REQUEST FOR BOARD ACTION

HENDERSON COUNTY
BOARD OF COMMISSIONERS

MEETING DATE: February 6, 2012

SUBJECT: 2012 HOME Grant Applications

PRESENTER: Parker Sloan, Planner

ATTACHMENTS: 1. Excerpts of Housing Assistance Corporation Application
2. Excerpts of Habitat for Humanity Application

SUMMARY OF REQUESTS:

Habitat for Humanity of Henderson County and Housing Assistance Cooperation (HAC) are requesting application approval for HOME Investment Partnerships Program (HOME) funds. HOME funds are administered through the Asheville Regional Housing Consortium. Both projects propose to serve County residents within a range of median household income. The median Henderson County household income in 2011 was $43,105.

HAC is requesting $70,000 for construction funds to provide a subsidy for single-family owner-occupied new homes in Henderson County. The funds provide assistance to low and very low income homebuyers in Henderson County families earning 80% of area median income or less.

Habitat for Humanity of Henderson County is requesting $117,500 in HOME funds in order to aid in the construction of 10 homes in the Dodd Meadows residential neighborhood off Crest Road. Habitat for Humanity plans to use the funds to pay for costs related to slab and footings, HVAC, and flooring and insulation. Using the grant funds, Habitat for Humanity plans to provide affordable housing for families whose income is between 30% and 65% of the median income in Henderson County.

These grants require no County matching funds. The Asheville Regional Housing Consortium requires approval by the Board of Commissioners as part of the application process. The complete applications were too lengthy to include in the agenda packet but are available upon request.

BOARD ACTION REQUESTED:

Planning Staff recommends approval of these HOME funding applications to the Asheville Regional Housing Consortium at their full amount.

> **Suggested Motion:** I move that the Board approve the HOME applications for the Housing Assistance Corporation and Henderson County Habitat for Humanity.

CITY OF ASHEVILLE

ASHEVILLE REGIONAL HOUSING CONSORTIUM
Application for Funding for a
CONSTRUCTION PROJECT
2012 - 2013

This is an application for: ☐ **CDBG** ☒ **HOME**
(Check only one box)

SECTION I
APPLICANT INFORMATION

Full Legal Name of Applicant Agency: The Housing Assistance Corporation
Name of Project: Hillcrest (Formerly Ridgecrest)
Contact Person: Hugh Lipham **Title:** Director of Residential Development
Telephone Number: 828-692-4744 **ext:** 106 **E-Mail:** hugh@housing-assistance.com
Agency Address: 602 Kanuga Road
City: Hendersonville **State:** NC **Zip:** 28739
Total Funds Requested: $70000

Applying For:

☐ **CDBG** (Asheville only)

HOME
☐ Buncombe
☐ Asheville
☒ Henderson
☐ Madison
☐ Transylvania

☐ CHDO Activity
☐ CHDO Predevelopment Loan

By typing in below the name of the authorized signatory and date of submittal, you acknowledge that your governing body has authorized this application, that it is true and current to your knowledge, and that you have retained a copy of this application.

Name: Patrick Kennedy **Date:** 1/19/2012
Authorized Signatory

SECTION II
PROJECT DESCRIPTION

II.A. Project Title: Hillcrest

II.B. Project Location(s) (be as specific as possible): The site is located on 64 E, Chimney Rock Road, 1/8 mile west of the intersection of Gilliam Mountain Road in Edneyville, Henderson County, NC.

II.C. Type of Activity (check one):

- ☒ New Construction for Homeownership
- ☐ New Construction for Rental
- ☐ Predevelopment Loan (HOME Only)
- ☐ Acquisition/Rehab/Sale
- ☐ Other (Specify)
- ☐ Rental Housing Rehabilitation
- ☐ Owner Occupied Housing Rehabilitation
- ☐ Public Facility or Infrastructure (CDBG Only)
- ☐ Commercial Property Improvement (CDBG Only)

II.D. Project Overview

1. Please provide a short description of your project proposal. (600 characters)

HOME funds will be used as a construction subsidy for single-family owner-occupied new homes in Henderson County. These homes will be owned by clients making less than 80% of area median income (AMI) and the homes will be certified with the NC Healthy Built Homes program and with System Vision.

