

REQUEST FOR BOARD ACTION

HENDERSON COUNTY BOARD OF COMMISSIONERS

MEETING DATE: February 4, 2013

SUBJECT: 2013 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 \$46,789.

HAC is requesting \$135,000 for construction funds to provide a subsidy for 9 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. Homes will be certified with the NC Green Built program and with System Vision.

Habitat for Humanity of Henderson County is requesting \$161,350 in HOME funds in order to aid in the construction of 15 homes in phase one of 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
2013-2014**

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
Contact Person: Hugh Lipham **Title:** Director of
Residential Development
Telephone Number: 828-692-4744ext:106 **E-Mail:** hugh@housing-
assistance.com
Agency Address: 602 Kanuga Road
City: Hendersonville **State:** NC **Zip:** 28739
Total Funds Requested: \$135,000

Applying For: CDBG (Asheville only)

HOME

Buncombe
 Asheville
 Henderson
 Madison
 Transylvania

CHDO Activity
 CHDO Predevelopment Loan

By submittal of this application you acknowledge that to the best of your knowledge and belief, all data in this application are true and current and that this document has been duly authorized by the governing board of the applicant.

Name: Noelle McKay
Authorized Signatory

Date: 1/22/2013

**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 (east of Hendersonville).

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

- | | |
|--|--|
| <input checked="" type="checkbox"/> New Construction for Homeownership | <input type="checkbox"/> Rental Housing Rehabilitation |
| <input type="checkbox"/> New Construction for Rental | <input type="checkbox"/> Owner Occupied Housing Rehabilitation |
| <input type="checkbox"/> Predevelopment Loan (HOME Only) | <input type="checkbox"/> Public Facility or Infrastructure (CDBG Only) |
| <input type="checkbox"/> Acquisition/Rehab/Sale | <input type="checkbox"/> Commercial Property Improvement (CDBG Only) |
| <input type="checkbox"/> Other (Specify) | |

II.D. Project Overview

<p>1. Please provide a short description of your project proposal. (600 characters)</p> <p>HOME funds will be used as a construction subsidy for nine (9) 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 Green Built program and with System Vision.</p>
<p>2. What is the purpose of your project? (400 characters)</p> <p>To provide affordable single-family housing to people of low income in Henderson County, NC.</p>
<p>3. Has your project been funded by the State or the City of Asheville (non CDBG or HOME) in the past 12 months?</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>

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 placed a single father with three children, one of whom is physically handicapped, in an accessible home. We recently completed a home for a client who is mobility impaired and has three children.

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, NC Green Built.

The seventh priority is to promote homeownership, which this program does. Homeownership is a vital link in the housing continuum. New affordable homes allow people of low income to move from subsidized rental housing to home ownership, which in turn provides an apartment unit for a new tenant. 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 quality, safe, energy efficient housing affordable to people earning 80% or less of the area median income. There are many sub-standard housing options available which are not safe or energy efficient. Sub-standard housing forces the owner or renter to spend much more of his or her very limited income on heating and cooling.

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 nine (9) of the subsidized owner-occupied homes. Our homeownership program, in contrast to market-rate new home sales, has remained strong and we currently have a pipeline of clients.

According to a Henderson County real estate market report for November 2012, "inventories are dropping and we are experiencing a nearly balanced residential market (six month's supply) under \$200,000."

Our clients have access to a USDA Rural Development loan which has an interest rate as low as 1%. This loan, coupled with HOME funds, enables clients who are low-income and very-low income to secure construction to permanent financing.

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. There are eleven (11) completed homes as of January 2013 and four (4) additional homes under construction.

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 12,060 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)

Nine (9) 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 is approximately 1,340 square feet.

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

The average 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 out of six clients served in 2012 were special needs clients.

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 Green Built program. The NC Green Built 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)

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)

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

2. Explain in detail 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 in detail 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 provision. 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: 9

Number achieving Outcome B:

People: **OR** Households: 9

Number achieving Outcome C:

People: **OR** Households: 9

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
2013-2014

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 Phase I Home Construction

Contact Person: Warner Behley
Coordinator

Title: Grants

Telephone Number: 828-694-340ext:
Wsbehley@aol.com

E-Mail:

Agency Address: 1111 Keith Street

City: Hendersonville

State: NC

Zip: 28792

Total Funds Requested: \$161350

Applying For:

CDBG (Asheville only)

HOME

Buncombe

Asheville

Henderson

Madison

Transylvania

CHDO Activity

CHDO Predevelopment Loan

By submittal of this application you acknowledge that to the best of your knowledge and belief, all data in this application are true and current and that this document has been duly authorized by the governing board of the applicant.

