: Eli Gelardin
Title: Executive Director

Mailing Address:
710 Fourth Street
San Rafael, CA 94901

Telephone: 415-459-6242 **Ext. 14**
Fax: 415-459-7047
E-mail: mcileli@gmail.com

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

Website (optional):

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

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

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

4. **Project Location: (Precise street address).** For housing and capital projects, include the year the building was constructed and the Assessor's Parcel Number.
Marin Center for Independent Living is permanently housed at 710 Fourth Street, San Rafael, CA. Services are provided throughout Marin County at client's houses and apartments.

5. **Project Description:**
The Residential Accessibility Modifications Program of Marin-CIL serves Marin residents with disabilities by increasing housing accessibility. The majority of clients have orthopedic, visual or hearing impairments, environmental illness, HIV+ or AIDS or are frail, elderly people. This program has been in operation for twenty nine 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.

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

<u>Personnel</u>	<u>CDBG</u>	<u>Other Sources</u>	<u>Total</u>
Supervision			
Access Counselor		\$ 8,000	\$ 8,000
Benefits		\$ 2,000	\$ 2,000
Total Personnel:		\$10,000	\$ 10,000
<u>Operating</u>			
Occupancy, Postage, etc.		\$ 5,000	\$ 5,000
Modification, Labor, Permits, Fees	\$30,000	\$20,000	\$ 50,000
Total Operating:	\$30,000	\$25,000	\$ 55,000
Total Project:	\$30,000	\$35,000	\$ 65,000

7. **Project Budget for CDBG Funds:**

*Budget **must** include an itemized estimate of how you would spend the CDBG amount you are requesting, as accurate and comprehensive as possible. For example, land or building acquisition costs, construction costs, remodeling costs,*

architectural and engineering fees, salaries, administrative expenses, etc. **For rehabilitation or construction projects, you must include a contractor's written bid or other equally reliable cost estimate, using Davis-Bacon wage rates if applicable.** If your project includes residential rehabilitation, describe your plans to comply with federal lead paint regulations.

All CDBG funds are spent on permanent residential home modifications for seniors and people living with disabilities. Examples of the type of projects include, but are not limited to:

- Ramp installation -- approximate cost \$5,000
- Roll in shower system -- approximate cost \$5,500
- Exterior railing and stair repair -- approximate cost \$6,500
- Exterior wheel chair lift -- approximate cost \$5,500
- Interior barrier removal -- approximate cost \$2,000
- Safety rails -- approximate cost \$2,000

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

<u>Source</u>	<u>Use</u>	<u>Amount</u>	<u>Date You Applied</u>	<u>Are Funds Committed?</u>	<u>Date Funds Were Committed</u>	<u>When Available</u>
Bob Roberts Client Asst Fund	Grab bars Small repairs	Up to 500.00	N/A	Yes	Program began 7/1/2008	Available now

In honor of Bob Roberts, the Bob Roberts Client Assistance Fund was established to support consumers in achieving their independent living goals. Included in this program is funding available for grab bars and small home modifications. Consumers can access up to \$500.00 per year.

9. Project Implementation:

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

Roland Rouda, Assistive Technology Advocate, with the supervision of the Executive Director is responsible for the implementation of this ongoing project. Household eligibility requirements (income verification, contractor bidding estimates, and lead toxicity analysis) are documented and maintained on file at Marin CIL. The project is ongoing, and access modification services are provided to eligible households on a first-come, first-serve basis. A waiting list is also maintained.

10. Need for the Project:

A. Need Group

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

Household Size	Income Limit
1	\$62,200
2	71,050
3	79,950
4	88,800
5	95,950
6	103,050
7	110,150
8	117,250

Project beneficiaries are Marin residents who are living with all types of disabilities. Seventy-five percent of qualifying households have annual incomes of under \$23,000. Households not meeting the CDBG guidelines for assistance receive counseling, advocacy and information and referral. Eligibility is documented through verification of household income. This project ensures that local housing becomes accessible. Annually, an average of five households are assisted with permanent installations, while an additional 5 households are wait-listed for services as funding permits.

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

The need for residential access is far-reaching and not limited to the minority who use wheelchairs and crutches in their youth and middle age. Most housing has not been designed for the entire human life span. Homeowners need modifications as they age. Without access, they often lose their ability to function independently and safely. Too many

assistance in the bathroom or have injured themselves when they did not have access to the simple modifications which are provided by this project. A common factor shared by all disabled renters and many seniors is the absolute need for access in combination with the scarcity of available accessible rentals. The most profound effect of this program is the steady increase of accessible housing that is created with each job the program completes, meeting the needs of the current and future residents

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

All consumers of MCIL are people with disabilities, a protected class, as defined by HUD. In addition MCIL engages in outreach to underserved communities in Novato, the Canal Area of San Rafael and Marin City. MCIL is currently partnering with Community Action Marin and Marin Grassroots Leadership Network to promote the "We Are Marin" campaign. The campaign centers on storytelling of individuals who have faced housing discrimination in several areas including racial profiling, disability access and reasonable accommodations. These stories are being collected on the County of Marin's website. In addition our 3 organizations are in the process of organizing a county wide festival "We Are Marin" that will bring diverse community members together to celebrate Art, Food and Culture. As part of the festival we will be promoting our services and advocacy. The agency has staff who are culturally and linguistically fluent in Spanish. We also have access to a Vietnamese volunteer. MCIL works very closely with Canal Community Alliance, Community Action Marin, Asian Advocacy Project and Marin City Community Development Corporation.

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

If this project involves construction, discuss your plans for recruiting women- and minority-owned firms to bid on the design and development of this project.

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

Marin-CIL is committed to increasing access for people with all types of disabling conditions. In this role, the agency advocates for individuals whose disabilities necessitate ongoing physical and programmatic understanding, support and access from the community.

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

Typical residential property rehabilitation services provided to low income, underserved households by program are quite limited in scope (e.g., ramp and wheelchair lift installations; widening doorways; enhancing bathroom access, etc.), "green building" principles will be encouraged and applied whenever possible

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Name of Organization: Marin Center for Independent Living

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

Income of Level of Clients Your Org Serves %	(Please use the federal income guidelines on the reverse of this page.)
Very low income people	625
Low income people	178
People above the low income limits	90

Percentages (%)	Clients Your Organization Serves	Clients for this Project	Support Staff	Professional Staff	Board	Advisory Committee
<i>Ethnic/Racial Demographics</i>						n/a
Asian-American/Pacific Islander	18	1				
African-American/Black	49	5			1	
Caucasian/White	700	12	7	2	10	
Native American	2					
Mixed Heritage	8					
Unknown/other	42					
TOTAL %	100%	100%	100%	100%	100%	100%
<i>Latino/Hispanic Origin</i>						
Of Latino/ Hispanic Origin	72		1			
NOT of Latino/ Hispanic Origin	821	18				
TOTAL %	100%	100%	100%	100%	100%	100%
<i>Age</i>						
0-5 years old	2					
6-17	8					
18-24	10					
25-59	324	7	2	2		
60 +	539	11	5			
TOTAL %	100%	100%	100%	100%	100%	100%
<i>Gender</i>						
Female	553	14	4	1		
Male	332	4	3	1		
Total %	100%	100%	100%	100%	100%	100%
<i>Disabled %</i>	893		86	100	58	

Involvement of Clients Your Organization Serves	
On Governing Board %	58%
On Advisory Committee %	n/a