HOME Participating Jurisdiction
Project Design Proposal - 2013

Applicant: Lower Columbia CAP
Title: Programs Director
Address: 1526 Commerce Avenue
        Longview, WA 98632
Phone: 360-425-3430 x 242
Fax: 360-575-1664
E-mail: michaelt@lowercolumbiacap.org

Contact Person: Michael Torres
Title: Same
Address: Same
Phone: Same
Fax: Same
E-mail: Same

Non-Profit Status: NO ___ Yes X ___ IRIS Tax Identification Number: 91-0814141

Location: X Longview ___ Kelso

Project Title: Affordable Homeownership 4570 Windemere Street

HOME Funding Requested: $144,000

Project Description
1. Give a brief summary of your project (under 101 words):

This proposed Affordable Housing (ownership) Project will consist of one single family unit located at 4570 Windemere Street. The unit will be a three bedroom, 1-1/2 bath, home with garage, built on individual lot, designated Residential Single Family. This unit will be purchased by a household making 60% Area Median Income, at a $50,000 mortgage.

2. Describe the project noting the problem(s) or opportunity(s) that will be addressed.

There is a documented need for affordable private-market housing in the Longview Kelso area (see Longview-Kelso HOME Consortium 2009-2013 Consolidated Plan, pg. 30). Since the 2008 collapse of the housing market, there has been very little housing being added to the inventory, further exacerbating the affordability crisis for low and moderate income households. Housing sales and housing starts remain significantly lower than the national, state and local markets.

This project increases this critically-needed affordable housing stock. As can be seen in the provided ProForma, this HOME Project ensures homeownership is affordable to a Low and Very Low Income household.

HOME Program Longview – Kelso HOME Consortium
Questions? Technical Assistance? Contact Julie Hourcle’ at 360.442.5081, or by e-mail at: julie.hourcle@mylongview.com
3. List the specific HOME objective information from the “5 year Strategic Plan” within the 2009-2013 Longview-Kelso Consolidated Plan. (See website information under Instructions).

Consolidated Plan Objective Code and Number: **DH-1.5**
Consolidated Plan Objective Title: **Expand homeownership opportunities for persons of low and moderate income and to promote neighborhood stability.**

Consolidated Plan Objective Proposed Accomplishments & Outcomes: **Assist low-to-moderate income households to achieve homeownership.**

**Project Readiness**
4. Describe what specific steps need to be completed before the project will be ready to proceed? (Projects must be under construction within 12 months of signing your HOME Contract or funding will be deobligated.)

1. Approval by the City of Longview
2. Complete project design & obtain building permits.
3. Perform outreach to potential low income occupants.

5. Please list start and completion date by Month, Day and Year:

Complete the “Project Timeline” (included at the end of this application) detailing project tasks and dates. This will be a part of your contract goals should your project be selected.

Project Start Date after Nov. 1st (mm-dd-yyyy) 04-01-2014

Project Completion Date (mm-dd-yyyy) 03-01-2015

**Problem Impact and Severity**
6. How will this project increase housing affordability for rentals or home ownership? What reductions in cost of rent or a mortgage would be realized? What rents will you charge for each one, two, and three bedroom when the project is complete? (Please detail from your attached ProForma.)

This project ensures low income households can afford to own and maintain a quality home. The cost of ownership will be significantly reduced by this HOME subsidy. For an estimated $50,000 mortgage
with a 180 month loan term, Total Housing Expenses per month (including PITI and Utilities) are estimated at $765.

7. How does this housing project create a better living environment for residents? Have local, county, or state authorities noted the severity of the problem? Note building, public health or/and safety issues.

This project constructs an affordable home for homeownership that meets Longview adopted Building code for new construction; will have low utility costs from being built to Washington State Energy Code requirements.

Long-term, the participating household will have achieved greater economic stability by attaining a valuable asset, and the stock of quality affordable housing in the community will have been increased.