2. What is the purpose of your project? (400 characters)

To provide affordable single-family housing to people in Henderson County, NC.

3. Has your project been funded by the State or the City of Asheville (non CDBG or HOME) in the past 12 months?

☐ **Yes** ☒ **No**

II.E. Project Justification

1. Describe how your program fits into the 2010-2015 Consolidated Plan. Click here for link to the plan. (1000 characters)

The third priority for Henderson County is to help those with special needs. Our homeownership program recently placed a single father with three children, one of whom is physically handicapped, in an accessible home. We are currently counseling a client who is mobility impaired and has three children. This single parent is currently living in a two bedroom public housing apartment. She intends to build a home which will be fully handicapped accessible and that will have enough bedrooms for her children to live comfortably.

The fourth priority is to emphasize energy efficient neighborhood compatible designs. Our homes are certified as energy efficient by the System Vision program and are certified under the green building program, Healthy Built Homes.

The seventh priority is to promote homeownership, which this program does. In addition to building homes for people to purchase, we offer counseling and education classes.

2. What unmet need or market does the program address? (400 characters)

The project will provide housing affordable to people earning 80% or less of the area median income.

3. How do you know that the need or market exists? How will your program meet this need? Provide objective data that documents your. (1000 characters)

The need for affordable single-family housing is evident by the data in the November 2009 Housing Needs Assessment & Market Study for Henderson County. The market study states that over the next 10 years, 138 subsidized owner-occupied units will be needed per year.

This program will help meet this need by providing approximately five (5) of the 138 subsidized owner-occupied homes needed per year.

II.F Project Site Details

1. What is the size of the development site? (400 characters)

The Hillcrest neighborhood is 27 acres.

2. Please give a site description. (1000 characters)

The site contains a paved road with drainage ditches and riprap in place. Utilities in place on site include buried water and electrical services. The site is mostly cleared rolling hills with approximately 9 acres containing tree cover. The first six (6) homes in the development were completed December of 2011.

Property surrounding the site is a mix of farmland, residential, and commercial.

3. What is the current site zoning and the status of any required planning reviews? (1000 characters)

The site is currently zoned Residential 2 and there are no planning reviews required.

(II.F Project Site Details Continued)

4. What is the status of your assessment of environmental conditions at the site? Will there need to be mitigation of any existing environmental conditions before the project proceeds? (400 characters)

An environmental assessment has been conducted by the City of Asheville. There are no environmental conditions requiring mitigation.

Please attach the following:

☒ **Site plan showing lot boundaries, street access, location of structure(s), and other site features**

☒ **General location map showing development site in relation to streets, points of interest in the surrounding neighborhood, neighborhood facilities and services (at least ½ mile radius). Interstates (within 1000 feet), airports (within 5 miles), railroads (within 3000 feet), waterways, and flood zones *must* be shown (show all streams or waterways on or adjacent to the property).**

☒ **If you already own the site of property, submit a copy of the deed and describe all existing liens or deeds of trust on the property. If the site is currently under an option agreement, submit a copy of the option and purchase agreement.**

☒ **Any environmental studies that have been completed for the property.**

II.G. Property Acquisition

1. Describe the real property the agency has acquired or plans to acquire in order to carry out the project. Has the property already been acquired, or is property acquisition planned? When did closing occur, or when is closing planned? (400 characters)

The property was purchased December 30, 2010.

2. Has property owner been notified of your intention to use federal funds for this project? If so, please attach copy of the letter. (100 characters)

The property owner was notified.

(II.G Property Acquisition Continued)

3. Is the property currently occupied? If so, indicate the status and number of tenants or owners and describe in detail how you will determine relocation needs and help occupants relocate in accordance with Uniform Relocation Act. Include the cost of this in your budget. If you have issued a General Information Notice to tenants informing them of their rights to relocation assistance, attach a copy of notice. (400 characters)

The property was not occupied at the time of acquisition in 2010.

