CANAL ALLIANCE

HOUSING PROGRAM DESIGN REPORT

Street Level Advisors

Fall 2020

INTRODUCTION

BACKGROUND

In April 2020, Canal Alliance contracted with Street Level Advisors (Consultants) to develop potential housing program concepts for the organization, and conduct research and analysis of these concepts sufficient for the Board of Directors to adopt and support a particular programmatic approach. The impetus for this work is the growing housing crisis within the Canal District, including insufficient affordable housing stock, overcrowding, and impending concerns of gentrification and displacement. Canal Alliance currently owns three four-unit buildings in the District, and their leadership sought expert advice on whether, and how, to proceed to best address the community's housing needs.

PROCESS

Consultants worked closely with Canal's CEO, Omar Carrera, along with other management staff and the Board of Director's Housing and Environment Subcommittee. Consultants conducted over a dozen interviews with key stakeholders, including Canal leaders, program staff and officials from city, county and regional government, program officers from local and regional foundations, and leaders from regional housing and community development organizations. Consultants also conducted demographic and property research to create a profile of the District to inform Canal's decision-making process.

Consultants then facilitated a series of monthly meetings with the Board's Housing and Environment Subcommittee, ultimately presenting six different potential housing program concepts. Incorporating strategic opportunities, Consultants worked with the Executive Director and Subcommittee to develop a new housing program proposal for the full Board's consideration.

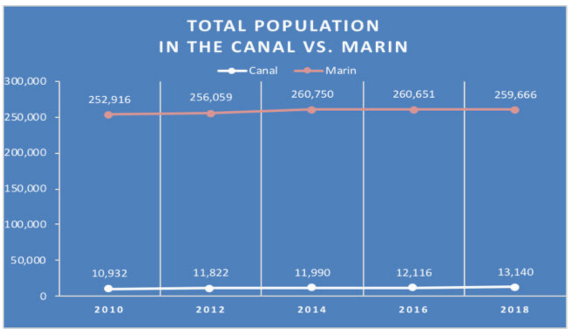
OUTCOME

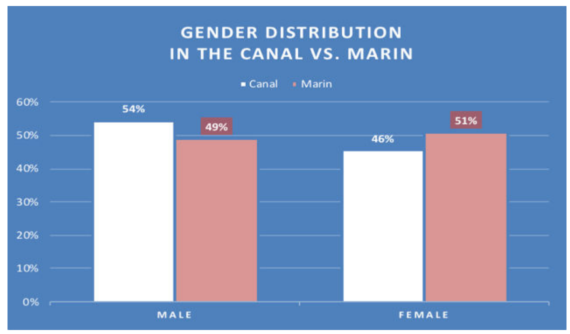
The recommendation was for Canal to pursue small-scale acquisition and rehabilitation of existing multifamily housing, in conjunction with education and advocacy for broader climate resilience. The Board approved this approach at its September 2020 meeting, providing staff with the direction and support to begin formal development and implementation.

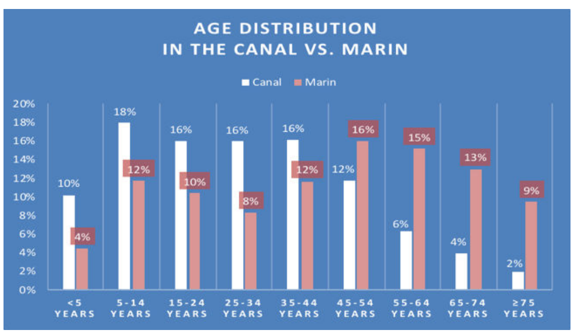
CANAL DISTRICT PROFILE

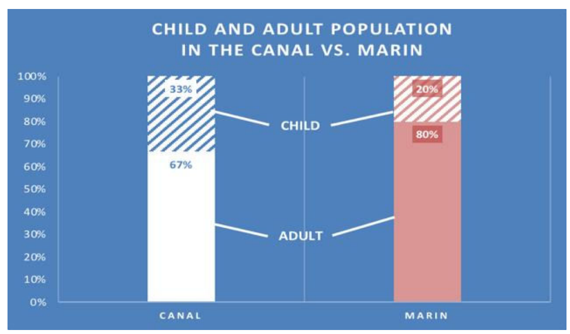
In order to ensure that Canal's new housing program responds to the needs of the community, Consultants first developed a community profile based on Census data and property demographics.

Canal District residents make up only 4% of Marin County's overall population, but the Canal has a much higher population growth rate. The Canal has a higher percentage of men than women relative to Marin overall, and Canal residents tend to be younger on average, with more children and fewer seniors.

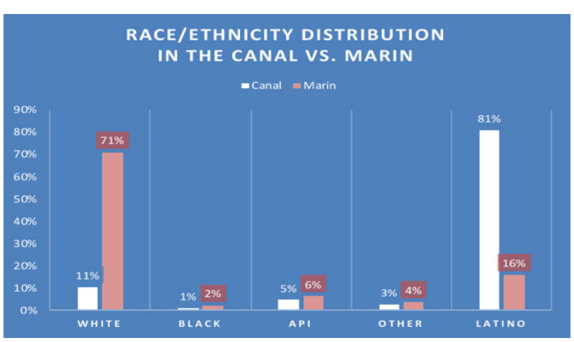


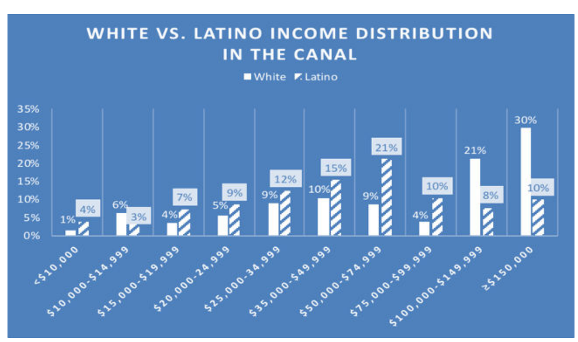




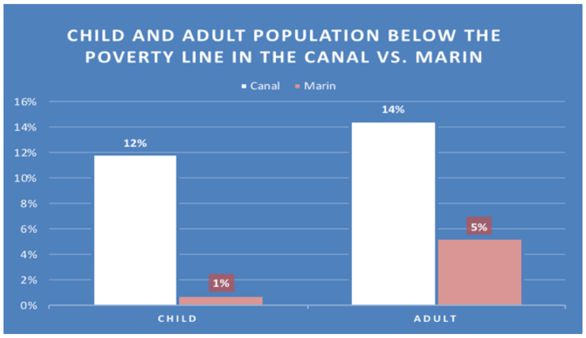


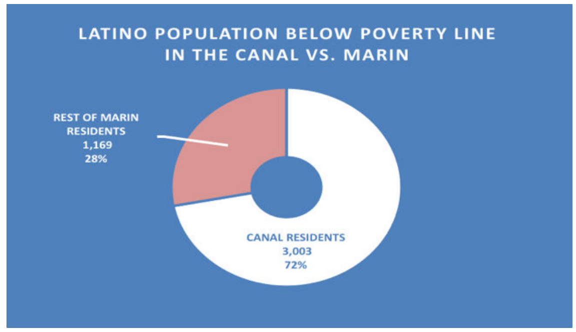
Canal's population is overwhelmingly Hispanic, while Marin's population is predominantly White. On average, Canal's Hispanic residents are less wealthy than the neighborhood's White residents, with a majority of Hispanic households earning between $35,000 to $75,000 per year.