The Longview-Kelso HOME Consortium has extensively noted the severity of the problem of lack of quality affordable housing for both rental and homeownership in the 2009-2013 Consolidated Plan. Specifically: pages 23-24 (Key-Findings -Analysis of Housing Needs, Housing Affordability, Housing Conditions), with advocacy for the benefits to the community of homeownership in page 27 (Approaches to Housing Needs). This latter section of the Consolidated Plan goes as far as stating:

“A 2004 report published by HUD states that homeownership benefits households by providing access to significant financial advantages, including protection against inflation in housing costs, tax savings, and accumulation of long-term wealth; further, that homeownership benefits the community through greater incentives for maintaining and improving properties and increased civic engagement.”

8. List similar projects or programs your agency has, and other agencies have, in place to address this problem in the community. List agencies, funding sources and amounts. List the number of families housed under each of these programs.

Lower Columbia CAP has several affordable housing programs:

-Self Help Housing, funded for the period 2013-2015 by USDA Rural Development at $742,000, has built over 395 homes for affordable homeownership in rural areas of Cowlitz, Wahkiakum, Lewis, and Clark Counties over the past 20 years.

-Weatherization Program, funded by WA Department of Commerce at approximately 250,000 per year, has made Weatherization repairs and upgrades for approximately 100 households per year.

-1412 N 1st - Lease Option
Funding source(s); amount(s); contract period(s)
Annual Rental Income $4,200 with another $4,800 into an escrow account for tenant to purchase.
Solution

Project Development

9. Did you attempt to collaborate the development of this project with other agencies? Which agencies were contacted and what was the outcome?

CAP is not partnering with other organizations or businesses on this project.

10. How do you propose to solve the problem? Please be specific, itemizing the various tasks you will undertake.

This project increases the stock of quality affordable housing in the community.

Lower Columbia CAP will construct a 3 bedroom home for homeownership, market it, and sell it to a household whose total gross annual household income is equal to or less than 60 percent of median adjusted for household size within six months of loan closing, and as established annually by HUD. Following sale, CAP will ensure this project complies with HUD affordability requirements for owner-occupied units for a period of 15 years.

11. List all persons who would be involved during the development of this project and describe their project responsibilities. (Include names, titles, phone and e-mail.) (Responsibilities should include grant administration, project manager, developing partnerships, acquisition, overseeing construction, maintaining records, client intake and eligibility, etc.)

   Michael Torres, Programs Director; 360-425-330 x242; michaelt@lowercolumbiacap.org.
   Michael provides the administration and direct oversight of grants, contracts, programs, and staff related to this project. He has been with CAP since 2009, during which time, he has led implementation of the Homeless Prevention and Rapid Rehousing Program (HPRP) for Cowlitz County, served as a key member of the “Ten Year plan to End Homelessness Update Committee”, and its “Project Review Criteria Committee”. Prior to CAP, Michael previously served as Executive Director of Northwest Service Academy, at the time one of the largest AmeriCorps programs in the country; and also served 12 years in the U.S. Navy. Michael will supervise the hiring of any program staff required for this project.

   Marie Robbins, Administrative Manager; 360-425-3430 x221. marier@lowercolumbiacap.org.
   Marie will oversee the staff that will market the property and screen/qualify applicants, as well as the Construction Supervisor and timely submission of permits/certifications. She has been with CAP since 1990, and has extensive experience in Program Management, and administering projects related to housing.
Paul Pasmore, Construction Supervisor; 360-425-3430 x221. marier@lowercolumbiacap.org (contact via Marie Robbins e-mail). Paul will oversee all aspects of construction. Paul has been with CAP since 2005, and has over 40 years of experience in construction and carpentry.

Project Operation
12. Are you partnering with other organizations or businesses in this project? Will you have contracts for supportive services? What roles will each organization or business play after the project is completed? Please submit letters from partnering agencies and/or businesses as supporting documentation.

CAP is not partnering with other organizations or businesses on this project, and supportive services are not provided.

13. List all persons involved in the operation of this project when completed and describe their responsibilities. (Include names, titles, phone and e-mail.) (Responsibilities should include case management, day-to-day management, rent schedules for units, annual renter income review, partnerships in serving renters, etc., apartment management, and project owner.)

