



Housing and Federal Grants Division 2024 - 2025 Application for Funding Community Development Block Grant Program

This application is for nonprofit organizations and government entities in Marin County, California who would like to apply for federal Community Development Block Grant program funds for Public Services or Community Infrastructure/Capital Improvements. Please refer to the [Application Guidelines](#) released on January 22, 2024 for detailed information about qualifications and application requirements. Applicants may use this [prep tool](#) for the long-form questions in order to save their responses and copy/paste into this application.

The deadline to apply is **5:00 p.m. Friday, February 16**. Applicants will receive a copy of their submitted application to the email address entered.

Indicate type of project. If your project allows, you may apply under multiple categories. (See Application Guidelines for more information)

Public Services (CDBG)

Organization (Fiscal Sponsor) General Information

Organization (Fiscal Sponsor)/Agency Name

Legal Aid of Marin

Mailing Address

1401 Los Gamos Drive, Suite 101
San Rafael, California, 94903

Website (if applicable)

www.legalaidmarin.org

Organization DUNS#

052961257

Executive Director/CEO

Laura McMahan

Email Address

lmcmahan@legalaidmarin.org

Phone Number

(410) 949-6505

Project General Information

Program/Project Name

Keeping Marginalized Marin Tenants Housed

Program/Project Site Address

1401 Los Gamos Drive, Suite 101
San Rafael, California, 94903

CDBG Funding Amount Requested (Minimum request amount: \$15,000)

135000

Application Contact Person

Laura McMahan

Title of Contact Person

Executive Director

Contact Email Address

lmcmahan@legalaidmarin.org

Contact Phone Number

(410) 949-6505

To determine if your project is located in a Special Flood Hazard Area as indicated by FEMA, visit [FEMA Flood Map Service Center](#). (Save a copy of the Dynamic Map and upload at the end of this application.)

Is this project located in a Special Flood Hazard Area as indicated by FEMA?

No

For CDBG Public Facilities/Improvements applications, if the project is located in a **Regulatory Floodway it is not eligible for funding**. Public Facilities/Improvements projects located in a Special Flood Hazard Area require flood insurance to qualify for funding.

Project Specifics

Planning Areas Served: Indicate what geographic area(s) the requested funding will serve.

Novato San Rafael County Other

Is your organization receiving other County of Marin funding for this project?

Yes

Funding Amount

305330

Date Funding Received

Monday, July 1, 2024

Funding Source

Marin County Community Development Agency

Funding Amount

60000

Date Funding Received

Monday, July 1, 2024

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

Legal Aid of Marin (LAM) is the pre-eminent legal services organization in Marin County. We provide no-cost, holistic, civil legal services and resources to thousands of Marin County residents experiencing poverty and individuals who are currently, or have historically been, marginalized.

Our mission is to create an equitable Marin by empowering the community through legal representation, advocacy, and education. We envision an inclusive Marin with equal justice and opportunity for all.

Our service areas include: eviction defense and homelessness prevention legal services; wage claims and employment law; and fines and fees alleviation. Staff members work collaboratively to bring legal assistance to the communities we serve by engaging in outreach to places where our clients live, work, and gather in partnership with trusted community-based social services organizations across Marin. We represent immigrants, people of color, veterans, individuals with disabilities, and members of other marginalized communities.

In 2024, LAM provided eviction defense and homelessness prevention services including brief advice, counsel, limited scope legal services, settlement negotiations with and without litigation, and full scope representation in Marin Superior Court. Our services prevented loss of current housing, facilitated "soft landings," preserved access to housing, intervened in illegal behavior by landlords relating to cost and conditions, enforced rights to safe and habitable housing, organized tenants, and increased housing stability for over 900 low-income tenants. LAM also represented 30 tenants living on a ranch in rural West Marin in an ongoing impact litigation case with co-counsel from the nonprofit and private sectors. These efforts kept critically marginalized communities housed and increased housing stability across Marin County. LAM is the only organization in Marin providing no-cost eviction defense and homelessness prevention legal services to tenants.