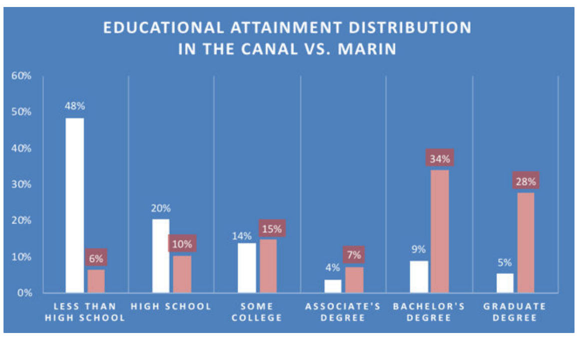


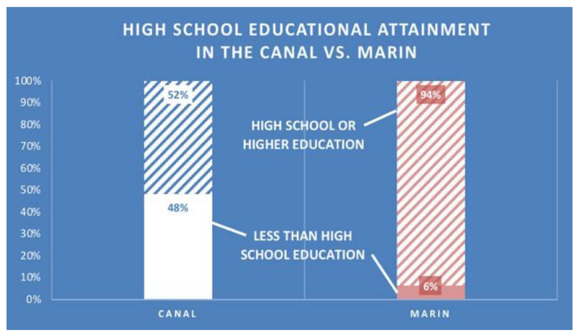
Residents of the Canal experience poverty at a much higher rate than those in Marin overall, especially children. Out of Marin's total Hispanic population living below the poverty line, 72% live in the Canal District.



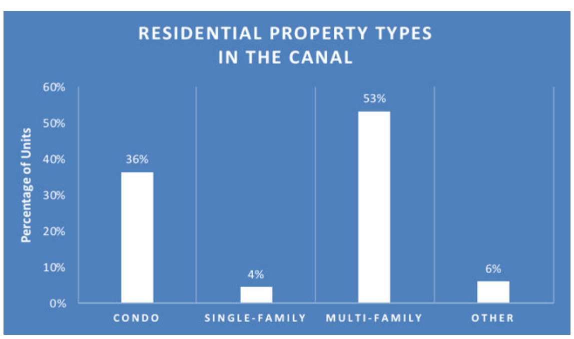


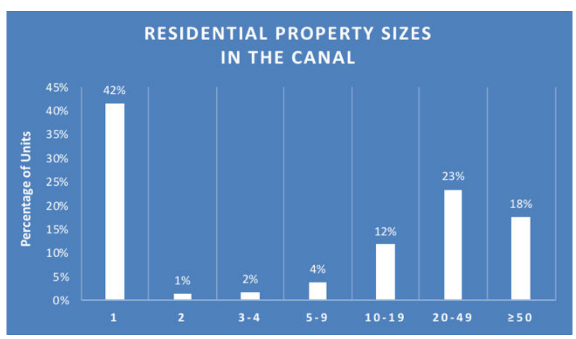
In general, Marin residents are far more likely to attain a college degree, as only about half of all Canal residents have completed high school or pursued higher education.



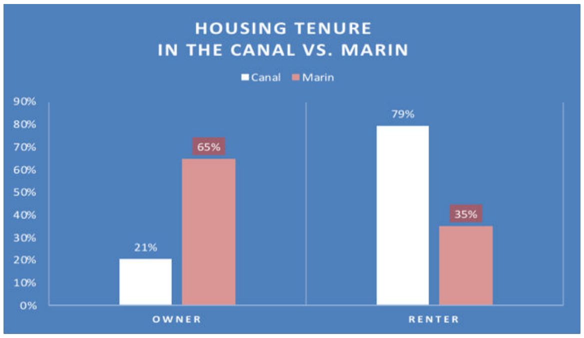


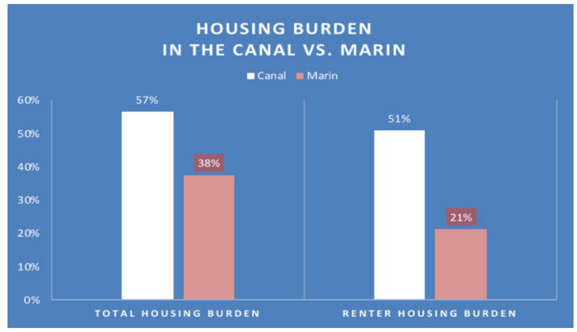
Only 3% of all housing units across Marin are located in the Canal. The majority of these units were built in the 1960s and 70s and are located in multi-family properties. Only 4% of all units in the Canal are single-family homes. A third of the residential properties in the Canal are mid-size buildings with 10 to 49 units, while less than a fifth are large buildings with more than 50 units.



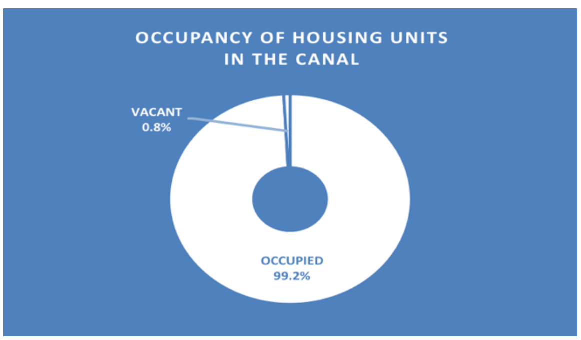


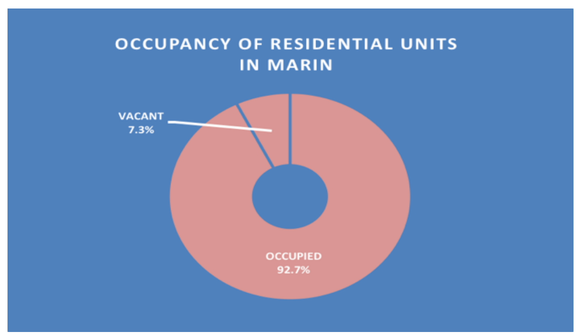
Renting is far more common in the Canal than Marin overall. Approximately 21% of Canal residents own their homes, compared with 65% of Marin residents. More than half of all households in the Canal spend more than 30% of their income on housing, including many more renters than in Marin overall.

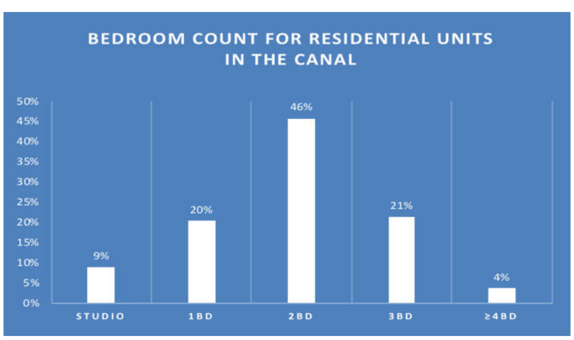


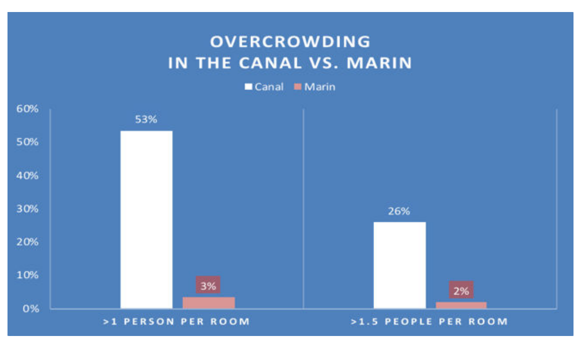


Yet housing in the Canal is hard to find. Less than 1% of housing units in the Canal are typically vacant, compared to a countywide vacancy rate over 7%. And what housing there is tends to be smaller. 75% of all housing units in the Canal have two bedrooms or fewer; units with four or more bedrooms are rare. As a result of these dynamics, a majority of all households in the Canal are overcrowded (more than 1 person per room), with more than 25% being extremely overcrowded.