Juanita Burnham, Housing Projects Coordinator; 360-425-3430 x222. juanitab@lowercolumbiacap.org. Juanita will order materials for the homes, obtain bids and prepare contracts for sub-contractors. She will also have the critical role of outreach, screening, and qualification for an eligible household to purchase the home. Finally, Juanita will ensure the home meets Period of Affordability Requirements. She is a Certified Educator in Personal Finance; teaches Pre and Post Homeownership training, 1st Time Home Owners class and Asset Building Skills classes.

14. Complete the Rental or Ownership Proforma and Marketing Plan (provided separately.) Summarize your marketing/public outreach that you will you provide to inform the general community of this project? (Review the Marketing Plan information under the Underwriting Policies)

Lower Columbia Community Action Council utilizes the HOME affirmative marketing list in implementing its Fair Housing Marketing Plan which is designed to ensure that outreach activities inform all segments of the community, including very-low-income households. The plan identifies:

- Commercial media used to advertise the availability of the Affordable Housing Program;
- Community contacts from which referrals are sought; and
- Plans for information meetings to inform potential participants in the local area about the program.

HOME Program  Longview- Kelso HOME Consortium
Questions? Technical Assistance? Contact Julie Hourclee at 360.442.5081, or by e-mail at: julie.hourclee@mylongview.com
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This marketing approach is used by LCCAC’s Housing Programs, and has worked successfully to date. In addition to the venues identified in the Fair Housing Marketing Plan, LCCAC has incorporated additional strategies to reach its low income and very-low-income target population.

- The program distributes brochures about the program through area businesses, churches and service clubs for redistribution to their employees, members and contacts.
- The Weatherization and Energy Assistance Programs run by LCCAC serve residents of Cowlitz County. These programs provide names and addresses to Housing Program, which mails information about the program directly to very low income and low income families in the general area of the building projects.
- Word-of-mouth advertising results in inquiries from families who know others who have participated in the program.

Families who request information about the program receive a brochure and are asked to complete a Pre-Screening form. Credit checks are submitted for those who appear to qualify. The rating system used to select participants includes additional points for applicants who live in sub-standard housing.

15. Describe your selection process for applicants to participate? How will disabled applicants be able to participate?

This will be a first-come-first serve application process. The applicant must meet income eligibility criteria described below; and credit requirements, as set by the bank making the mortgage loan.

Following the marketing approach described above, LCCAC will identify an interested household whose total gross annual household income for all persons aged 18 or older to reside in the home as identified by IRS Form 1040, Definition of Adjusted Gross Income, must equal to or be less than 60 percent of median adjusted for household size within six months of loan closing, and as established annually by HUD.

Gross annual household income will be determined based on a projection of total household income for the next 12 month period per HOME Program Guidelines prior to final eligibility approval. Gross annual income will be recalculated if more than six months have elapsed since the household was first determined to be income eligible for participation in the program.

Disabled applicants are eligible to participate.

16. What other short-term and long-term outcomes will result from the project?

Short-term, the participating household will better their living conditions by residing in a home that meets HUD Housing Quality Standards with an affordable mortgage; and they will have low utility costs from their home being built to Washington State Energy Code requirements.

Long-term, the participating household will have achieved greater economic stability by attaining a valuable asset, and the stock of affordable housing in the community will have been increased.
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Long-term, the participating household will have achieved greater economic stability by attaining a valuable asset, and the stock of affordable housing in the community will have been increased.
17. What activities would still need to be undertaken after the project is completed in order for the problem to be fully addressed? Quantify where possible.

This project will need to comply with HUD affordability requirements for owner-occupied units for a period of 15 years. Affordability of this HOME Program Investment will be secured by a Promissory Note and recorded Deed of Trust or other security instrument in no lower position than second, unless prior written authorization is obtained from the lender. A deed restriction running with the land must be recorded on property with resale restrictions.

The broader problem of resolving the problem this community faces with insufficient affordable housing stock for homeownership or rental is beyond the scale of this project. However, this project is another step in the right direction.

**Households Benefiting**

18. What is the number of low-income households that will benefit from this project?

Use current year HUD Income Limits for family size.

- At or below 30% of Median Income: 0
- At or below 50% of Median Income: 0
- At or below 80% of Median Income: 1
- **TOTAL Number of Households:** 1

**Budget**

19. Explain why HOME funds are appropriate for your project. If this application is for a program currently receiving HOME funding, discuss what action you have taken and what other funding sources have been investigated in the last 12 months to reduce your organization’s dependence on City of Longview (or City of Kelso) HOME funds.