Name:

Authorized Signatory

Date: / /

SECTION II PROJECT DESCRIPTION

II.A. Project Title: Dodd Meadows Phase I Home Construction

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

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

- | | |
|--|--|
| <input checked="" type="checkbox"/> New Construction for Homeownership | <input type="checkbox"/> Rental Housing Rehabilitation |
| <input type="checkbox"/> New Construction for Rental | <input type="checkbox"/> Owner Occupied Housing Rehabilitation |
| <input type="checkbox"/> Predevelopment Loan (HOME Only) | <input type="checkbox"/> Public Facility or Infrastructure (CDBG Only) |
| <input type="checkbox"/> Acquisition/Rehab/Sale | <input type="checkbox"/> Commercial Property Improvement (CDBG Only) |
| <input type="checkbox"/> Other (Specify) | |

II.D. Project Overview

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

The grant will be used to cover the slab, HVAC, and insulation for 15 homes at Dodd Meadows Phase I. The funds will be used from 1/1/2014 to 4/1/2015. This will complete the scheduled 24 homes for this Phase. Prior grants have covered the initial 9 homes. The construction costs listed represent 20% of the materials and contract labor costs of the homes. Approval of the requested funding will enable Habitat to increase its annual construction of affordable homes from 10 to 12.

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

To provide affordable housing for families whose income falls between 30% to 65% of the median income in Henderson County. Two thirds of these families have an income of less than 50% of the median and without Habitat support could not dream of owning their own home. The children will have the opportunity to grow up in a safe community, and this is a life changing event for these families.

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)

Unfortunately, affordable single family housing for those in the very-low income level does not enjoy a high priority. Habitat believes this is a mistake. Dodd Meadows residents will enjoy the following sustainable attributes:

The location is close to schools and the community college.

It is also close to the centers of economic activities for employment opportunities.

Dodd Meadows will have a community center, playground areas, garden plots and walking trails. These amenities are not usually found in low income rental housing areas.

All homes will be energy efficient and qualify as Energy Star 3.0 homes.

Because of the low monthly cost to own these homes, Habitat feels that they will have appeal to families who are currently renters. The impact on the children is significant. Research has shown that living in a stable, safe environment has a positive impact school performance, behavior, and sets them on a road that leads to becoming better adults.

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

Habitat is the only builder constructing homes for families at the very-low and low income levels. Because of volunteer labor amounting to 1400 hours per home and because Habitat also holds the mortgage, we are able to offer these homes at a low cost to families that otherwise could never qualify for a conventional mortgage.

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)

Habitat has received over 100 applications for homes for the past several years, which confirms the critical need for affordable housing for the very-low and low income families in the County. This need is confirmed by the WCCA study which examined the County needs from August 2009 to January 2010. While all needs were studied by this survey, affordable housing ranked 3rd with only Health Care and better support for Children's needs ranked higher. In the survey they indicated that African Americans and Hispanics were 15% of the total population. However, for Habitat these two groups account for 40% of the last 20 homes we built. The main problem that Habitat faces is that most of the potential applicants have credit problems which disqualifies them as homeowners. When the credit problems are not severe, we work with these families, and many have re-applied and have been accepted. The improving economic picture will assist in finding 12 qualified applicants per year.

II.F Project Site Details

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

The Dodd Meadows site covers 22 acres. The site has city water and sewer and is also served with natural gas, When fully developed, the site will have 84 homes.

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

As the name indicates, the site is a gently sloping meadow which borders a small stream. Because of this topography, all homes will be built on concrete slabs and will be accessible for a disabled person. Habitat has invested the funds necessary to bring city water and sewer to the site. The use of the county sewer system will enable Habitat to build 3-4 homes per acre.

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

Approval has been obtaining from the Henderson County Planning Department for the entire site.

(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 enviromental approval has been received for the entire site and, if required, can be furnished to the Consortium.

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 1/2 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 acquired in 2009 at a cost of \$520,000. The outstanding mortgage has been paid off.