LAM's employment and workers' rights program represents low-wage workers to recover stolen wages and pursue other applicable remedies for victims of workplace crime. LAM has a steady stream of cases involving workers whose employers did not pay them fully or at all for their work. LAM undertakes cases against employers who hired day laborers (often immigrants) and used illegitimate excuses (like deeming them independent contractors) or made threats of exposing their immigration status to avoid compensating them. Since 2019, LAM has recovered over \$2.5 million in unpaid wages on behalf of low-income Marin workers and we continue to be the pre-eminent voice for wage justice in Marin.

Each year, LAM partners with Marin Superior Court to operate Marin Community Court and helps hundreds of participants obtain waiver of fines and fees preventing them from economic self-sufficiency. After completing restorative community service, participants walk away from debt incurred from traffic citations and lifestyle infractions, clearing the way to have their driver's licenses reinstated in many cases. Started in 2012, Marin Community Court is a poverty alleviation powerhouse that continues to help launch low-income Marin residents out of overwhelming debt and lays the groundwork for greater economic empowerment. Marin Community Court is a true testament to the power of second chances.

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.

This project, entitled, "Keeping Marginalized Marin Tenants Housed," will benefit the community by increasing housing stability and reduce evictions for low-income tenants through direct supportive housing legal services, community-based outreach, and education.

The following services will impact an estimated 4,000 low-income tenants during the grant period:

1. Education – Develop and disseminate Know Your Rights presentations, unlawful detainer resources, tenant organizing guides, and self-help materials to support low-income renters;
2. Outreach – In partnership with community-based organizations across Marin County, conduct 250 outreach and legal intake events where potential clients live, work, and gather, reaching an estimated 2,500 Marin residents;
3. Brief advice and counsel – Advise clients on laws relevant to their case, analyze cases, and provide substantive advice on next steps, methods of self-advocacy, and legal options;
4. Limited scope legal services – Represent tenants in pre-trial negotiations with landlords, provide drafting and filing assistance with pleadings, motions, and responses to opposing counsel, and help pro per tenants prepare defenses;
5. Full scope direct representation – Represent tenants in litigation, including settlement conferences, discovery, hearings, and at trial;
6. Provide targeted legal services and warm referrals to individuals living in encampments across Marin County, including, but not limited to, San Rafael and Novato;
7. Provide robust legal services to immigrant families living on ranches in rural West Marin; and
8. Recruit, train, and retain pro bono attorneys from the private sector to support housing legal services, including unlawful detainer mandatory settlement conferences.

Our legal services will directly benefit 1,500 low-income Marin tenants (in addition to the 2,500 additional Marin residents LAM will reach through our outreach efforts).

This program will be staffed full-time by LAM’s housing staff attorneys and bilingual legal assistants with oversight by the Managing Attorney and Executive Director. The Business Manager will prepare invoices and ensure fiscal compliance with grant requirements. The Director of Programs will support compliance, program design, grant reporting, and data analytics.

Which community priority does your project align with? (See Application Guidelines for descriptions) (check as many boxes as applicable)

Housing Support Services

Describe how your project aligns with these priorities.

LAM's services align with the housing support services guidelines by assisting individuals in accessing and maintaining stable housing. All of our housing clients live in Marin County and experience housing instability. Many are Latino and we serve many undocumented immigrants. We focus many of our outreach efforts in Marin City, where there is a large African American community, the Canal Neighborhood of San Rafael, where there is a large immigrant population, and encampments of unhoused people in Novato and San Rafael. We also provide outreach to and legal services for eligible clients in West Marin, a rural ranching and agricultural community. The communities we serve, as described above, are precariously housed and do not have the financial resources necessary to engage private legal representation. Additionally, LAM is the only qualified civil legal services provider with an office in Marin, so there is often no other legal services organization able to assist with housing or other legal matters in Marin County. Many of our clients are undocumented and may not have an understanding of how to utilize the legal system. Additionally, fear of deportation or housing instability may prevent the communities we serve from asserting their rights. Deep distrust of legal and government systems often prevent people from taking action against their landlords. The communities we serve have been generationally and systematically marginalized, resulting in large-scale inequity threatening access to stable and safe housing. LAM exists to break down these barriers to the greatest extent possible and provide housing support services that would not otherwise be available to Marin tenants. Housing supportive services keep communities safe and healthy.