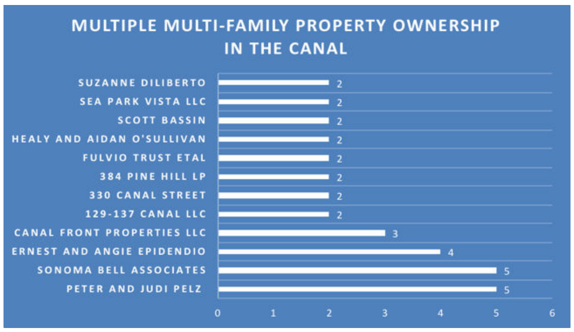


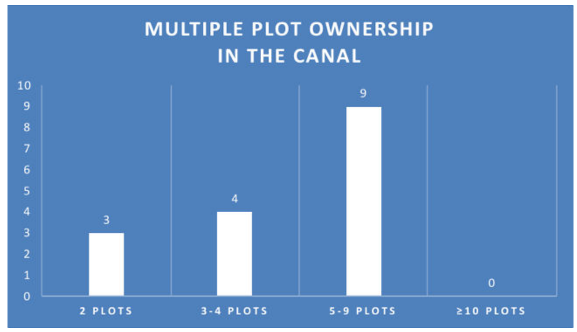




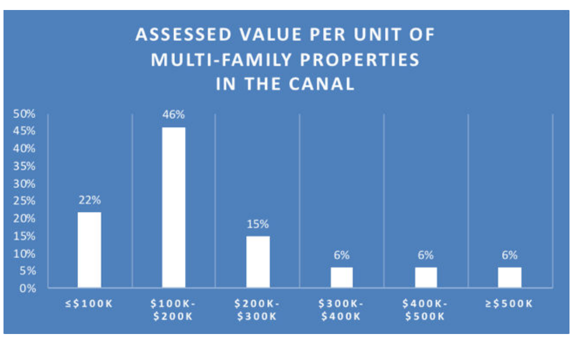


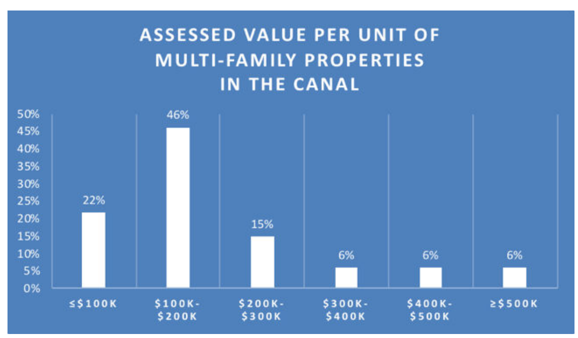
Although ownership interests can be obscured by LLCs, based on available property records, the majority of landlords in the Canal are small-scale owners. There are only twelve owners of multiple multi-family properties in the Canal, three quarters of whom own just two multi-family buildings. By contrast, more than half the owners of multiple undeveloped plots in the Canal hold between 5 and 9 plots.

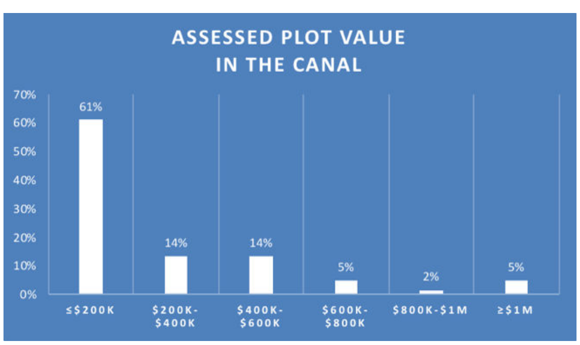


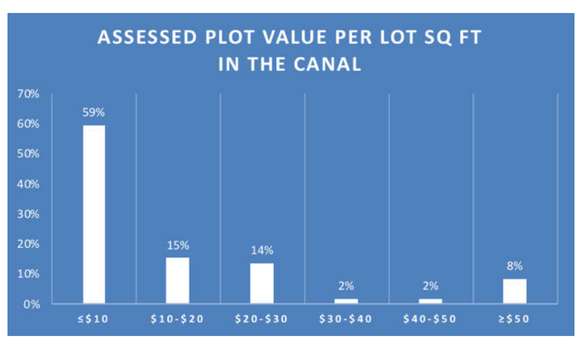


Multi-family properties in the Canal have a median unit value of $200,000. Only 6% of multi-family properties in the Canal have units valued over $500,000. The majority of empty plots in the Canal are valued at less than $200,000, and generally less than $10 per sq. ft.



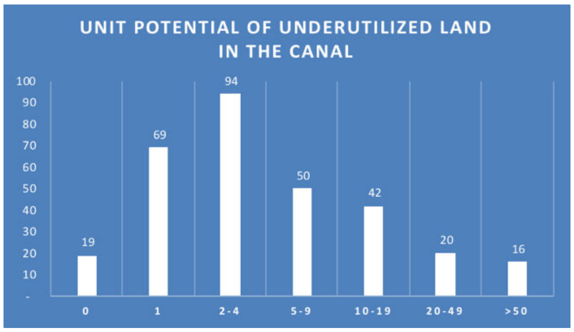


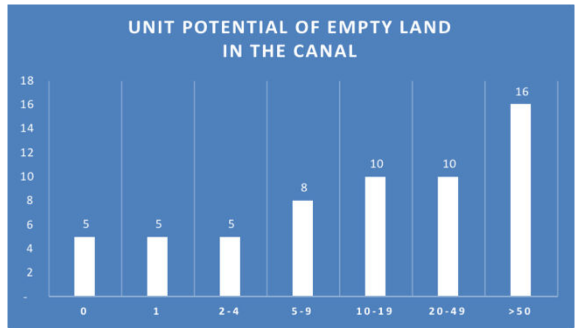




Property values based on Marin County Assessor data.

There is some current development potential in the Canal. There are 63 underutilized plots of 20,000 sq. ft. or greater, more than half of which are empty. Assuming a minimum density of 1,500 sq. ft. per unit, there are 94 underutilized plots with space for 2 to 4 unit buildings, and 16 empty plots with space for at least 50 units.





If the value of improvements is less than the value of the land for a given address, it is considered underutilized land.

HOUSING PROGRAM CONCEPTS

OVERVIEW

Consultants researched and evaluated a range of potential housing program concepts, including a continuation of Canal Alliance's current approach through small-scale acquisition and rehab, partnership models with developers and land trusts, including utilization of Low-Income Housing Tax Credits (LIHTC), limited-equity housing cooperatives, and a placemaking and climate resilience campaign to advocate for housing stability and fight displacement.

Buy and Renovate Smaller Buildings	Acquisition and Rehab Partnership	New Construction (LIHTC) Partnership
Convert Buildings to Resident Ownership (Co-ops)	New Homeownership Opportunities (Habitat)	**Climate Resilience and Placemaking**

Consultants conducted a SWOT analysis for each of these scenarios to help the Board Subcommittee and executive leadership weigh the relative pros and cons. (See Scenario Summary, Appendix 1). While each of the strategies presented unique opportunities, the Subcommittee elected to pursue a dual approach combining a small-scale strategy of buying and renovating smaller buildings with a community placemaking and climate resilience campaign built around community priorities housing stability and displacement protections.