HOME funds are appropriate because this project expands the supply of decent, safe, sanitary, and affordable housing in the community.

20. What agency funding will you commit to this project? If none, why not? (A 25% match of non-federal funding is desired.)

Lower Columbia CAP is not using any funding for this project, aside from the HOME funds requested in this proposal. There are no additional funds available at this time.
21. If one or more funding sources listed below is not realized, what impact would this have on your project? Explain what changes would be considered to its scope or design, including the number of families housed, structure(s) constructed, delays in construction start date, etc. and whether your project would exist without HOME funding.

This project is not feasible without the requested HOME funding.

22. Complete and attach the separate HOME Budget Form.
Complete the budget form showing all sources and uses of funds related to your project.

23. Sources and Uses Fund Statement / Budget Form Narrative

a. Please list all funding sources, intended uses, and amounts from your budget form. Identify each source as Federal, State, Local, or Private.

HOME (Federal) $144,000.

b. Identify which sources are proposed and which sources are committed.

Only funding source proposed is HOME.

c. Supporting Documentation: List and attach “Sources of Funds” supporting documentation noted under Question #25.

-Certification Letter

d. Supporting Documentation: List and attach “Uses of Funds” supporting documentation noted under Question #25.

-Construction Cost Estimate/Description of Materials
-Architectural drawings and elevations, floorplans.

24. Please list the amount of private, local, and State (non-federal) matching funds which will be designated towards the 25% match per HOME categories below:
21. If one or more funding sources listed below is not realized, what impact would this have on your project? Explain what changes would be considered to its scope or design, including the number of families housed, structure(s) constructed, delays in construction start date, etc. and whether your project would exist without HOME funding.

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HOME 2013 (Federal) $144,000
HOME 2004 (Federal) $13,000

b. Identify which sources are proposed and which sources are committed.

Only funding source proposed is HOME.

c. Supporting Documentation: List and attach “Sources of Funds” supporting documentation noted under Question #25.

-Certification Letter

d. Supporting Documentation: List and attach “Uses of Funds” supporting documentation noted under Question #25.

-Construction Cost Estimate/Description of Materials
-Architectural drawings and elevations, floorplans.
$_______ A. Cash Contributions  
$_______ B. Forgone, Taxes, Fees and Charge  
$_______ C. Donated Land or Other Real Property  
$_______ D. On Site and Off-Site Infrastructure  
$_______ E1 Donated Site Preparation  
$_______ E2 Donated Construction Material  
$_______ E3 Donated Labor (other than homeowner): Number or hours ______ times $10 per hour  
$_______ E1 Sweat Equity (homeowner only): Number or hours__ times $10 per hour  
$_______ F. Proceeds from Affordable Housing Bonds  
$_______ G. Supportive Services – Type ________________________________  
$_______ G1 Homebuyer Counseling Services  
$_______ Estimated/Unknown at this time. Type ________________________________  

Attachments

25. Required Attachments  
   □ Project Timeline (Note: Funding is available in November following project submittal. Please plan accordingly.)  
   □ Project Budget (Note: Show all funding sources and note if they are committed or not committed. List date when commitment will be confirmed.)  
   □ Detailed Cost Estimates (Specific costs for project itemized to show project cost analysis.)  
   □ Project Documentation (See below)  
   □ HOME Performa: Rental or Homeowner Affordability  
   □ Market Analysis (separate form)  
   □ Marketing Plan (as described in the Underwriting Policies and Procedures.)  
   □ Developer Development Capacity Certification  
   □ Agency Financial Audit by e-mail (Most current independent audit.)  

Project Documentation to support your project. (Provide in order listed. Staff may limit the number of documents to the most important for Council to base its decision.)