Select HUD National Objective to be achieved with funding. Check all that apply.

Activities benefiting low and moderate-income persons. (LMI)

All projects funded are required to Affirmatively Further Fair Housing (AFFH) which is defined as taking "meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics."

How will this project Affirmatively Further Fair Housing?

LAM's outreach strategy involves identifying communities that are at higher risk for eviction (low-income tenants, Black and Brown tenants, tenants with disabilities, and tenants with children) and providing outreach and/or services to them where they live, work, and gather. LAM operates outreach and legal intake clinics throughout Marin County, including areas with higher rates of poverty and Black and Latine residents, such as the Canal neighborhood of San Rafael, rural West Marin, and Marin City. LAM leverages its strong partnerships with community-based social services providers, agencies, and other stakeholders, such as Community Action Marin (CAM), West Marin Community Services (WMCS), Phoenix Project, and North Marin Community Services (NMCS), which provide rental assistance to tenants and refer clients facing eviction to LAM. LAM also supports public housing tenants and tenants with Section 8 vouchers, who are more likely to be low-income and members of protected classes, and are therefore at higher risk of eviction.

LAM's affirmative marketing plan includes collaborating closely with agencies serving members of federally protected classes who are at risk for experiencing discrimination on the basis of race, color, national origin, religion, sex (including sexual orientation and gender identity), familial status and disability. We collaborate closely with Fair Housing Advocates of Northern California (FHANC) who has expertise in and provides legal services in matters arising from fair housing issues. Our plan also includes distributing bilingual flyers and know-your-rights materials in places where marginalized communities live, work, and gather, conduct outreach to raise awareness about housing rights, including where to get resources about anti-discrimination laws, placing radio ads on Spanish speaking radio stations, conducting trainings and presentations in English and Spanish in collaboration with community-based organizations, publishing social media ads targeted at racial/ethnic minorities and families with children, distributing outreach and promotional materials to trusted community-based social services organizations in Marin County (including the Canal, Marin City, and rural West Marin), and participating in public hearings, community meetings, forums, and gatherings designed to discuss and address disparities in access to housing in Marin County.

LAM provides meaningful access by conducting outreach across Marin County and in places where disparately impacted communities live, work, and gather. We have bilingual legal assistants and administrative staff who interpret for monolingual Spanish speakers. We ensure that our office is accessible to people with disabilities and does not impose a substantial burden on people who use public transportation. We also provide consultations and appointments via Zoom or by phone for people who cannot travel to our office or attend our outreach events.

LAM is committed to advancing racial equity by building and maintaining trust with communities who are and have been historically marginalized by laws and policies designed to divest them of economic, social, and political power.

We do not expect challenges in our attempts to affirmatively further fair housing, but will look forward to reporting our progress as this project proceeds.

All projects funded are required to conduct Affirmative Marketing. For more information about affirmative marketing, visit the [Marin County Federal Grants website](#) and scroll down to the Affirmative Marketing panel.

Refer to the [Current Marin County Income Limits](#) to determine income level for use in the table below.

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.

	Number
Moderate Income	100
Low Income	500
Very Low Income	800
Extremely Low Income	2600
TOTAL	4000

Notes or clarifying information on the unit count:

LAM is required to provide legal services to older adults age 60+ because they are presumed eligible under the Older Americans Act (and LAM receives legal services funding from Marin HHS AAA). This is why we have listed 100 moderate income persons as beneficiaries of this project.

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.

LAM’s services are provided to very low and extremely low-income individuals, as measured by the HUD Income Limits, and published by the U.S. Department of Housing and Urban Development. LAM uses intake forms to determine client eligibility that are printed in both English and Spanish. The form requires gross monthly income and household size. The household income includes the individual’s income, the individual’s spouse’s income where applicable, Cal WORKS, General Assistance, SSI, Pension & Retirement and “Other” income. Each applicant for services is asked to sign and attest to the truth of the information being provided.

Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project. The total number of beneficiaries should equal the total in the previous questions.