II.H. Construction Detail

1. Provide in detail the proposed construction; information such as the total square footage or lineal feet of the proposed completed project; the number of stories; the materials to be used, infrastructure in place or needed and other details to help us understand the project. (2000 characters)

The completed project will be approximately 6,500 square feet. The units will be one-story, wood framed homes with block foundations, vinyl siding and architectural shingles. Homes in this development will receive System Vision certification and they will be certified with the North Carolina Healthy Built Homes program.

Infrastructure is in place. The homes will have private septic systems and municipal water.

(II.H Construction Detail Continued)

2. How many housing units will be newly constructed? (50 characters)

Five (5) units will be newly constructed.

3. How many housing units will be rehabilitated? (50 characters)

Zero (0) units will be rehabilitated.

4. What is the square footage of each housing unit? (200 characters)

Each housing unit will be approximately 1,300 square feet.

5. What is the number of bedrooms/baths for each housing unit? (200 characters)

Each unit will have 3 bedrooms and 2 bathrooms.

6. How many units will be available to people with special needs (Elderly, Disabled, Homeless, or People with HIV)? (200 characters)

Our units are available to any income and credit qualified individual or family, including people with special needs. Two of the six clients in our current group were special needs.

7. Describe how the project will be designed and built to provide accessibility to persons with disabilities. Include information about "visitability" on non-accessible units. (400 characters)

All house plans are designed to be adaptable and can be tailored to meet the specific needs of a person with a disability. The project will provide accessibility and "visitability" to persons with disabilities by including an assessable means of ingress and egress in each home. Additionally, all interior doorways to bedrooms and bathrooms will have a 32" clear opening.

8. Describe in detail the green building, energy conservation and use attributes of the proposed project. What fuel sources will be used for heating and cooling? What, if any, alternative energy sources will be employed? Will the project participate in an externally monitored energy efficiency program (e.g. Energy Star)? Please provide details. (1000 characters)

Each home will be certified with the System Vision program and with the NC Healthy Built Homes program. The Healthy Built Homes checklist is available upon request. Electricity will be used to heat and cool the homes and there are no alternative energy sources employed.

9. If the project is a rehabilitation project, please describe historic features of the property. How will the project comply with the requirements of the National Historic Preservation Act? Does the project include property that is in or eligible for the National Register of Historic Places? (400 characters)

N/A

Please attach the following:

☒ Floor Plan(s)

☒ Site Plan

☒ Elevation drawings of finished building(s), and annotated sketches to emphasize design features that you consider particularly attractive.

☒ Photos of current street views to demonstrate neighborhood compatibility.

II.I. Lead-Based Paint (Repair/Rehab projects only)

1. Describe in detail how you plan to address lead-based paint testing and abatement or hazard control on any property built before 1978. (200 characters)

NA

II.J. Housing Affordability, Marketing and Supportive Services

1. What are the proposed rents or sales prices for completed housing units per unit by number of bedrooms? Estimate utility costs. (400 characters)

The proposed sales prices for completed housing units will be $145,000 and monthly utility costs are estimated to be $145.

2. Explain <u>in detail</u> your process for marketing to ensure an adequate pool of income-eligible renters or buyers. (400 characters)

Marketing for our homeownership program consists of holding informational meetings at businesses and fairs, sending targeted mailings, and print advertising. Promotional brochures specific to the Hillcrest development are distributed to the board of realtors, lenders, and prospective clients.
One of our most effective marketing tools remains word of mouth referrals from past clients.

3. Explain <u>in detail</u> your process for marketing to ensure an adequate pool of special-needs (Elderly, Disabled, Homeless, Persons with HIV/AIDS) rents or buyers. (400 characters)

Mailing advertisements are sent to apartment communities for people with disabilities and elderly people advertising our homeownership programs. We also receive referrals for clients with disabilities from Western Carolina Community Action.