Subcommittee members determined that some concepts were not ripe at the moment, and others would better serve as supplementary approaches. Canal is an ideal community partner for an experienced housing developer, both for new construction using LIHTC and acquisition and rehab. Canal is interested in LIHTC because of the opportunity to increase the affordable housing stock, though land availability and lack of control are limiting. There are existing ideal nonprofit housing development partners that have a limited geographic scope and have not yet expanded to either Marin generally or the Canal District specifically. Limited-equity housing cooperatives could be an attractive approach in the future, building off effective tenant education and organizing, while partnering with Habitat for Humanity of Greater San Francisco to create new affordable ownership opportunities will likely be added as a supplemental approach to Canal's primary housing program.

CONCEPTS TABLED FOR THE FUTURE

Partner for New Construction (LIHTC)

Canal could partner with experienced developer to build new rental properties using Low-Income Housing Tax Credits (LIHTC), adding much needed affordable housing to the local inventory. Canal could hire a Community Development Manager who would be tasked with identifying the right development partner(s), maintaining community support, and leading a community benefits program. There are approximately 16 underutilized lots in the District that could allow for larger development over 50 units. An initial small-scale approach might lead to a LIHTC partnership in the future, and Canal could also explore land trust alternatives to exercise greater control.

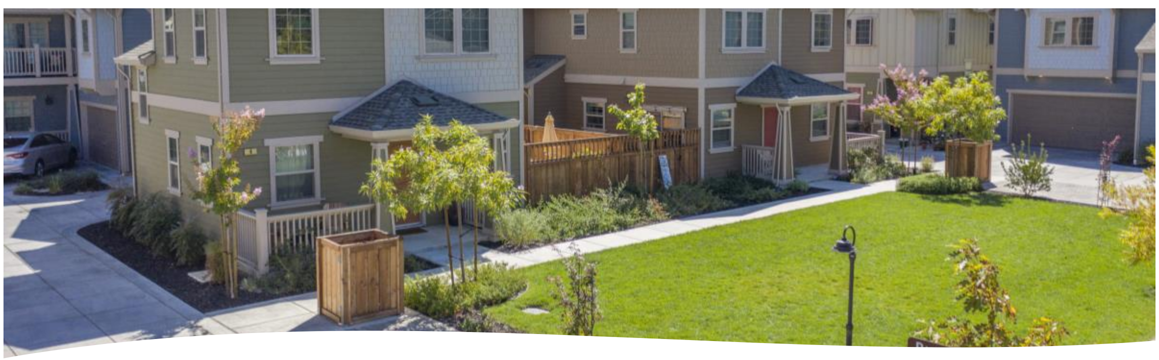
Convert to Resident Ownership

Canal could work with existing tenants to purchase their buildings and create Limited Equity Housing Cooperatives. This approach would require Canal to identify existing rental buildings with active tenants, engage in multi-year tenant education and organizing, help them establish a tenant association, assist with the purchase, and support the residents with governance and maintenance. While aligned with Canal’s values, financing cooperatives is very challenging, and a significant undertaking that requires increased capacity.

CONCEPTS TO SUPPLEMENT CORE PROGRAM

Partnership for Acquisition and Rehab

Canal could work with an experienced partner to buy and renovate smaller apartment buildings in the District. Canal could hire a Housing Manager tasked with identifying the right partner, establishing co-development agreements, coordinating resident relocation, and integrating existing service programs. At present, this approach would be similarly slow, because there are limited opportunities for bulk building purchases, and there are few, if any, immediate potential nonprofit partners that are willing to expand their scope into the area. Canal should continue to engage with potential partners to stimulate increased development interest and should explore creating a community land fund to purchase available land and subsidize housing costs.



Partner with Habitat for New Homeownership

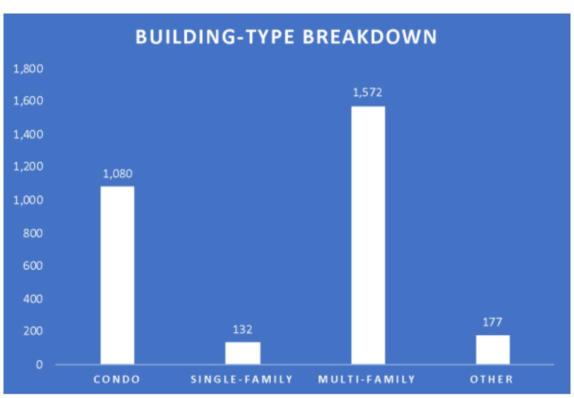
As a part of its strategy, Canal should partner with Habitat for Humanity and establish joint development agreements to identify sites and fundraise for new homeownership opportunities. Canal could partner with Habitat's construction academy and integrate its workforce development program, while also supporting Habitat's homebuyer education training and cultivating new owners from within its membership base. This approach is virtually risk-free for the organization, and Habitat's zero-down, zero-interest model is a great investment opportunity for Canal's members. While this approach can be transformational for new homeowners, it is likely at too small a scale to serve as the primary component of an organizational housing strategy.

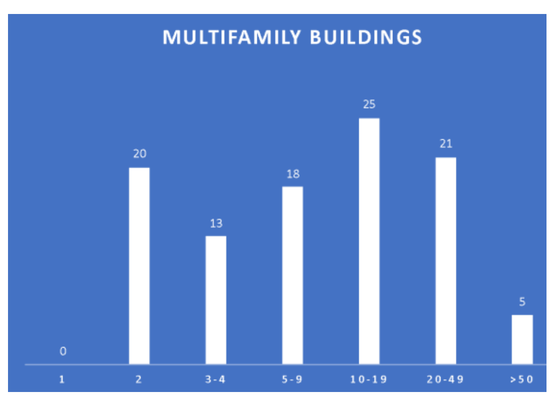
CANAL'S HOUSING PROGRAM CONCEPTS

CONCEPT ONE: BUY AND RENOVATE SMALL BUILDINGS

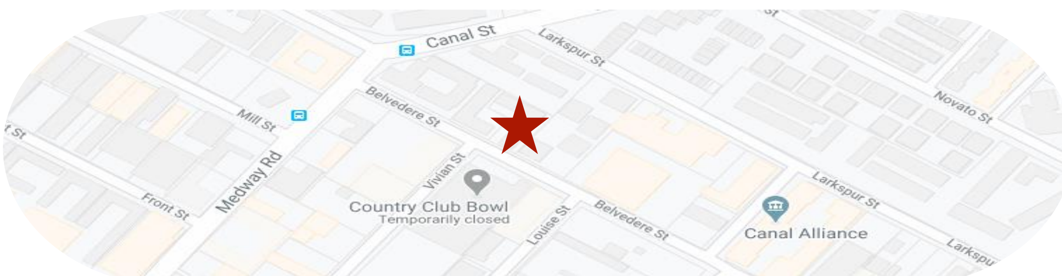
This strategy expands on Canal's existing approach – ownership and management of smaller buildings in the neighborhood. Benefits of this approach include improved quality of housing and property management and reduced rents through public subsidies. Canal would incur all the risk associated with this approach, and it would potentially exacerbate overcrowding, but it provides the organization with the most control over both process and outcomes.