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native		
Asian		
Black or African American	500	
Native Hawaiian or Other Pacific Islander		
White	1500	
American Indian and White		
Asian and White		
Black and White		

	Total Number of Persons	Number Identifying as Hispanic
American Indian and Black		
Multi-Racial	2000	2000
TOTAL	4000	2000

Total Number of Persons (Must equal total identified under income level)

4000

Total Number Identifying as Hispanic

2000

Female-Headed Households (out of above total)

2000

Persons with Disabilities (out of above total)

400

Notes or clarifying information on the unit count:

N/A

PROJECT MANAGEMENT & FINANCIAL DATA

If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities.

Last funded by CDBG in FY 23-24, our past projects involved similar goals and activities as outlined above. For example, in 2023, LAM provided eviction defense and homelessness prevention services including brief advice, counsel, limited scope legal services, settlement negotiations with and without litigation, and full scope representation in Marin Superior Court. Our services prevented loss of current housing, facilitated “soft landings,” preserved access to housing, intervened in illegal behavior by landlords relating to cost and conditions, enforced rights to safe and habitable housing, organized tenants, and increased housing stability for over 1,400 low-income tenants. Through its housing policy advocacy, LAM supported habitability in housing for low-wage immigrant ranch workers living in West Marin, pushed for implementation of rent stabilization laws in the Town of Fairfax, protected the interests of unhoused community members living in encampments, organized around renter protections in Marin County’s Housing Element, and ensured compliance with AB 199 (legislation alleviating fines and fees). Housing staff provided eviction defense legal services valued at over \$2,000,000 to our clients, who live at or below the federal poverty guidelines and cannot afford the cost of hiring an attorney.

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

LAM has remaining unspent funds from the Marin County Board of Supervisors and Marin County Community Development Agency. LAM will expend the fund balance no later than December 2025.

Describe your organization's experience with administering grants and specifically federal grants.

LAM’s leadership team (Executive Director, Business Manager, and Director of Programs) has a combined 35 years of experience administering grants. In terms of federal grants, LAM received and administered CDBG funds between 2019 and 2024. LAM also administered a federal grant from the VA to provide housing legal services to veterans. Lastly, LAM administers funding from the State Bar of California and the Governor’s Office of Emergency Services Victims of Crime Unit, which often include federal pass through funds requiring compliance with federal requirements. LAM administers over 20 grants annually.

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

LAM’s Managing Attorney will supervise and manage this project with direct oversight by the Executive Director. The Director of Programs will support compliance, program design, grant reporting, and data analytics. The Business Manager will prepare invoices, budgets, and support financial compliance with CDBG requirements.

LAM’s Managing Attorney has decades of civil litigation experience and has overseen the provision of legal services in a variety of practice areas. LAM’s Executive Director has overseen and administered LAM’s programs since August 2022 and previously managed the LAM’s pro bono program. The Director of Programs has served in their current role since 2023 and has managed Marin Community Court, outreach initiatives, a driver’s license workshop, estate planning clinics, and pro bono recruitment. LAM’s Business Manager has 30 years of experience with funder compliance on both the nonprofit organizational side and the funder side.

Describe any recent or upcoming leadership transitions.

N/A

Describe any flexibility regarding your projects start/completion date.

LAM can be flexible regarding our project's start/completion date.

Required Attachments:

Attach 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 request.

 2025-2026 CDBG Budget.xlsx

Attach Organization Budget: : Upload your organization or fiscal sponsors annual budget.

 Legal Aid of Marin 2025 Approved Bu... .pdf

Attach Dynamic Flood Map

 FEMA Flood Hazard Map Pulled 2.19.... .pdf

Submission

Please review your responses above for accuracy.

Name and Title of person completing this application.