4. For how long will the housing remain affordable to persons of low and moderate income? Describe in detail how you will ensure long-term affordability of housing units, including subsidy recapture, equity sharing, buy-back options, etc. (400 characters)

HOME funds will carry a 30 year period of affordability, after which the lien will become due. Our clients finance their homes using a Rural Development 502 loan, which is a subsidized loan with a recapture provisio. Both the HOME and RD 502 recapture provisions help ensure long-term affordability.

(II.J. Housing Affordability, Marketing, and Supportive Services Continued)

5. What, if any services will be coordinated with the project that will help ensure occupants' long-term housing success? Please describe. (400 characters)

Our agency requires pre-homeownership counseling and offers post-homeownership counseling for all of our clients. If we receive calls from clients in need of financial assistance or advice in order to prevent a foreclosure on their home, we direct them to OnTrack Financial Education & Counseling.

6. What services will be coordinated with the project that will help ensure the long-term housing success for special needs occupants (Elderly, Disabled, Homeless, or People with HIV/AIDS)? Please describe. (400 characters)

Our agency partners with other social service agencies who are uniquely equipped to meet the needs of special needs populations. Partner agencies include: Council on Aging, Western Carolina Community Action, Mainstay, and the Henderson County Department of Human Services.

II.K. Infrastructure and Public Facilities (this information not required for housing development and rehab projects). Attach maps to illustrate information below.

1. How many persons will have direct access to improved infrastructure or transportation accessibility? (100 characters)

N/A

2. What quantity of infrastructure will be added/improved (e.g. LF of waterline, sewer line, etc.) (400 characters)

N/A

II.L. Outcomes

Outcomes are measurable results or achievements that show improvement for a targeted beneficiary based on the actions of the program/project.

1. What outcomes do you expect to obtain from this program? (up to 3)

Outcome A: Increase homeownership for people of low income

Outcome B: Improved financial well-being of people of low income

Outcome C: Self-Help participants will improve affordability by establishing a sweat equity position

2. How many people/households will achieve each outcome? See Tables 2a & 2b for guidance on counting households or people.

Number achieving Outcome A:
People: **OR** Households: 5

Number achieving Outcome B:
People: **OR** Households: 5

Number achieving Outcome C:
People: **OR** Households: 5

3. How will you measure these outcomes? (600 characters)

Outcome A: The number of clients who successfully complete the building process.

Outcome B: The number of clients who improved credit scores by working with our housing counselor.

Outcome C: The appraised value of the home less the financing liens.

CITY OF ASHEVILLE
ASHEVILLE REGIONAL HOUSING CONSORTIUM
Application for Funding for a
CONSTRUCTION PROJECT
2012 - 2013

This is an application for: ☐ **CDBG** ☒ **HOME**
(Check only one box)

SECTION I
APPLICANT INFORMATION

Full Legal Name of Applicant Agency: Henderson County Habitat for Humanity
Name of Project: Dodd Meadows Construction Phase IA
Contact Person: Warner Behley **Title:** Grants Coordinator
Telephone Number: 828-694-340 **ext:** **E-Mail:** hendhabitat@bellsouth.net
Agency Address: 1111 Keith Street
City: Hendersonville **State:** NC **Zip:** 28792
Total Funds Requested: $117500

Applying For:

☐ **CDBG** (Asheville only)

HOME
☐ Buncombe
☐ Asheville
☒ Henderson
☐ Madison
☐ Transylvania

☐ CHDO Activity
☐ CHDO Predevelopment Loan

By typing in below the name of the authorized signatory and date of submittal, you acknowledge that your governing body has authorized this application, that it is true and current to your knowledge, and that you have retained a copy of this application.