This small-scale approach is consistent with the types of buildings that could be available for acquisition in the Canal. Most residential buildings in the Canal are multi-family, built before 1970, with fewer than 50 units.





A recent sale of a hypothetical small building was used to test this approach. The Larkspur Villa Apartments, located close to the Canal Alliance offices at 150 Belvedere Street, was built in 1965 and has 28 one-bedroom, one-bathroom units, each 500 sq. ft. The building sold in May 2018 for $5.8M, at approximately $207,000 per unit.



What would it cost?

The primary factors driving Canal's acquisition opportunities are the purchase price and available financing. Based on a hypothetical sale price of $5.8M, potential renovation costs totaling $1.4M ($50,000 per unit), a 5% developer fee and an additional 6% in soft costs, the full cost to purchase this building would be just under $8M.

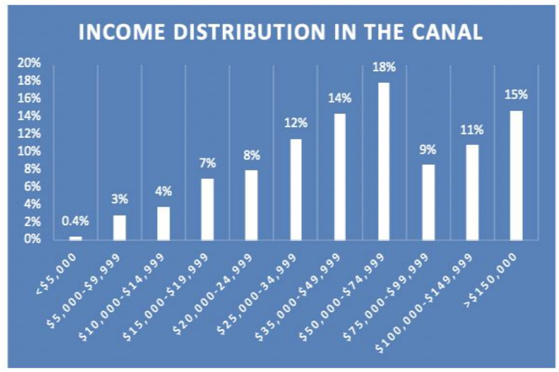
Units		1 unit	28 Units
Purchase Price		207,143	5,800,000
Rennovation		50,000	1,400,000
Developer Fee	5%	12,857	360,000
Other Soft Costs	6%	15,429	432,000
Total		**285,429**	**7,992,000**

What would the rent be?

One of Canal's motivating factors in pursuing this approach is to ensure affordable rents for community residents. These units would rent for around $2,000 per month ($2,150 for Section 8) in the current market, affordable for a three-person household earning 65% of the Median Household Income (MHI), or just under $95,000 per year. This is likely challenging for a majority of Canal residents based on the district's household income distribution.

Estimated Market Rent (1 br)		2,000
Section 8 Rent		2,150

Marin County Median Income (3 person Household)	Income	Affordable Rent
100%	145,100	3,023
65%	94,315	1,965
60%	87,060	1,814
50%	72,550	1,511
30%	43,530	907



The income distribution in the District has two peaks, as the majority Hispanic population overlaps with the minority White population. A majority of Hispanic households in the Canal earn between $35,000 and $75,000 per year, between 25% and 50% of the MHI. In order to serve families at the high end of this range, rents would have to be set at approximately $1,500 or less per month.

How much could Canal borrow?

The amount of money Canal can borrow to finance this purchase will depend on where it chooses to set the rent. Setting a market rent at $2,000 per month, or 65% of the MHI, will result in a total funding gap of just over $3.4M (or $121,500 per unit). Setting a lower rent at $1,500 per month, or 50% of the MHI, will decrease Canal's maximum per unit loan amount and increase the total funding gap by over a million dollars to almost $4.17M.

Estimated Market Rent (1 br)		2,000
Section 8 Rent		2,150

Marin County Median Income (3 person Household)	Income	Affordable Rent	Max Loan Amount	Funding Gap/unit	Funding Gap Total
100%	145,100	3,023			
65%	94,315	1,965	**$177,519.41**	107,909	3,021,456
60%	87,060	1,814	**$163,864.07**	121,564	3,403,806
50%	72,550	1,511	**$136,553.40**	148,875	4,168,505
30%	43,530	907	**$81,932.04**	203,497	5,697,903

How should Canal staff this approach?

In order to implement this approach, Canal should expect to eventually hire at least two full-time staff: a Real Estate Project Manager and a Property Manager.

Real Estate Project Manager (Target salary range $75,000 to $95,000)
Job Description

- Provide strategic guidance to organization on financial management and real estate projects, including purchasing, financing, and construction
- Identify and evaluate potential buildings to purchase
- Prepare financial documents for potential purchases including budgets and forecasting, sources and uses, real estate pro forma and cash flows
- Coordinate financing and permitting, and oversee construction
- Ensure timely and cost-effective completion of projects

Ideal Qualifications

- Minimum 4 years of nonprofit housing real estate experience
- Understanding of real estate development process
- Ability to design and build real estate pro forma
- Basic understanding of nonprofit finance and organization
- Ability to manage multiple projects with competing deadlines
- Understanding of housing needs of Bay Area immigrant communities

The Real Estate Project Manager will typically be funded by development fees that are earned when a project is completed. However, earned fees must cover the cost of exploring several projects that will fail to materialize, and in starting up this program, Canal must be prepared to resource this position for several years before completing a project and earning a development fee.

	1 unit	5 units	10 units	28 units
Developer Fee	12,857	64,286	128,571	360,000

Example of development fee structure on multi-family project

Property Manager (Target salary range $55,000 to $75,000)

Job Description

- Supervise and manage all leasing of rental units
- Collect rent and manage all delinquencies
- Maintain occupancy by retaining residents and successful marketing
- Coordinate resident activities and correspondence
- Provide resident customer service resolving any habitability concerns
- Oversee all maintenance, including contractor management
- Contact and negotiate with vendors, manage all capital improvement
- Ensure property reporting is complete and timely
- Operate within budget and purchasing guidelines

Ideal Qualifications

- High School Diploma/GED required; some college beneficial
- Minimum 1-3 years of multi-family property management experience
- Proficiency with Microsoft Suite and property management software
- Ability to travel between sites; CA driver's license beneficial
- Understanding of Canal District immigrant community
- Spanish fluency required
- Certified Property Manager (CPM) license beneficial

The Property Manager is typically funded through rental revenue (industry average is 10% of rents), which represents approximately one quarter of the overall operating expenses for multi-family properties. Actual costs can vary significantly depending on several factors. To support a full-time staff person, Canal would need to acquire 40+ units to ensure sufficient funding and efficiency. While Canal might be able to initially understaff this position with a part-time employee or existing employee with expanded scope, poor management will risk tenant dissatisfaction and diminished organizational reputation in the community. Canal will also have the option of contracting with a third-party property management company.

Next Steps

Canal is already beginning to actively monitor potential housing acquisition opportunities in the District, so bringing in additional expertise to manage this approach is paramount. Canal does not need to immediately hire a Real Estate

Project Manager, however, as the initial scoping and financial forecasting can be conducted by a paid consultant, which will help limit Canal's costs while the program is taking shape. Similarly, given Canal's current portfolio of 12 units, Canal can expand the scope and capacity of existing part-time staff to ensure quality management in the near term. While this approach can buy Canal time over this next year, eventually the organization will need to hire for these positions to ensure sufficient capacity and expertise beyond the CEO.

