



Agenda Item No: 6.a

Meeting Date: April 21, 2025

## SAN RAFAEL CITY COUNCIL AGENDA REPORT

Department: Community and Economic Development

Prepared by: Micah Hinkle, Director  
Alexis Captanian, Housing Manager

City Manager Approval:  \_\_\_\_\_

**TOPIC** COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

**SUBJECT** RESOLUTION RECOMMENDING COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROJECT FUNDING FOR THE FISCAL YEAR 2025-2026 TO THE MARIN COUNTY BOARD OF SUPERVISORS

### RECOMMENDATION:

Staff recommends that the City Council adopt a resolution recommending Community Development Block Grant (CDBG) project funding for Fiscal Year (FY) 2025-26 to the Marin County Board of Supervisors.

### BACKGROUND:

The Community Development Block Grant (CDBG) is a federally funded program administered by the U.S. Department of Housing and Urban Development (HUD) designed to enhance local quality of life by supporting essential community-based projects. CDBG funding prioritizes the creation and preservation of affordable housing, improvements to community infrastructure and facilities, and the provision of critical public services benefiting residents in need.

In 2023, the City of San Rafael entered into a cooperative agreement with the County of Marin to coordinate the allocation and management of CDBG funds more effectively. Through this partnership, Marin County is organized into three distinct planning areas: Countywide, the City of San Rafael, and the City of Novato. Funding recommendations across these planning areas are guided by a countywide Priority Setting Committee (PSC), composed of elected City and Town Council representatives, a County Supervisor, and local community members representing federally protected classes—including individuals of diverse races, religions, national origins, genders (including gender identity and sexual orientation), disabilities, and familial statuses—in accordance with fair housing regulations. San Rafael City Councilmember Rachel Kertz currently serves on the PSC. Attachment 3 contains the roster of PSC members for 2025-26.

Under this cooperative arrangement, the City of San Rafael is responsible for reviewing and recommending allocations for CDBG-funded projects specifically benefiting the San Rafael community. The process consists of the San Rafael City Council forwarding its recommendations to the PSC, which then incorporates San Rafael's recommendations along with proposals from the other two planning areas into comprehensive recommendations for consideration by the Marin County Board of Supervisors (BOS).

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FOR CITY CLERK ONLY

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In June 2025, the BOS will conduct a public hearing to review and formally act on these combined funding recommendations. Following approval by the BOS, the finalized funding plan will be submitted to HUD for authorization, ensuring strategic investment in projects that effectively address community needs and comply with federal guidelines.

The CDBG program has a minimum grant size of \$15,000 per project per year, and Countywide projects may receive funding from each planning area to bring their grant amount up to \$15,000. Federal regulation requires that the majority of funds be spent on housing and community infrastructure/capital projects. The funding is allocated formulaically by HUD to entitled cities and counties. Three factors are included in the San Rafael Planning Area allocation formula: population, overcrowding, and poverty. The San Rafael Planning Area is expected to receive approximately \$481,541 in CDBG funding.

### **ANALYSIS:**

#### **Evaluation Guidelines**

The Priority Setting Committee, County and City staff evaluated all applications received based on the criteria listed below:

HUD National Objective Thresholds:

- Benefit low- and moderate-income persons.
- Prevent or eliminate blight or meet other community development needs for low- and moderate-income persons.

Last year, the PSC established the following additional criteria:

- Support projects that affirmatively further fair housing and have the commitment and capacity to engage in affirmative marketing.<sup>1</sup>
- Prioritize projects that serve members of protected classes as defined by HUD.
- Prioritize projects that serve low-income persons.

Project Evaluation Criteria:

- Readiness—can awarded funds be completely expended during the grant year?
- Sustainability—does the organization have the capacity to sustain a project or program beyond this federal funding period?
- Effectiveness and Accountability—does the organization have the capacity and track record to effectively execute the project and administer federal funds?
- Prioritize projects with the greatest impact.

In addition to the criteria set forth by HUD, the PSC approved establishing two additional priorities for funding CDBG and HOME housing projects:

- Family Housing<sup>2</sup>

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<sup>1</sup> Affirmative Marketing is targeted outreach about program opportunities to groups of people otherwise least likely to apply for or receive those opportunities. Given Marin's history of segregation, the protected class populations typically included in Affirmative Marketing are Black/African American, Asian/Pacific Islander, and Latinx. Programs that do not conduct broad Affirmative Marketing are less competitive in the allocation process.