Name: **Date:** / /
Authorized Signatory

SECTION II
PROJECT DESCRIPTION

II.A. Project Title: Dodd Meadows Construction Phase IA

II.B. Project Location(s) (be as specific as possible): 22 acres located at the intersection of Crest Road and Blue Ridge Road in East Flat Rock

II.C. Type of Activity (check one):

- ☒ New Construction for Homeownership
- ☐ New Construction for Rental
- ☐ Predevelopment Loan (HOME Only)
- ☐ Acquisition/Rehab/Sale
- ☐ Other (Specify)
- ☐ Rental Housing Rehabilitation
- ☐ Owner Occupied Housing Rehabilitation
- ☐ Public Facility or Infrastructure (CDBG Only)
- ☐ Commercial Property Improvement (CDBG Only)

II.D. Project Overview

1. Please provide a short description of your project proposal. (600 characters)

Funds will be used to cover the following costs for 10 homes to be constucted between 7/1/13/2013 to 6/30/2014 Costs to be covered are, slab and footings,HVAC, Flooring and Insulation These 10 homes will be addition to the 6 homes committed to in HOME 2011. Total number of homes in Dodd Meadows will be 80. The development will be built in phases. These 10 homes will be in Phase I. HOME 2011 partially covered the cost of the infrastructure for this phase.

2. What is the purpose of your project? (400 characters)

To provided affortable housing for families whose income is between 30% and 65% of the medium income in Henderson County in a Sustainabile Community. Dodd Meadow will have walking trails, playground areas, garden plots and a community center. These amenities will be only available to residents of Dodd Meadows.

3. Has your project been funded by the State or the City of Asheville (non CDBG or HOME) in the past 12 months?

☒ **Yes** ☐ **No**

II.E. Project Justification

1. Describe how your program fits into the 2010-2015 Consolidated Plan. Click here for link to the plan. (1000 characters)

It is recognized that affortable housing has the lowest priority for the county.However, Dodd Meadows residents will enjoy the following sustainabile attributes:

A location close to schools including a community college

The location is also close to the centers of economic activties for employment opportunites

Steps will be taken to safeguard the adjacent stream

As noted above, the development will features amenties not normally found in low income housing areas.

All homes will be energy efficient.

2. What unmet need or market does the program address? (400 characters)

Habitat is the only builder constructing homes for this income level and in these economic times is the largest builder in the county. Other new homes remain out of the reach for those in the very-low and low-income home buyers. We also believe that because of the low cost, these homes will have appeal to those homeowners who are current renters.

3. How do you know that the need or market exists? How will your program meet this need? Provide objective data that documents your. (1000 characters)

Based on our current rate of applications which is 25 per quarter, the need for affordable housing for this income level is critical. This information is based also on our experience for 12 years in this county

II.F Project Site Details

1. What is the size of the development site? (400 characters)

The Dodd Meadow site currently is 22 acres

2. Please give a site description. (1000 characters)

As included in the title, the site is a gently sloping meadow which borders a small stream. Because to the topography, the homes will be built on concrete slabs. We have already invested the required funds to bring both water and sewer lines to the site. The use of the county sewer system will enable Habitat to construct 3-4 homes per acre.

3. What is the current site zoning and the status of any required planning reviews? (1000 characters)

Approval from the Henderson County Planning Department has been obtained and their approval letter can be forwarded if required.

(II.F Project Site Details Continued)

4. What is the status of your assessment of environmental conditions at the site? Will there need to be mitigation of any existing environmental conditions before the project proceeds? (400 characters)

HUD 4128 Envoronmental Review requirements have been completed by Alpha Environmental. The work required by an Archeological Survey has also been finished with no significant findings. When this report is received both studies will be sent to HUD. Approval is expected in February.

Please attach the following:

☒ **Site plan showing lot boundaries, street access, location of structure(s), and other site features**

☒ **General location map showing development site in relation to streets, points of interest in the surrounding neighborhood, neighborhood facilities and services (at least ½ mile radius). Interstates (within 1000 feet), airports (within 5 miles), railroads (within 3000 feet), waterways, and flood zones *must* be shown (show all streams or waterways on or adjacent to the property).**

☒ **If you already own the site of property, submit a copy of the deed and describe all existing liens or deeds of trust on the property. If the site is currently under an option agreement, submit a copy of the option and purchase agreement.**

☒ **Any environmental studies that have been completed for the property.**

II.G. Property Acquisition

1. Describe the real property the agency has acquired or plans to acquire in order to carry out the project. Has the property already been acquired, or is property acquisition planned? When did closing occur, or when is closing planned? (400 characters)