A hypothetical task list for moving forward with this approach over the next year includes the following:

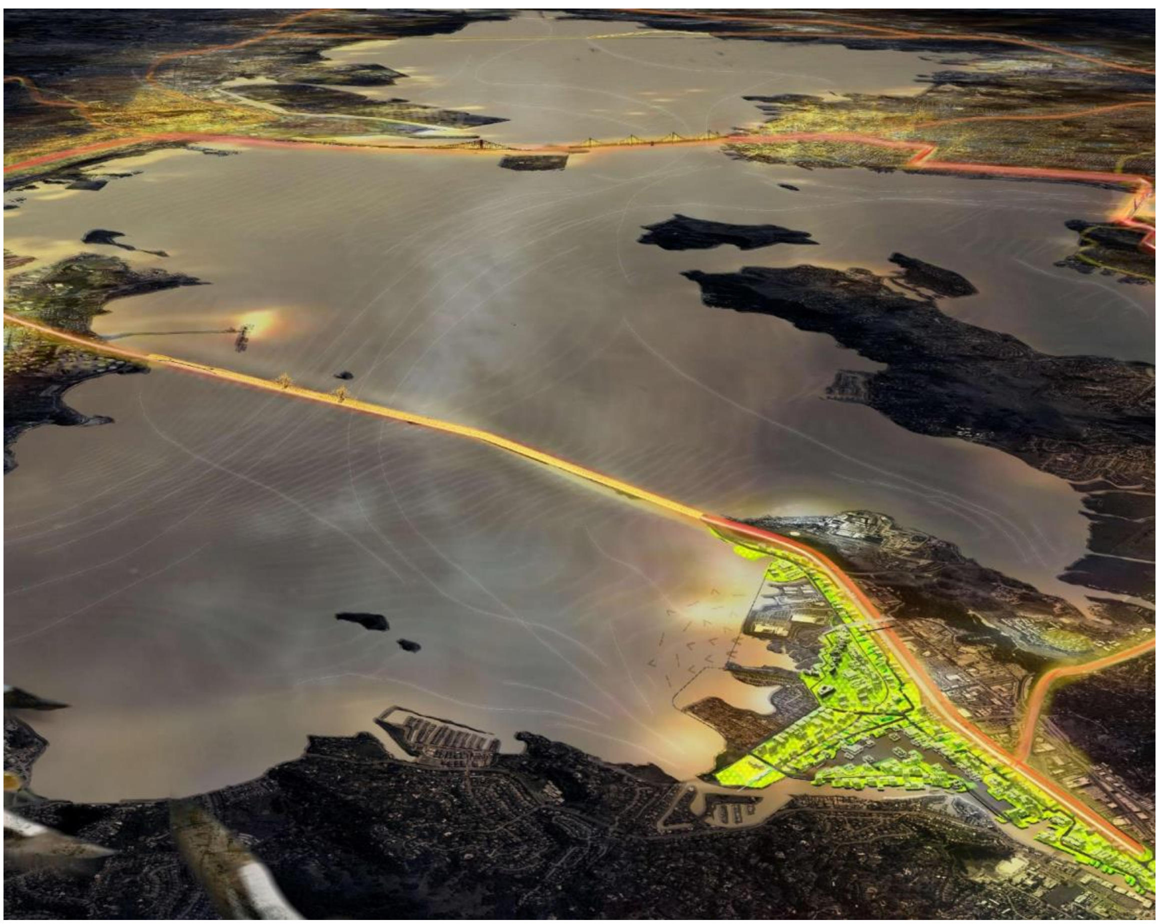
- Engage a consultant for six months to conduct a property analysis and to evaluate potential specific projects, with the following deliverables:
    - Analysis of publicly-owned properties in the District
    - Valuation of other buildings in the HOA where Canal currently owns units, with strategy to achieve majority-owner status
    - Develop project proformas for specific acquisition opportunities
- Develop fundraising strategy for acquisition and rehab:
    - CFO can develop gap funding strategy for prospective purchase
    - CEO can meet with target foundations to secure commitments
    - Development Director can develop major donor campaign
- Market interest to existing property owners
    - CEO, with support of consultant, can initiate dialogue with current private owners of target properties to gauge interest in selling
    - CEO/CFO/consultant can meet with City and County to explore opportunities to acquire publicly-owned property
- Ensure satisfactory property management
    - Identify existing staff with additional capacity and skill
    - Provide training and capacity-building (certification is beneficial)
    - Establish internal property management standards and processes
    - Implement property management program to meet needs of existing tenants and test ability to expand the portfolio

While the specific budget for consultant services for this startup phase will vary depending on the consultant selected, we estimate that a budget of $50,000 to $75,000 would be sufficient to support a project consultant to undertake the tasks listed above and evaluate several potential investment opportunities.

CONCEPT SIX: PLACEMAKING AND CLIMATE RESILIENCE

This strategy addresses an issue that consistently came up in stakeholder interviews for this project – the existential threat of climate change and sea level rise, and the risk of flooding and displacement of the community.

While there has been significant work initiated at the local and regional levels to address sea level rise, Canal Alliance has not yet been meaningfully included in these efforts, nor are they currently oriented around resiliency for the community currently living there. Resilient By Design conducted a short-term design challenge in several Bay Area communities, including San Rafael, highlighting the possibilities to secure a resilient future for the community with dedicated, long-term investment, while local governments and nonprofits have begun work to restore the shoreline ecosystem. Yet the community remains vulnerable to periodic flooding, which is predicted to occur with increasing frequency, potentially rendering community investment in housing moot.



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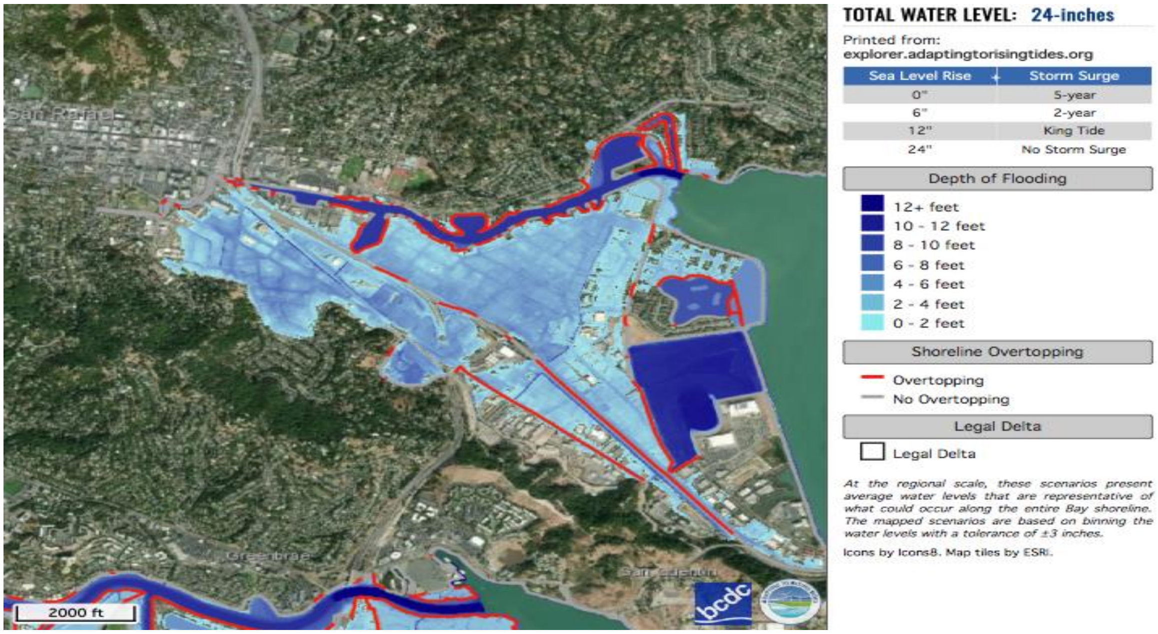
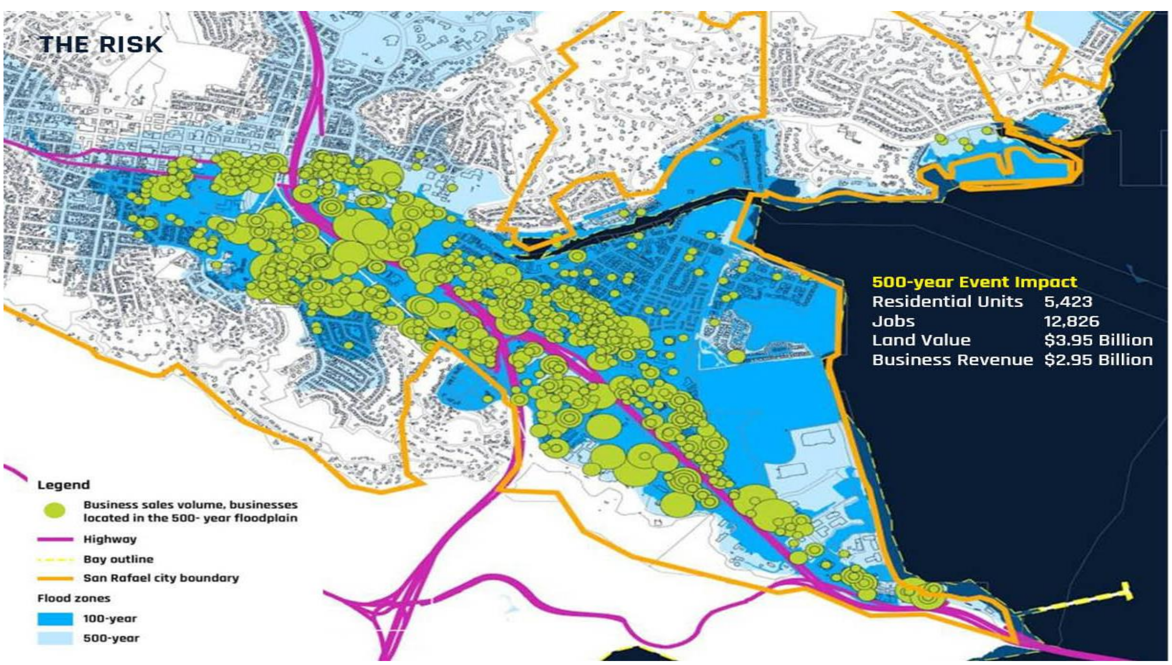
The Canal District in San Rafael is the number one "hot spot" for sea level rise in the entire Bay Area. Based on Bay Conservation and Development Commission analysis, the Canal is poised to see significant sea level rise and flooding by the year 2050. This is also the same risk posed by a typical five-year periodic flooding event, without considering incremental sea level rise.