<sup>2</sup> Family Housing is identified as a need in both the County's Consolidated Plan and Analysis of Impediments. In addition, HUD requires that Marin's CDBG and HOME grants contribute to the creation of new family housing units.

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- Land trust model in eastern Marin provides homeownership opportunities (in this context, Eastern Marin is defined as all areas in Marin outside West Marin).

The PSC also established the following priorities for public service projects:

- **Children, Youth, and Parent Support Services** – includes services that target low-income families and address disparities in access to early childhood education, high costs of childcare countywide, and family self-sufficiency. Programs and services include but are not limited to supporting childcare scholarships, student extracurricular activities, parent engagement and training, case management, therapeutic services, transportation, home visitations, and family legal support.
- **Housing Support Services** – includes services that assist individuals in accessing stable housing, prevent discrimination in housing choice, and aid renters in maintaining stable housing. Programs and services include but are not limited to fair housing counseling, legal support, housing locators, and down payment and rental assistance.

### **CDBG Funding – City of San Rafael Planning Area**

Tables A, B, and C show below on pages 4-6 of this report, provide funding recommendations based on the evaluation criteria outlined above. The San Rafael Planning Area allocations are in bold. Following each chart is a brief description of the project(s) recommended for funding.

The County of Marin has not yet received formal notification from HUD regarding the final allocation for the 2025–26 CDBG program. Consequently, the recommendations presented in this report are preliminary and have been developed based on an assumption of funding consistent with the prior year's total allocation of \$1,559,706.

Once HUD announces the final funding amount, the recommendations will be reviewed and adjusted as necessary. If HUD's FY 2025-26 allocation is not as anticipated, staff will adjust funding recommendations proportionately, with no award falling under \$15,000 per program guidelines.

Based on the HUD funding formula established in the cooperative agreement, the San Rafael Planning Area is expected to receive approximately \$481,541 in CDBG funding, distributed across the following categories: (1) \$200,500 dedicated specifically for housing projects; (2) an additional \$208,525 that may be allocated flexibly between housing or capital/community infrastructure projects; and (3) a maximum of \$72,515 available for public service activities. These amounts reflect federal regulatory requirements, ensuring a strategic investment that meets community priorities while adhering to HUD guidelines.

Attachment 2 contains the recommended allocation of San Rafael planning area CDBG funds to applications received for the San Rafael Planning Area and Countywide projects serving the San Rafael Planning Area. The list also indicates the total expected allocation for each application, including funding recommended from the other planning areas. Attachment 4 shows all funding requests received for the 2025-26 cycle.

### **Housing Projects**

A total of four (4) housing projects submitted applications for CDBG funding under the San Rafael Planning Area, with a combined funding request of \$1,894,881.

- Two projects are located in San Rafael, requesting a total amount of \$800,000.
- One is a countywide program that benefits San Rafael residents, requesting \$94,881.

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- One is a regional development project located in Novato (Redwood Blvd), requesting \$1,000,000.

In accordance with CDBG guidelines, a minimum of \$200,500 must be allocated to housing projects. For FY 2025–26, staff recommends a total of \$219,026 in housing funding, as outlined in Table A. This higher allocation was made possible by shifting a portion of capital improvement funds into the housing category, prioritizing essential housing preservation and rehabilitation efforts.

**Table A: Housing Projects**

<b>Funding Applications received</b>	<b>CDBG Request</b>	<b>San Rafael Recommendation</b>	<b>Expected Total CDBG Allocation</b>
Canal Alliance – Marin Villas Rehab*	\$ 400,000	\$ 138,525	\$ 138,525
Habitat for Humanity – Home Rehab Program	\$ 94,881	\$ 13,000	\$ 40,000
Habitat for Humanity – Redwood Blvd	\$1,000,000	\$ 67,501	\$ 424,401
Marin Foster Care Association – 158-166A Park Street*	\$ 400,000	--	--
<b>TOTAL</b>	<b>\$1,894,881</b>	<b>\$ 219,026</b>	<b>\$ 602,927</b>