The property has already been acquired at a cost of $520,00. Current balance of the 7 year mortgage is $343,766

2. Has property owner been notified of your intention to use federal funds for this project? If so, please attach copy of the letter. (100 characters)

No, however we are sending a letter to the owner now, copy of this letter is attached

(II.G Property Acquisition Continued)

3. Is the property currently occupied? If so, indicate the status and number of tenants or owners and describe in detail how you will determine relocation needs and help occupants relocate in accordance with Uniform Relocation Act. Include the cost of this in your budget. If you have issued a General Information Notice to tenants informing them of their rights to relocation assistance, attach a copy of notice. (400 characters)

Not occupied

II.H. Construction Detail

1. Provide in detail the proposed construction; information such as the total square footage or lineal feet of the proposed completed project; the number of stories; the materials to be used, infrastructure in place or needed and other details to help us understand the project. (2000 characters)

All homes will be single story frame construction with vinyl siding on concrete slabs. Homes will have a concrete parking apron. More involved construction methods and additional costs will be undertaken to meet slab insulation requirements set forth in Energy Star 3, not otherwise required by residential building codes. Additionally, to meet these requirements, we will place the HVAC unit in the conditioned attic space requiring modified trusses and that space will also be enclosed and insulated.

Underground utilities will be included with a sidewalk on one side of the street. Street lights will be place a the entrance to the development and at street intersections

(II.H Construction Detail Continued)

2. How many housing units will be newly constructed? (50 characters)

All 10 homes will be newly constructed

3. How many housing units will be rehabilitated? (50 characters)

none

4. What is the square footage of each housing unit? (200 characters)

3 bedrooms 1120 sq' ft., 4 bedrooms 1232 sq. ft., Duplex units 900 sq. ft All homes will also be provided with an 8x8 foot shed for storage and lawn equipment.

5. What is the number of bedrooms/baths for each housing unit? (200 characters)

The 3 & 4 bedroom homes will have 2 full baths, the duplex units will have one bathroom

6. How many units will be available to people with special needs (Elderly, Disabled, Homeless, or People with HIV)? (200 characters)

Any of the homes plans can and will be modified be accommodate families with special needs. All home will be wheelchair accessible and 1 bedroom will also have wheelchair accessibility.

7. Describe how the project will be designed and built to provide accessibility to persons with disabilities. Include information about "visitability" on non-accessible units. (400 characters)

Dodd Meadows plans include 10 duplex units which are designed for both the elderly as well as disabled people. All units will be visitable as noted above. We feel that our enhanced marketing program will make these duplex units a competitive alturnative to rental housing. In all homes the front enterance walkway will gradually ramped up to meet the slab base of the home.

8. Describe in detail the green building, energy conservation and use attributes of the proposed project. What fuel sources will be used for heating and cooling? What, if any, alternative energy sources will be employed? Will the project participate in an externally monitored energy efficiency program (e.g. Energy Star)? Please provide details. (1000 characters)

All homes will meet green construction materials and methods to meet the programs in which we participate. Homes will be sealed in accordance with Energy Star 3.0 requirements as well as Advanced Energy's SystemVision. HVAC systems will be sized and sealed to provide the efficient service required by Energy Star 3.0. All appliances will be Energy Star rated. Plumbing fixtures will be Water Sense rated. Materials with recycled contents will be used if available.

Homes will be inspected by a certified HERS rater. Homes will receive Energy Star certification and a SystemVision Certificate with a minimum of a Silver NC HealthyBuilt Certificate through Western NC Green Building Council

All units will use electric and/or gas for heating and cooling. We plan to install tankless gas water heaters and ranges

Sprinkler systems will be installed in the ceilings to provide protection against fires...

9. If the project is a rehabilitation project, please describe historic features of the property. How will the project comply with the requirements of the National Historic Preservation Act? Does the project include property that is in or eligible for the National Register of Historic Places? (400 characters)

N/A

Please attach the following:

☒ Floor Plan(s)

☒ Site Plan

☒ Elevation drawings of finished building(s), and annotated sketches to emphasize design features that you consider particularly attractive.