- Sources of Funds  
  1. Include commitment letters with all terms and conditions for all mortgages, loans, grants, subordination agreements, private fundraising, bridge (interim) loans and investment tax credits (historical low-income, if applicable);  
  2. Provide a formal Certification letter signed by the Agency Director or Owner listing the amounts and type of all governmental assistance (Federal, State, and Local) which will be used in this project.  
  3. If you (the applicant) are a partnership, or will enter into a partnership to undertake this project (including services) provide a copy of the partnership agreement, which will indicate the cash contributions by the general partner(s) and/or limited partner(s).  
- Uses of Funds  
  1. Earnest money agreement, option or closing statement for land and/or building(s);  
  2. Construction cost estimate  
  3. Construction contract or preliminary (bids)
4. Agreements governing the various reserves which are capitalized at closing (to verify that the reserves cannot be withdrawn later as fees or distributions.)
5. Appraisal (to substantiate the value of the land and the value of the property after rehabilitation or the structure being built)
6. If low-income tax credits are utilized, provide documentation on the syndication costs (legal, accounting, tax opinion, etc.) from the organization/individuals who will syndicate and sell the offering to ensure that the project can support the fees necessary to syndicate/fund the project. All assumptions should be verified in the supporting documentation.
   - Maps, architectural renderings and elevations, floor plans
   - Surveys and other professional reports
   - Letters from local, state, or federal agencies directing the repair or creation of a specific housing project
   - Letters attesting to the subject problem
   - Letters of support
   - Current news articles
   - Engineering, soils, or environmental reports
# Project Timeline

<table>
<thead>
<tr>
<th>Detail Tasks for Project</th>
<th>Start Date</th>
<th>Completion Date</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Month Day Year</td>
<td>Month Day Year</td>
</tr>
<tr>
<td>Submit full description</td>
<td>12-1-13</td>
<td></td>
</tr>
<tr>
<td>Market for Residents</td>
<td>4-1-14</td>
<td>6-2-14</td>
</tr>
<tr>
<td>Submit plans to City for review</td>
<td>4-1-14</td>
<td>6-2-14</td>
</tr>
<tr>
<td>Submit for right-of-way permit</td>
<td>4-1-14</td>
<td>6-2-14</td>
</tr>
<tr>
<td>Receive building &amp; right-of-way permits</td>
<td>6-2-14</td>
<td>6-2-14</td>
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<tr>
<td>Begin excavation &amp; utilities hook-ups</td>
<td>6-2-14</td>
<td>6-6-14</td>
</tr>
<tr>
<td>Form/inspect/pour foundation</td>
<td>6-9-14</td>
<td>6-13-14</td>
</tr>
<tr>
<td>Backfill &amp; rough grade</td>
<td>6-16-14</td>
<td>6-18-14</td>
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<tr>
<td>Lumber drop &amp; rough framing</td>
<td>6-16-14</td>
<td>7-4-14</td>
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<tr>
<td>Siding/plumbing/electrical rough-ins</td>
<td>7-7-14</td>
<td>7-11-14</td>
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<tr>
<td>Sheer wall/plumbing/electrical inspections complete</td>
<td>7-14-17</td>
<td>7-14-13</td>
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<tr>
<td>Final framing &amp; o.k. to insulate</td>
<td>7-1-14</td>
<td>7-2-14</td>
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<tr>
<td>Insulate &amp; drywall/Install/Pour concrete</td>
<td>7-3-14</td>
<td>7-4-14</td>
</tr>
<tr>
<td>Interior doors &amp; trim</td>
<td>7-7-14</td>
<td>7-11-14</td>
</tr>
<tr>
<td>Paint interior &amp; exterior completed</td>
<td>7-14-14</td>
<td>7-16-14</td>
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<tr>
<td>Floor prep &amp; clean-up</td>
<td>7-16-14</td>
<td>7-18-14</td>
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<tr>
<td>Install flooring - vinyl</td>
<td>7-21-14</td>
<td>7-25-14</td>
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<tr>
<td>Install cabinets/countertops</td>
<td>7-28-14</td>
<td>7-31-14</td>
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<tr>
<td>Electrical trim</td>
<td>8-4-14</td>
<td>8-9-14</td>
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<tr>
<td>Plumbing trim</td>
<td>8-4-14</td>
<td>8-7-14</td>
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<tr>
<td>Carpet, Construction clean &amp; final detail</td>
<td>8-11-14</td>
<td>8-15-14</td>
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<tr>
<td>Final inspection &amp; Certificate of Occupancy</td>
<td>8-18-14</td>
<td>8-18-14</td>
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<tr>
<td>Final quality control walk-through</td>
<td>8-20-14</td>
<td>8-20-14</td>
</tr>
<tr>
<td>Move-in/Rent up</td>
<td>9-1-14</td>
<td>9-1-14</td>
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<tr>
<td>Close out</td>
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HOME Program  Longview- Kelso HOME Consortium
Questions?  Technical Assistance?  Contact Julie Hourcle at 360.442.5081, or by e-mail at: julie.hourcle@mylongview.com
Marketing Plan: A marketing plan shall be completed to show how the project will be marketed publically to Longview and/or Kelso residents through the public media, professional realtor or/and real estate marketing staff for at least 90 days or until the unit(s) are fully sold/rented. The advertising methods used to reach buyers/renters, both paid and free, and direct promotion through local organizations, stakeholders and social media can be used. The message to buyers should note that the value/sales or rental price is competitive and the home’s features fit the target buyer or renter. The agency must follow its marketing plan and provide documentation of its public marketing effort prior to selecting its recipient(s).