\* San Rafael-only request

*Marin Villas Rehabilitation Project (Canal Alliance) will complete full renovations for two units and bathroom upgrades for two additional units at a four-unit affordable rental property in San Rafael. Renovations will improve safety, ventilation, and habitability. Canal Alliance has owned the property for over 20 years and will provide temporary relocation during construction.*

*Marin County Home Rehabilitation Program (Habitat for Humanity) provides zero-interest deferred loans to rehabilitate approximately 20 low-income, owner-occupied homes countywide. The program supports essential repairs including roofing, plumbing, and ADA accessibility modifications to help homeowners remain safely in their homes.*

*Redwood Blvd Project (Habitat for Humanity) A proposed 80-unit affordable homeownership development in Novato that includes a mix of two-, three-, and four-bedroom units for families earning between 60%–90% of Area Median Income (AMI). The San Rafael contribution supports predevelopment activities and demonstrates regional collaboration to increase affordable housing options within Marin County.*

*158–166A Park Street Acquisition (Marin Foster Care Association) will acquire six one-bedroom units in San Rafael to house transition-age foster youth. The project will offer stable housing paired with supportive services to help young adults exiting the foster care system avoid homelessness and achieve independence. Given the administrative complexity associated with federal funding sources and considering the size and capacity of the applicant organization, City and County staff have recommended the project for funding through the City and County Affordable Housing Trust Funds rather than CDBG.*

### **Capital Projects**

Two capital projects submitted applications from the San Rafael Planning Area, totaling \$721,150 in requested funding.

- One project is located specifically in San Rafael, requesting \$150,000.

- One project serves Marin County residents broadly, including residents of San Rafael, requesting \$571,150.

In accordance with CDBG guidelines, up to \$208,000 may be allocated to capital or housing projects. For FY 2025–26, the City of San Rafael recommends \$190,000 in capital funding, as outlined in Table B below.

*Notably, \$18,525 of the capital allocation was strategically shifted to support a housing rehabilitation project (Canal Alliance – Marin Villas), as discussed in the Housing section above. This reflects the City’s prioritization of critical housing preservation needs within the allowable capital funding cap.*

**Table B: Capital Projects**

<b>Funding Applications received</b>	<b>CDBG Request</b>	<b>San Rafael Recommendation</b>	<b>Expected Total CDBG Allocation</b>
Ritter Center – Ritter Builds Hope Capital Campaign*	\$ 150,000	\$ 125,000	\$ 125,000
Homeward Bound – New Beginnings Shelter Repairs	\$ 571,150	\$ 65,000	\$ 219,714
<b>TOTAL</b>	<b>\$ 721,150</b>	<b>\$ 190,000</b>	<b>\$ 344,714</b>

\* San Rafael-only request

Ritter Builds Hope Capital Campaign (Ritter Center) will renovate and upgrade the Ritter Center facility at 800 A Street, San Rafael, to expand healthcare, behavioral health, and supportive housing services for low-income and homeless residents. Improvements include ADA accessibility enhancements, trauma-informed counseling spaces, energy-efficient system upgrades, and exterior façade improvements.

New Beginnings Center Infrastructure Repairs (Homeward Bound of Marin) involves critical repairs and upgrades to Marin County’s largest emergency shelter in Novato, including roof replacement, interior/exterior painting, bathroom safety improvements, and installation of an emergency backup generator system to ensure continuous operation during power outages.

## **Public Services**

The County anticipates an allocation of approximately \$72,515 in CDBG public services funding for the San Rafael Planning Area in the FY 2025–26 program year, based on 15% of the total CDBG entitlement after deducting administrative and required fair housing costs. While the City Council may choose to allocate a lower amount annually, it cannot exceed this 15% cap.

A total of 15 public service applications were received that listed the San Rafael Planning Area in their funding request. Of those, staff recommends four projects for funding. While most applications propose countywide services, the City of San Rafael’s Pickleweed Preschool specifically serves the San Rafael community.

Due to limited funding and based on program priorities, staff recommend allocating the full \$72,515 to a targeted set of high-impact projects, shown in Table C below. The Expected Total CDBG Allocation column in Table C represents the total funding recommended from the San Rafael, Novato, and Countywide Planning Areas combined.