☒ Photos of current street views to demonstrate neighborhood compatibility.

II.I. Lead-Based Paint (Repair/Rehab projects only)

1. Describe in detail how you plan to address lead-based paint testing and abatement or hazard control on any property built before 1978. (200 characters)

N/A

II.J. Housing Affordability, Marketing and Supportive Services

1. What are the proposed rents or sales prices for completed housing units per unit by number of bedrooms? Estimate utility costs. (400 characters)

4 bedroom home $112,000
3 bedroom home $108,000
1 bedroon duplex $102,000

Utility cost for the 3 & 4 bedroom is estimated to be $400 - $450/year, The cost for the duplex is estimated to be about $100 lower.

2. Explain <u>in detail</u> your process for marketing to ensure an adequate pool of income-eligible renters or buyers. (400 characters)

We have established contacts with many sources who employ people whose wages place them in the very-low or low-income wage level. These include schools, hospitals, nursing homes,and retail stores. The addition of an Executive Director has also increased our community awareness We are also working with applicants who have been rejected for credit problems to correct their debt exposure..

3. Explain <u>in detail</u> your process for marketing to ensure an adequate pool of special-needs (Elderly, Disabled, Homeless, Persons with HIV/AIDS) rents or buyers. (400 characters)

We are making additional efforts to attract senior families We are working with the Dept. of Social Services, Hendersonville Housing Authority & the Council on Aging. This effort has already paid off and we two elderly homeowners and one with disabilites in the partnership program for homes at Shuey Knoll We feel that the selling price of the duplex units will attract families in both categories

4. For how long will the housing remain affordable to persons of low and moderate income? Describe in detail how you will ensure long-term affordability of housing units, including subsidy recapture, equity sharing, buy-back options, etc. (400 characters)

Our homes havea market value $10,000 to 20,000 higher than the purchase price. This difference is covered by a 2nd mortgage. Payments by the homesowner not only increase their equity in the 1st mortgage but also in the 2nd as well. When the 1st mortgage is paid off, they obtain the 2nd at no cost.

(II.J. Housing Affordability, Marketing, and Supportive Services Continued)

5. What, if any services will be coordinated with the project that will help ensure occupants' long-term housing success? Please describe. (400 characters)

Based on our experiences at Shuey Knolls, we know that it is important that we foster an active homeowners association At Dodd Meadows we will construct a club house, playgrounds, walking trails and work with the new homesowners in developing their pride in living at this development We are including this element in their homeowner training programs required before they become home owners

6. What services will be coordinated with the project that will help ensure the long-term housing success for special needs occupants (Elderly, Disabled, Homeless, or People with HIV/AIDS)? Please describe. (400 characters)

In addition to the option of a duplex home, we also plan to offer to this age group, as well as those with disabilites, services such as maintenance of their home and yard, including snow removal. If other services are required, including tranportation, Habitat will work with the homeowner in obtaining these needs. Homes will be modified to meet the needs of the disabled. .

II.K. Infrastructure and Public Facilities (this information not required for housing development and rehab projects). Attach maps to illustrate information below.

1. How many persons will have direct access to improved infrastructure or transportation accessibility? (100 characters)

2. What quantity of infrastructure will be added/improved (e.g. LF of waterline, sewer line, etc.) (400 characters)

II.L. Outcomes

Outcomes are measurable results or achievements that show improvement for a targeted beneficiary based on the actions of the program/project.

1. What outcomes do you expect to obtain from this program? (up to 3)

Outcome A: Grant of $70,500

Outcome B: Grant of $94,000

Outcome C: Grant of $117,500

2. How many people/households will achieve each outcome? See Tables 2a & 2b for guidance on counting households or people.

Number achieving Outcome A:
People: **OR** Households: 6

Number achieving Outcome B:
People: **OR** Households: 8

Number achieving Outcome C:
People: **OR** Households: 10

3. How will you measure these outcomes? (600 characters)

Outcome can easily measured by the occupany of homes at Dodd Meadows in the period covered by the grant.