This will have serious consequences for the community, impacting housing, jobs, land value and revenue, and ultimately threaten habitability.



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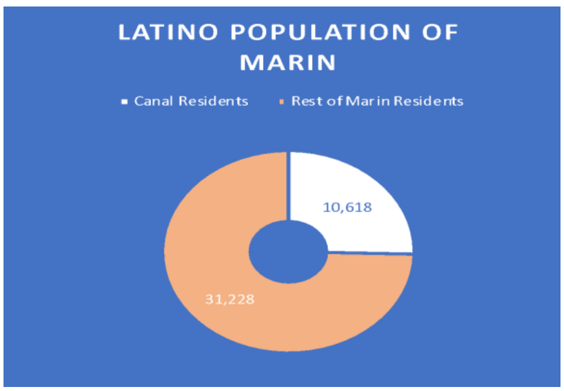
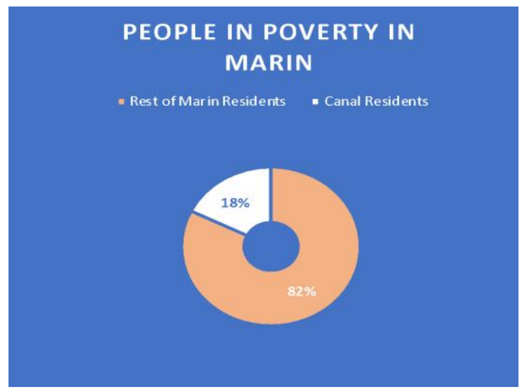
There is a growing movement around urban climate resiliency that is able to inform an approach centered around anti-displacement and housing stability. Placemaking campaigns have been effective where they align with community empowerment goals, facilitate leadership development and advance a long-term vision for the community. Organizations advocating on behalf of underserved communities are more frequently using a climate resilience frame that centers people and the infrastructure they need to thrive, in conjunction with technical engineering and natural environment.

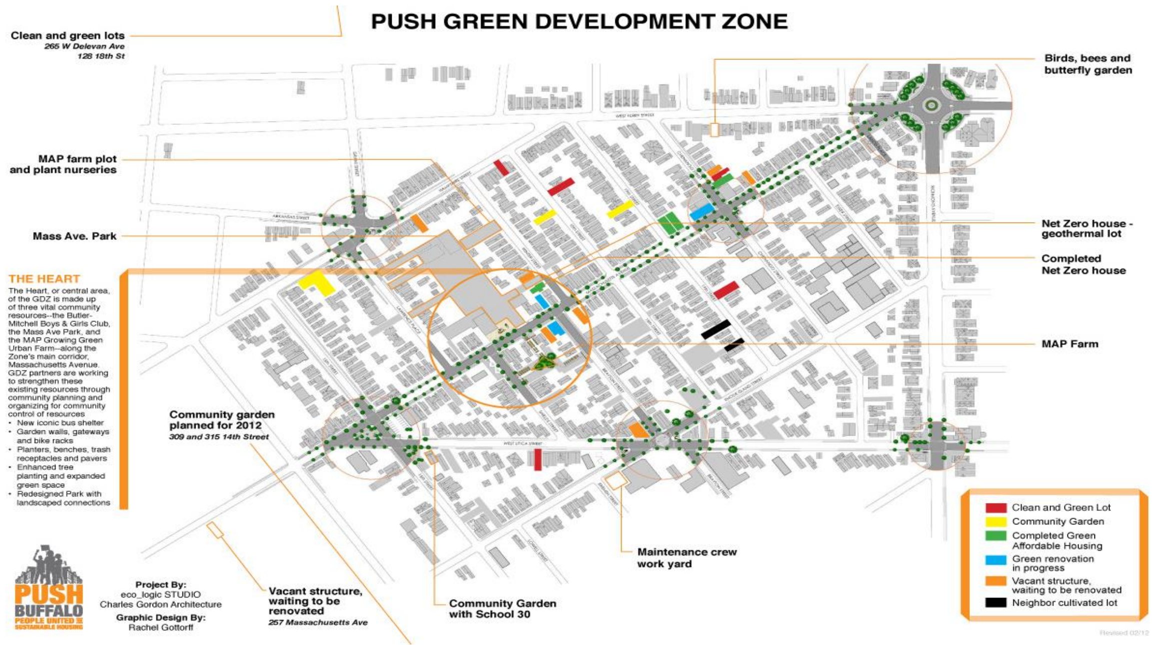




While just 5% of Marin's population lives in the Canal District, it is home to 34% of the county's Hispanic population and almost one fifth of all Marin residents living in poverty. This low-income, Hispanic immigrant community in the Canal is currently the most vulnerable to flooding and sea level rise, and have the least access to climate resiliency resources, safe and stable housing being paramount.

The are several potential placemaking and climate resilience models that can further inform Canal's approach. Community-based organizations have been influential in driving housing- and parks-centered climate resiliency efforts, ranging from large infrastructure investments to smaller-scale initiatives.