**Table C: Public Services**

<b>Funding Applications received</b>	<b>CDBG Request</b>	<b>San Rafael Recommendation</b>	<b>Expected Total CDBG Allocation</b>
Legal Aid of Marin – Keeping Marginalized Marin Tenants Housed	\$ 135,000	\$ 27,515	\$ 78,956
Adopt A Family of Marin – Emergency Rental Assistance for Families at Risk for Homelessness	\$ 25,000		
Marin YMCA – Expanding Affordable Childcare through YMCA Elementary-Aged Programs	\$ 65,000		
Front Porch Communities – Home Match	\$ 20,000		
Marin Housing Authority – Older and Disabled Adult Service Initiative 2025	\$ 230,000		
Marin Center for Independent Living – Residential Access Modification Program (RAMP)	\$ 45,000	\$ 10,000	\$ 15,000
Community Action Marin – Community Supports and Emergency Services	\$ 49,680		
Vivalon – Nourish by Vivalon	\$ 67,200		
Fair Housing Advocates of Northern California – Fair Housing Counseling and Education*	\$ 85,000		\$ 50,000
ExtraFood – Creating a More Equitable Food System in Marin County	\$ 52,513		
Make It Home – One Cozy Bed	\$ 25,000	\$ 15,000	\$ 15,000
<i>Subtotal: Countywide Public Services</i>	<i>\$ 799,393</i>	<i>\$ 52,515</i>	<i>\$ 108,956</i>
<b><i>San Rafael-only requests:</i></b>			
City of San Rafael – Pickleweed Preschool	\$ 27,991	\$ 20,000	\$ 20,000
Center for Employment Opportunities – CEO Marin’s Rapid Response Housing & Assistance Program	\$ 60,000		
WelcomingHome.org – 4 homes in 2025 (San Rafael and Novato)	\$ 20,000		
Road to Empowerment Restorative Services – Peer Mentor Program (San Rafael and Novato)	\$ 30,000		
<i>Subtotal: San Rafael Public Services</i>	<i>\$ 137,991</i>	<i>\$ 20,000</i>	<i>\$ 20,000</i>
<b>TOTAL PUBLIC SERVICES</b>	<b>\$ 937,384</b>	<b>\$ 72,515</b>	<b>\$ 128,956</b>

*\*Required Fair Housing Services*

*Marin Center for Independent Living – Residential Access Modification Program (RAMP) Provides home modifications such as ramps, grab bars, and stair lifts to increase accessibility and housing stability for residents with disabilities.*

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*City of San Rafael – Pickleweed Preschool Provides affordable early childhood education for 68 children in the Canal neighborhood. Funding helps retain a key staff position after the loss of state funding.*

*Make It Home – One Cozy Bed Distributes beds and bedding to vulnerable families transitioning into permanent housing, helping to stabilize housing conditions and promote comfort and dignity.*

*Legal Aid of Marin – Keeping Marginalized Marin Tenants Housed Provides legal advocacy, education, and outreach to prevent eviction and housing discrimination for low-income tenants, including seniors, immigrants, and individuals with disabilities. The program helps prevent displacement and promotes housing stability through free legal services and fair housing enforcement.*

### **FISCAL IMPACT:**

There is no direct cost or revenue impact from the recommended action as the City would be recommending CDBG funding for specific projects to be disbursed by the County of Marin. However, allocating federal funds to potential City projects may allow City general and capital funds to be allocated to other priorities.

### **OPTIONS:**

The City Council has the following options to consider on this matter:

1. Approve the recommended CDBG funding allocations as outlined in this report.
2. Modify the CDBG funding allocations by adjusting individual project awards.<sup>3</sup>
3. Defer to the Countywide Priority Setting Committee to finalize funding recommendations for the San Rafael Planning Area.
4. Provide alternative direction to staff regarding project selection or funding priorities.

### **RECOMMENDED ACTION:**

Staff recommends that the City Council adopt a resolution recommending Community Development Block Grant (CDBG) project funding for Fiscal Year (FY) 2025-26 to the Marin County Board of Supervisors.

### **ATTACHMENTS:**

1. Resolution
2. Exhibit A to Resolution: 2025-26 CDBG Project Allocations
3. 2025-26 PSC Roster
4. 2025-26 All Funding Requests Received

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<sup>3</sup> Note: Funds may be reallocated within categories; however, the Public Services category cannot exceed \$72,515, per federal cap guidelines.