Lower Columbia Community Action Council has an Affirmative Fair Housing Marketing Plan which is designed to ensure that outreach activities inform all segments of the community, including very-low-income households. The plan identifies:
- Commercial media used to advertise the availability of the Affordable Housing Program;
- Community contacts from which referrals are sought; and
- Plans for information meetings to inform potential participants in the local area about the program.

This marketing approach is used by LCCAC’s Self-Help Housing Program, and has worked successfully to date. In addition to the venues identified in the Fair Housing Marketing Plan, LCCAC has incorporated additional strategies to reach its low income and very-low-income target population.
- The program distributes brochures about the program through area businesses, churches and service clubs for redistribution to their employees, members and contacts.
- The Weatherization and Energy Assistance Programs run by LCCAC serve residents of Cowlitz County. These programs provide names and addresses to Housing Program, which mails information about the program directly to very low income and low income families in the general area of the building projects.
- Word-of-mouth advertising results in inquiries from families who know others who have participated in the program.

Families who request information about the program receive a brochure and are asked to complete a Pre-Screening form. Credit checks are submitted for those who appear to qualify. The rating system used to select participants includes additional points for applicants who live in sub-standard housing.
Instructions & Application Process

Designing Projects
The Cities of Longview and Kelso appreciate your interest and participation in the HOME Program. Please follow these guidelines and requirements when proposing projects:

1. READ the 2009-2013 Consolidated Plan to develop annual projects. The Plan can be accessed on the City of Longview Website at www.mylongview.com under the Community Development Department HOME Program scrolling down to “Important Links.”

2. Use the 5-year Objectives, Accomplishments and Outcomes to develop projects.

3. Meet the proposed accomplishments and outcomes. If a previous project has met the proposed accomplishments and outcomes during the 5-year planning process, you should select another objective or consider other funding sources.


5. It is strongly urged that your project be discussed in detail with HOME staff prior to design and submittal. Application completeness will be reviewed after submittal for possible additions/corrections.

6. Projects using other funding sources must show documentation through funding commitment letters. No HOME funding will be released without full project funding in place.

7. Projects which will not be substantially underway to drawdown funds by July 2014 may be deobligated by December 2014.

8. Agencies or individuals must start construction within 12 months of their HOME contract date or funding will be deobligated. Projects not completed within 3 years of the dated contract will have remaining HOME funding deobligated. Projects which cannot show a verified HOME accomplishment based upon their Project Design at the end of their contract date must return all HOME money spent to the Kelso-Longview Consortium.

9. If contractors are to be hired, an affirmative effort must be made to market to Minority and Women Owned Businesses / Providers.

10. All paid labor must adhere to HOME Davis/Bacon federal wage rules or meet state prevailing wage guidelines, whichever is higher in projects involving 12 or more housing units.

11. If rental property is involved, a “HUD Marketing Plan” must accompany your request, showing how you will be able to compete for market share; and” HOME Pro forma” and still maintain affordable rents per HUD guidelines.
12. Your project must be in compliance with all federal guidelines pertaining to environmental hazards (e.g. asbestos, lead-based paint, soil contaminants, etc), public notices, reporting requirements, fair housing practices, and any other public regulations.