One particular organization that might serve as a useful model for Canal is PUSH Buffalo, a community-based affordable housing service organization that develops and provides housing and advocates for climate justice, with an emphasis on workforce development and community-based planning. PUSH's Green Development Zone is an example of such placemaking efforts.



How should Canal Alliance resource this approach?

While Street Level's scan and analysis of available potential resources has been initially limited, there appears a clear window for funding and support. City, county and regional government all appear at the ready to partner with Canal Alliance on climate resiliency efforts, including local specific planning work with the City that could provide initial funding. Canal Alliance can supplement this with foundation grants and individual and corporate donor support, and quickly establish working partnerships with local environmental and technical organizations. Canal Alliance is an ideal funding partner for collaborative work with mainstream environmental organizations.

How should Canal Alliance staff this approach?

In order to implement this approach, Canal should hire at least two full-time staff: a Community Development Manager and a Climate Justice Organizer.

Community Development Manager (Salary range $65,000 to $85,000)
Job Description

- Provide strategic guidance to organization on community planning and development strategies, with a focus on housing and anti-displacement
- Manage and oversee work related to Canal District Specific Plan, and integration with Placemaking strategy that incorporates housing
- Support CEO in climate resilience and anti-displacement policy advocacy

Ideal Qualifications

- College degree with focus on urban or regional planning required; Master's degree in city or community planning beneficial
- Minimum 3 years of experience in city or community planning
- Experience with affordable housing development and real estate a plus, as is experience with tenant organizing and green infrastructure
- Understanding of Canal District immigrant community

Climate Justice Organizer (Salary range $45,000 to $65,000)
Job Description

- Work with leadership to develop and implement climate education and organizing strategies, such as Canal Climate Justice Working Group
- Develop and conduct leadership trainings and build capacity within community, and especially youth, to mobilize for climate justice
- Coordinate and conduct organizing events, develop outreach materials, plan and facilitate informational sessions, supervise phone banks, and conduct canvassing as public health and safety allow
- Mobilize key constituents to support Canal leadership and advocate for climate resilience and anti-displacement policies and investment

Ideal Qualifications

- College degree or equivalent of at least 2 years organizing experience
- Knowledge of environmental and climate justice issues facing at-risk communities, and understanding of Canal's immigrant community
- Advocacy and graphic design experience a plus
- Spanish fluency required

What are the risks of inaction?

As Canal's leadership has realized, failure to take action on climate resilience is simply not an option. The community is already vulnerable to impacts from flooding, and if the habitability of the Canal is not preserved, it is clear that the community will be facing pressure for a "managed retreat." On the other hand, should the community see significant green infrastructure and investment without Canal's leadership to ensure housing stability for the existing population, some form of "climate gentrification" is all but assured.

Next Steps

Canal is already beginning to actively monitor and solicit funding opportunities for climate resilience in partnership with local government agencies, and the CEO is already participating in local Climate Action Plan efforts. The initial task is to create a fundraising plan to resource this approach, including a mix of private and public grants, fee-for-service contracts, and individual donors. Canal should fill one of the needed staff positions as soon as possible, given that the organization needs additional climate resilience expertise and capacity to alleviate CEO pressure. Consultants have developed a Climate Resilience Resource Plan (see Appendix 2), which provides some initial direction for fundraising, scoping and partnership development.

APPENDICES

APPENDIX 1.
HOUSING PROGRAM CONCEPTS – KEY ELEMENTS

Elements	Acquire & Rehab Small Buildings	Partnership to Acquire & Rehab	Partnership for New LIHTC Development	Partner with Habitat for New Ownership	Convert to Limited Equity Housing Co-ops	Placemaking & Climate Resilience
New Units?	No	No	Yes	Yes	No	Hopefully
Affordable at 50% AMI?	Maybe	Unlikely	Yes	Maybe	Maybe	N/A
Quality Maintenance?	Yes	Probably	Yes	Probably	Maybe	N/A
Permanent Affordability?	Yes	Maybe	Probably	Yes	Maybe	N/A
Community control?	Yes	Maybe	Unlikely	Maybe	Maybe	Hopefully
Financially viable?	Yes (at small scale)	Maybe (up to partner)	Yes (with tax credit)	Maybe (up to Habitat)	Maybe (with CDFI loan)	Yes
Fundraising potential?	Yes (strong "ask")	Maybe (less compelling)	Maybe (less compelling)	Maybe (volunteers)	Maybe (different "ask")	Definitely (very compelling)
Political capital/ standing?	Moderate	Moderate	High	Low	Low	High
Other/Misc.	Highest risk, could increase overcrowding	Private investor "land bank" option	Very complex, limited ownership	Lowest risk, small scale, transformative	Many challenges but can be very empowering	Only strategy that deals with existential risk

APPENDIX 2.
CLIMATE RESILIENCE RESOURCE PLAN

Funding Opportunities

Funding Source	Program	Scope	Partnership Required	Scale	Timeline
California Strategic Growth Council	Transformative Climate Communities (TCC) Program	Place-based grants funded by CA cap-and-trade; funds community-led development and infrastructure projects, such as housing, urban greening, and health; disadvantaged communities are priority.	Yes. Applicants must form a Collaborative Stakeholder Structure with nonprofits, local government and other networks.	City-specific grants, 2-3 grants each cycle, $23-33M per grant	Round 4 in early 2021
Ocean Protection Council	Proposition 68 – SF Bay Area Conservancy Climate Adaptation Grant Program	Funded by CA Parks & Water Bond of 2018; promotes community resilience to climate change; focus on youth; 15% reserved for severely disadvantaged communities.	No, individual nonprofits may apply, along with government agencies	SF Bay Area only, $11.5M total, $5.7M available this cycle, max grant of $1M	Rolling pre-app starting 1/1/21
SF Bay Restoration Authority	Measure AA – Community Grants Program	Climate shoreline habitat restoration projects; priority for Economically Disadvantaged Communities (EDCs); funds community visioning, technical assistance, training, education and implementation.	No, individual nonprofits may apply	Locale-specific, 2-3 grants each cycle, up to $100k per grant	Rolling (but for current cycle, pre-application due 12/1/20)
PG&E	Better Together Resilient Communities Grant Program	Environmental justice grants focused on flood prevention and sea level rise in low-income communities.	No, individual nonprofits may apply	Locale-specific, 3-4 grants each cycle, up to $100k per grant	Current cycle RFP due 9/7/20

Partnership Opportunities

Organization	Contact	Scope	Potential Partnership
State Coastal Conservancy	Marilynn Latta, Project Manager marilyn.latta@scc.ca.gov Shalini Kannan, Project Manager shalini.kannan@scc.ca.gov	SF Bay Program	Support for Prop 68 funding, research , data, and monitoring
County of Marin	Chris Choo, Principal Watershed Planner Cchoo@marincounty.org	Marin County	Support for TCC and other grant programs, County Climate Adaptation Plan partnership
Bay Area Regional Collaborative	Allison Brooks, Executive Director Abrooks@bayareametro.gov	Joint Policy Committee for MTC, ABAG, BCDC; Resilient by Design; climate resilient housing	All support and resources related to climate resilience; connections with mainstream environmental orgs, regional government
Greenlining Institute	Sona Monhot, Env. Equity Program Manager sonam@greenlining.org	Based in Oakland, statewide focus, EJ advocacy	Technical assistance, TCC grant funding, future Climate Resilience Bond funding