Laura McMahon, Executive Director

By checking this box

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

**Legal Aid of Marin
2025 Approved Budget**

12/18/2024	2024 Projected	2024 Budget	2025 Approved Budget	Increase / (Decrease)	Net Asset Drawdown
Income					
Individual donations	\$ 75,000	\$ 150,000	\$ 150,000	100%	
Corporate contributions	5,000	10,000	10,000	100%	
Marin County Division of Aging	35,500	28,000	28,000	-21%	
CalOES (workers' rights)	214,000	214,000	214,000	0%	
County of Marin CDBG	-	34,500	34,500		
County Community Development	60,000				30,000
County of Marin - Housing	305,000	206,400	305,000	0%	
State of California LIIG	131,376	-	-	-100%	
Other Income	49,187	26,000	45,000	-9%	
Events	192,991	150,000	160,000	-17%	
California Access to Justice	158,000	-	-		130,000
State Bar of CA: IOLTA	414,000	176,640	372,600	-10%	41,400
State Bar of CA: EAF	52,375	58,440	52,375	0%	
State Bar: Partnership Grants	227,058	80,000	100,000	-56%	127,058
State Bar: Consumer 3 year	-	-	-		151,549
Legal Services for Veterans	-	90,000	-		
Kaiser Permanente	75,000	-	100,000		
Marin Community Foundation	1,018,533	475,000	-	-100%	359,000
Marin Community Service Fund	8,000	20,000	10,000	25%	
Marin Non-Profit Community Partners	20,000	30,000	25,000	25%	
Bank of Marin	2,500	2,500	2,500	0%	
Duckworth-Dixon Charitable Fund	30,000	-	-		
Bigglesworth Family Foundation	20,000	25,000	20,000	0%	
West Marin Fund	10,000	-	-		
Van Loben Sels	25,000	25,000	25,000		
First Citizens Bank	10,000	-	10,000		
VW Lackey Fund	5,000	10,000	15,000	200%	
Total Income	\$ 3,143,520	\$ 1,811,480	\$ 1,678,975	-46.6%	\$ 839,007
Expenses					
Salaries, Taxes and Benefits	\$ 1,768,819	\$ 2,099,331	\$ 1,980,445	12%	
Audit fees	23,340	23,340	24,040	3%	
Interns	15,000	15,000	15,000	0%	
Consultant, IT	16,258	16,080	16,258	0%	
Consultant, Other	38,742	50,000	50,000	29%	
Sub-Grants	98,605	85,915	25,955	-74%	
Client case costs (was: litigation costs)	7,309	9,000	9,000	23%	
Rent	118,530	151,998	137,061	16%	
Supplies	30,314	25,674	25,674	-15%	
Telecommunications	35,434	32,383	35,434	0%	
Postage and delivery	1,600	1,600	1,600	0%	
Printing and copying	1,427	8,000	2,000	40%	
Equipment Rent/Maintenance	16,562	10,000	16,562	0%	
Advertising/Marketing/Web	5,432	4,000	5,000	-8%	
Local Travel & Meetings	6,239	8,000	8,000	28%	
Conferences/prof. dev.	9,727	10,000	10,000	3%	
Books & publications (subscriptions, legal library)	22,429	21,445	21,445	-4%	
Payroll Processing	7,811	6,622	8,045	3%	
Insurance	12,310	9,655	12,310	0%	
Online Credit Card Fees	3,868	5,000	4,000	3%	
Membership & Fees	12,310	13,400	13,400	9%	
Other Expenses	146,412	4,500	9,000	-94%	
Event Expenses	59,854	50,000	60,000	0%	
Total Expenses	\$ 2,458,332	\$ 2,660,943	\$ 2,490,230	1.3%	
Surplus/(Deficit)	\$ 685,188	\$ (849,463)	\$ (811,255)		\$ 839,007
Beginning Net Assets	\$ 2,867,633		\$ 3,552,821	Net Deficit:	\$ 27,752
Ending Net Assets	\$ 3,552,821		\$ 2,741,566		

Public Services Project Budget Template

Organization Name: Legal Aid of Marin
Project Title: Keeping Marin Families in their Homes

Date: February 19, 2025

INCOME:	Federal Grants Request	Other Funding Sources	In Kind	Total Proposed Project Income
<i>Committed</i>				
Foundations:				
<i>(Add rows)</i>				
Government: State		\$ 210,595.00		\$ 210,595.00
Marin County		\$ 305,330.00		\$ 305,330.00
<i>(Add rows)</i>				
Corporations:				
<i>(Add rows)</i>				
Individual Contributions: (list total):				
Earned Income:				
<i>(Add rows)</i>				
Other (specify): MCF		\$ 218,000.00		\$ 218,000.00
Private Foundations		\$ 50,000.00		\$ 50,000.00
<i>(Add rows)</i>				
Subtotal, Committed Income		\$ 783,925.00	\$ -	\$ 783,925.00
<i>Uncommitted</i>				
Federal Grants Request	\$ 135,000.00			\$ 135,000.00
Other Foundations:				
<i>(Add rows to list other Foundations)</i>				
Government:				
Marin County				
<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	\$ 135,000.00	\$ -	\$ -	\$ 135,000.00	
Other:					
Earned Income:					
<i>(Add rows)</i>					
Subtotal, Earned Income		\$ -	\$ -	\$ -	
Grand Total Income	\$ 135,000.00	\$ 783,925.00	\$ -	\$ 1,053,925.00	

EXPENSES (Add rows to list other expenses)	Federal Grants Request	Other Funding Sources	In Kind	Total Proposed Project Expenses
Personnel Expenses				
Managing Attorney (% FTE: <u>.25</u>)	\$ 37,500.00	\$ 75,000.00		\$ 112,500.00
Program Director (% FTE: <u>.05</u>)	\$ 5,500.00	\$ 104,500.00		\$ 110,000.00
Staff Attorney .25 FTE	\$ 22,500.00	\$ 247,500.00		\$ 270,000.00
Bilingual Legal Assistant .5	\$ 34,830.00	\$ 104,490.00		\$ 139,320.00
Benefits (@ %: <u>20</u>)	\$ 20,066.00	\$ 106,298.00		\$ 126,364.00
Subtotal Salaries and Benefits	\$ 120,396.00	\$ 637,788.00	\$ -	\$ 758,184.00
Contracted Services				
Professional Fees				
Project Consultant				
<i>(Add rows to list other contracted expenses)</i>				
Subtotal Contracted Services	\$ -	\$ -	\$ -	\$ -
Direct Project Related Expenses				
Rent	\$ 8,428.00	\$ 44,645.00		\$ 53,073.00
Insurance	\$ 267.00	\$ 7,023.00		\$ 7,290.00
Supplies	\$ 893.00	\$ 23,407.00		\$ 24,300.00
Technology	\$ 3,229.00	\$ 16,947.00		\$ 20,176.00
Equipment Rent	\$ 393.00	\$ 10,407.00		\$ 10,800.00
Client Case Costs		\$ 5,000.00		\$ 5,000.00
Travel	\$ 60.00	\$ 1,560.00		\$ 1,620.00
Professional Development	\$ 387.00	\$ 9,873.00		\$ 10,260.00

Marketing	\$ 247.00	\$ 6,503.00	\$ 6,750.00
Telecommunications	\$ 373.00	\$ 9,721.00	\$ 10,094.00
Memberships	\$ 327.00	\$ 8,583.00	\$ 8,910.00
Subtotal, Direct Project Related Expenses	\$ 14,604.00	\$ 143,669.00	\$ 158,273.00
Indirect Expense (specify % in column A below)			
15.00%		\$ 133,692.00	\$ 137,468.00
Fiscal Sponsorship Fee (specify % in column A below)			
			\$ -
Grand Total All Expenses	\$ 135,000.00	\$ 915,149.00	\$ 1,053,925.00

National Flood Hazard Layer FIRMette



122°32'53"W 38°1'5"N



Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

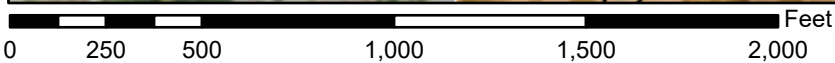
SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
		Area with Reduced Flood Risk due to Levee. See Notes. <i>Zone X</i>
		Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard <i>Zone X</i>
		Effective LOMRs
GENERAL STRUCTURES		Area of Undetermined Flood Hazard <i>Zone D</i>
		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance
		17.5 Water Surface Elevation
		Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
MAP PANELS		Jurisdiction Boundary
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
		Digital Data Available
		No Digital Data Available
		Unmapped
		The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.



This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **2/19/2025 at 9:25 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



1:6,000

122°32'15"W 38°0'36"N