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)

Yes, a letter was sent to the property owner and has been signed and returned to Habitat.

(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)

At the time of purchase, the property was a vacant lot.

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 a concrete slab. Homes will have a concrete parking apron for 2 vehicles. More involved construction methods with additional costs will be undertaken to meet slab insulation requirements set forth in Energy Star 3.0, 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 also will be enclosed and insulated.

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

Dodd Meadows has received county approval for 10 duplex units. However, these will be replaced by 10 one bedroom homes. These homes are designed for elderly people or perhaps those with disabilities. We have only a limited history in this regard and cannot project whether the one bedroom style home will be required. .

(II.H Construction Detail Continued)

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

All 84 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 bedroom home - 1120 sq. ft. 4 bedroom home - 1232 sq.ft. 1 bedroom home - 900 sq.ft. All units will be furnished with a small storage shed for lawn and garden equipment.

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

3 and 4 bedroom homes have 2 baths. 1 bedroom homes have one bath.

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

All homes will be wheelchair accessible and one bath will have wheelchair accessibility. All can be modified to accommodate families with 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 homes will have a front entrance walkway which will be gradually ramped up to meet the slab base of the home making them accessible. Habitat feels that our modified marketing program will make the one bath units an attractive and competitive alternative to rental units to both those with disabilities as well as the elderly.

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 use green construction materials and methods to satisfy the programs in which Habitat participates. Homes will be sealed in accordance with Energy Star 3.0 requirements as well as Advanced Energy's System Vision. 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 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 System Vision Certificate with a minimum of a Silver Healthy Built Certificate through Western NC Building Council.

All units will use electric and/or gas for heating, cooling and cooking. Tankless water heaters will be used. Sprinkler systems will be installed to provide fire protection.

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	\$122,800
3 Bedroom	119,300
2 Bedroom	115,200

2. Explain in detail 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 wage scale places them in the low or very-low income level. These include schools, hospitals, nursing homes and retail stores and restaurants. The Executive Director has also increased our community awareness as have recent articles in local newspapers. As noted earlier, we are working with applicants with credit problems.

3. Explain in detail 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 have been working with referring agencies in the county and currently have a waiting list of 21 applicants with more arriving daily. This effort has paid off, and two families at Shuey Knolls were elderly homeowners as well as two families with disabilities. We feel that the selling price of the single family homes will be attractive to both these 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 have a market value at least \$20,000 higher than the purchase price. This difference is covered by a 2nd mortgage. Payments by the homeowner not only increase their equity in the 1st mortgage but also in the 2nd as well. When the 1st mortgage is paid off, they receive forgiveness on the 2nd. This recapture of the 2nd mortgage allows Habitat to guarantee affordability for 10 years

(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 experience at Shuey Knolls, we know it is very important that we foster an active homeowners association. Dodd Meadows will have a clubhouse, playground and walking trails, and we will work with the new homeowners to develop pride in living at this development. Community participation is stressed in the training programs and we also have a Board Member assigned for follow-up support.

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 1 bedroom home, we also plan to offer people in these categories services such as the maintenance of their home and yard, including snow removal. If other services are required, including transportation, Habitat will work with the homeowner in satisfying these needs. Homes will be modified to meet the specific 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: Counseling on budgeting and home maintenance.

Outcome B: Asset growth through home equity.

Outcome C: Development of financial literacy skills.

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: 35 **OR** Households: Very-low income families including 15 children will be able to achieve their dream of homeownership and receive counseling on budgeting and maintenance of their house

Number achieving Outcome B:

People: 42 **OR** Households: Low and very-low income families and 18 children will be able to achieve home ownership and improve the financial situation through growth of equity in their home and financial planning assistance.

Number achieving Outcome C:

People: 53 **OR** Households: Low and very low income families including 23 children will be provided with financial and budgeting skills that will enable them to be successful homeowners in a sustainable community and build equity in their homes

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

The outcome can be easily measured by the occupancy of homes in Dodd Meadows. These new homeowners can be verified by the mortgage closing documents including the HUD statement and Deed of Trust covering the property. In addition, they will have completed the homeownership counseling, and sweat equity requirements and will receive a Certificate of Achievement. The HUD statement and 2nd mortgage amount shown will confirm the equity potential of the home.