**Project Proposals are usually due March 1\textsuperscript{st} of each year.**

☐ Please submit 1 copy of the Project Design Form, Project Timeline, Budget and Additional Attachments by **Monday, March 4, 2013** to:

Julie Hourcle’
Community Development Department
Longview City Hall
1525 Broadway
Longview, WA

☐ **After staff review**, you will be asked to make 13 copies of your entire application packet for the City Council Public Hearing.

**Public Presentation of your Project Design Proposal**

*Longview Projects:*
You will be asked to present your proposal to the Longview City Council, Longview City Hall in a Public Hearing on the **Thursday, April 25, 2013.**

*Kelso Projects:*
You will be asked to present your proposal to the Kelso City Council, Kelso City Hall in a Public Hearing on **Tuesday, April 16, 2013.**

**Public Review** of all projects is available at least one week prior to the public hearings.

**Questions?? Technical Assistance??**
Contact Julie Hourcle’ 360.442.5081
FAX: 360.442.5953.
E-mail: julie.hourcle@mylongview.com
Check our website at: [http://www.mylonview.com/communitydev/HOMEProgram.htm](http://www.mylonview.com/communitydev/HOMEProgram.htm)

The City of Longview is the lead agency for the Longview – Kelso HOME Consortium.
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E-mail: jhouri@email.com
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The City of Longview is the lead agency for the Longview – Kelso HOME Consortium.
# Longview/Kelso Home Consortium

## PROJECT BUDGET AND FUNDING SOURCES

<table>
<thead>
<tr>
<th>Commitment Dates</th>
<th>2013</th>
<th>2004</th>
<th>Source 3</th>
<th>Source 4</th>
<th>Source 5</th>
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<th>How costs determined (bid, est.)</th>
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**HOME TOTAL** | $144,000.00 | $13,000.00 | $0.00 | $0.00 | $0.00 | $157,000.00 |

**Date:** 3/4/2013  
**Sponsor:** Lower Columbia CAP  
**Project Address:** 4570 Windemere St, Longview, WA 98632
### Use current HUD Annual Income Limits

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<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Notes</th>
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<td>HOME Subsidy used for Construction</td>
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<td>Each Unit</td>
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<tr>
<td>HOME Subsidy used for Soft Costs</td>
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<td>Total Development Costs</td>
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<tr>
<td>Sale Price</td>
<td>$144,000.00</td>
<td>est. appraisal - $50,000 mortgage over 15 years, with Deed to maintain affordability.</td>
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### Income Qualifying the Home Buyer

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<th>Description</th>
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<td>Total Housing Expense/Per Month</td>
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### Household Size

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<th>Household Size</th>
<th>Annual Income for</th>
<th>Monthly Income</th>
<th>Percent of Monthly Income as Rent (Includes Utilities)</th>
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<td>Income Limit 3 Person Household @ 80% AMI</td>
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<td>Income Limit 2 Person Household @ 80% AMI</td>
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1. **BRACED PANEL NOTES**

   - **Main Bathroom**
   - **Master Bathroom**
   - **Kitchen - Sink Wall**
   - **Kitchen - R/O Wall**

   **GENERAL NOTES**

   1. **R409.1.7.1 FOUNDATIONS & STEM WALLS**
      Foundations with stem walls shall have installed a minimum of
      1. 1/2" x 4-1/2" bar within 12'-0" (3.66 m) of the top of the
         stem wall & 1 1/2" x 4-1/2" bar located 8'-0" (2.44 m) to 4'-0" (1.22 m)
         from the bottom of the footing.
      2. **Electric Ground - NEC 305.1(6) Upper Ground** A piece of
         rebar extending 6' up through top of foundation stem wall & tied to
         footing rebar 1/2'' of 2 ties to attach bar.
      3. **R259.11 List Acceptable Fire Blocking Material Item**
         1.7 - Kraft Faced Fiberglass Insulation.
      4. **W.B.C. 2001.1.7.1 Floor Insulation, Exception: 1.1.**
         When Foundation Vent is not placed so that the top of the
         vent is below the lower surface of the floor
         insulation, a permanently attached baffle shall be
         installed at an angle of 30 degrees from horizontal
d. **PERIMETER FOOTING PANELS**