**RESOLUTION NO.**

**RESOLUTION OF THE SAN RAFAEL CITY COUNCIL RECOMMENDING  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROJECT FUNDING FOR  
THE FISCAL YEAR 2025-2026 TO THE MARIN COUNTY BOARD OF SUPERVISORS**

**BE IT RESOLVED** by the Council of the City of San Rafael as follows:

**WHEREAS** in June 1999, the City Council revised the Cooperation Agreement with the County of Marin for Community Development Block Grant (CDBG) funds whereby the City remained in the County system; and

**WHEREAS** in December 1999, the City devised a project selection process for CDBG projects; and

**WHEREAS** on April 21, 2025, in accordance with the adopted project selection process the City Council reviewed the submitted applications;

**NOW, THEREFORE IT IS HEREBY RESOLVED** that the City Council recommends to the Marin County Board of Supervisors that the \$481,541.48 in CDBG funds available for allocation by the City of San Rafael be distributed to the projects and in the amounts shown on Exhibit A to this resolution, subject to adjustments necessary to accommodate any changes in the final allocation given to the County of Marin by the federal Department of Housing and Urban Development (HUD).

**I, LINDSAY LARA**, City Clerk of the City of San Rafael, hereby certify that the foregoing resolution was duly and regularly introduced and adopted at a regular meeting of the Council of said City held on the 21<sup>st</sup> day of April 2025, by the following vote:

**AYES:**           **Councilmembers:**  
**NOES:**         **Councilmembers:**  
**ABSENT:**       **Councilmembers:**

**Lindsay Lara, City Clerk**



Exhibit A to Resolution: 2025-26 CDBG Project Allocations

HOUSING	Funding Applications received	CDBG Request	San Rafael Recommendation	Expected Total CDBG Allocation
	Canal Alliance – Marin Villas Rehab (San Rafael)	\$ 400,000.00	\$ 138,525.47	\$ 138,525.47
	Habitat for Humanity – Home Rehab Program (Countywide)	\$ 94,881.00	\$ 13,000.00	\$ 40,000.00
	Habitat for Humanity- Redwood Blvd	\$ 1,000,000.00	\$ 67,500.59	\$ 424,401.41
	Marin Foster Care Assoc. – 158–166A Park Street (San Rafael)	\$ 400,000.00		
	<i>Housing SubTotal</i>	\$ 1,894,881.00	\$ 219,026.06	
CAPITAL HOUSING	Ritter Center – Ritter Builds Hope Capital Campaign (San Rafael)	\$ 150,000.00	\$ 125,000.00	\$ 125,000.00
	Homeward Bound – New Beginnings Shelter Repairs (Countywide)	\$ 571,150.00	\$ 65,000.00	\$ 219,713.88
	<i>* San Rafael-only request</i>	\$ 721,150.00	\$ 190,000.00	
PUBLIC SERVICE	Legal Aid of Marin – Keeping Marginalized Marin Tenants Housed	\$ 135,000.00	\$ 27,515.42	\$ 78,955.91
	Marin Center for Independent Living – Residential Access Modification Program (RAMP)	\$ 45,000.00	\$ 10,000.00	\$ 15,000.00
	Make It Home – One Cozy Bed	\$ 25,000.00	\$ 15,000.00	\$ 15,000.00
	<i>Countywide Public Services subtotal</i>	\$ 205,000.00	\$ 52,515.42	
	<i>San Rafael-only request</i>			
	City of San Rafael – Pickleweed Preschool	\$ 27,991.00	\$ 20,000.00	\$ 20,000.00
	<i>* San Rafael-only request</i>	\$ 27,991.00	\$ 20,000.00	
Total San Rafael Funding Recommendation			\$ 481,541.48	

# 2025-26 PSC Roster

CM - Countywide	Nancy Johnson
CM - Lower Ross	Tracie Palmer
CM - Novato	Crystal Lewis
CM - San Rafael	Craig Yates
CM - Southern Marin	Ida Green
CM - Upper Ross	Philip "PJ" Feffer
CM - West Marin	Hal Russek
EM - BOS	Supervisor Eric Lucan
EM - Belvedere	Peter Mark
EM - Corte Madera	Rosa Thomas
EM - Fairfax	Barbara Coler
EM - Larkspur	Sarah Margulies
EM - Mill Valley	Stephen Burke
EM - Novato	Mark Milberg
EM - San Anselmo	Chantel Walker
EM - San Rafael	Rachel Kertz
EM - Sausalito	Melissa Blaustein
EM- Tiburon	Holli Their

2025-26 Marin County NOFA - All Applications Received				
Housing	PROJECT SPONSOR	PROJECT NAME	Planning Area	CDBG Request
	Canal Alliance	Canal Alliance - Marin Villas Affordable Housing Renovations, Phase II	San Rafael	\$ 400,000.00
	Abode Housing Development	519 4th Street Community Apartments (official name has not been selected yet)	San Rafael	
	Eden Housing, Inc.	Oak Hill Eden		
	Habitat for Humanity Greater San Francisco	Habitat Redwood Blvd.	Novato	\$ 1,000,000.00
	Habitat for Humanity Greater San Francisco	Habitat Marin County Rehabilitation Program	County Wide	\$ 94,881.00
	EAH	Riviera and Turina Scattered Site Renovation	San Rafael	
	Marin Foster Care Association	158-166 Park Street	San Rafael	\$ 400,000.00
	<i>Housing Request Subtotal</i>			\$ 1,894,881.00
Capital	North Marin Community Services	680 Wilson Siding Replacement; Northern Facade and Upper Roof	Novato	\$ 110,000.00
	Ritter Center	Ritter Builds Hope Capital Campaign Project	San Rafael	\$ 110,000.00
	Two Valleys Community Land Trust	Forest Knolls Mobile Home Park Common Building	County Other	\$ 59,000.00
	Homeward Bound of Marin	New Beginnings Center Infrastructure Repairs and Improvements	County Wide	\$ 571,150.00
	North Bay Children's Center	Outdoor Classrooms, Learning Lab	Novato	\$ 75,000.00
	<i>Capital Request Subtotal</i>			\$ 850,150.00
Public Services	Marin Center For Independent Living	Residential Access Modification Program	County Wide	\$ 45,000.00
	Fair Housing Advocates of Northern California	Fair Housing Counseling and Education	County Wide	\$ 85,000.00
	Community Action Marin	Community Supports and Emergency Services	County Wide	\$ 49,680.00
	ExtraFood	Creating a More Equitable Food System in Marin County	County Wide	\$ 52,512.50
	Legal Aid of Marin	Keeping Marginalized Marin Tenants Housed	County Wide	\$ 135,000.00
	Fairfax-San Anselmo Children's Center	After School Transportation Project	County Other	\$ 20,000.00
	Vivalon	Nourish by Vivalon	County Wide	\$ 67,200.00
	Adopt A Family of Marin	Emergency Rental Assistance for Families at Risk for Homelessness	County Wide	\$ 25,000.00
	City of San Rafael	Pickleweed Preschool	San Rafael	\$ 27,991.00
	Marin YMCA	Expanding Affordable Childcare through YMCA Elementary-Aged Programs	County Wide	\$ 65,000.00
	Planned Parenthood Shasta Diablo Inc.	Increasing Equitable Access to Care in Marin County	County Other	\$ 30,000.00
	North Marin Community Services	Nourishing North Marin	Novato	\$ 25,000.00
	Make It Home	One Cozy Bed	County Wide	\$ 25,000.00
	San Geronimo Valley Community Center	Child and Family Food Access	County Other	\$ 30,000.00
	Center for Employment Opportunities, Inc.	CEO Marin's Rapid Response Housing & Assistance Program	San Rafael	\$ 60,000.00
	Front Porch Communities	Home Match	County Wide	\$ 20,000.00
	Marin Housing Authority	Older and Disabled Adult Service Initiative 2025	County Wide	\$ 230,000.00

	Performing Stars of Marin	Youth Afterschool and Summer Enrichment Programming	County Other	\$ 20,000.00
	WelcomingHome.org	4 homes in 2025	San Rafael, Novato	\$ 20,000.00
	North Bay Children's Center, Inc.	Childcare Scholarship	Novato	\$ 20,000.00
	Road to Empowerment Restorative Services	Peer Mentor Program	San Rafael, Novato	\$ 30,000.00
	Public Services Request Subtotal			\$ 1,082,383.50