2. **BRACED PANEL NOTES**

   - Typical 48" wide 7/16" OSB, 8' EXTERIOR
   - 6-8 panel edges 12" OC & FIELD-HORZ. JOINTS TO BE
     BLOCKED & NAIL-SECURE. DRYER WALL ML TO FLOOR W/ 2-1/2" NAILS 16 GA.
   - ARP - 32" TO 49" WIDE ALTERNATE BRACED PANEL 7/16" BAR & EXTR.
     6-8 NAILS 6" OC @ PANEL EDGES 12" OC & FIELD-SECURE PANEL TO
     FOUNDATION 1 1/2" HIN OF 2 - SIMPSON HTD HANGING NAIL 12 GA.
   - NH: 2 NAILS & 8 GA.
   - NH: FRAMING (2 - 2 1/2" OR 4 1/2") HIN OF 2 1/2" NAILS 16 GA.
   - RH: SILL PLATE TO STEM WALL 1/2" PANEL QUARTER POINT.
   - 1.D.P.F. - Typical 48" wide interior braced panel 8 GA.
     @ EACH SIDE
     NAILS 6" OC. CODER NAILS 1" OC. EACH WAY - ALL HORIZ. CODER
     JOINTS TO BE BLOCKED & NAIL-SECURE. BOTTOM PLATE OF 1.D.P.F. 3/4" NAILS @
     16" OC - PANELS TO BE ADJACENT & FLOOR ON CONTINUOUS PLUMBING, PDL
     FLOR JAST OR FLOOR BEAM.
   - In continuously sheathed exterior wall - 7/16" OSB, MAY BE
     SPACED & CENTER OF 48" BRACED PANEL & BRACKED @ PANEL
     EDGES NAMED 6" OC W/ 6-8 NAILS & PER LOCAL BRACED PANEL
     REQUIREMENTS ABOVE.
INSTRUCTIONS

1. For additional information on the form, see the instructions applicable to the FHA Application Guide for the applicable form used the form. See the HUD Application Guide for the applicable form used the form.

2. The use of paint containing more than 1% lead by weight is prohibited.

3. Work not specifically described or shown will not be considered unless required, then the minimum acceptable will be assumed. Work exceeding minimum requirements cannot be considered unless specifically described.

4. Include or eliminate references to the appendices to the appraisal report or the property description.

5. Include signatures required at the end of this form.

6. The construction shall be completed in compliance with the related drawings and specifications, as evidenced by the notes on the drawings. See the attached sheet "THE USE OF PAINT CONTAINING MORE THAN 1% LEAD BY WEIGHT PERMITTED BY LAW IS PROHIBITED".

1. EXCAVATION:
   - Bearing soil, type: Sandy Loam

2. FOUNDATIONS:
   - Footing concrete mix: 6 to 8 bags
   - Foundation wall: material: N/A
   - Interior foundation wall: material: N/A
   - Column: material: steel
   - Basement entrance: window: N/A
   - Waterproofing: material: N/A
   - Termites: protection: PT Nudallel

3. CHIMNEYS:
   - Material: N/A
   - Flue lining: material: N/A
   - Vents (material and size): gas or oil heater

4. FIREPLACES:
   - Type: solid fuel
   - Fireplace size: N/A
   - Vents: N/A

5. EXTERIOR WALLS:
   - Wood frame: wood grade, and species: N/A
   - Siding: type: N/A
   - Shingles: material: N/A
   - Stucco: material: N/A
   - Masonry: solid

6. FLOOR FRAMING:
   - Joists, wood, grade, and species: N/A
   - Concrete slab: N/A
   - Reinforcing: N/A

7. SUBFLOORING:
   - Material: grade and species: N/A
   - Laid: first floor:

8. FINISH FLOORING:
   - Wood only.

Additional information:

1. Exterior painting:
2. Number of coats:
3. Number of coats:
4. Number of coats:
5. Number of coats:
6. Number of coats:
7. Number of coats:
8. Number of coats: