



HOME Participating Jurisdiction Project Design Proposal - 2013

Applicant: Lower Columbia CAP	Contact Person: Michael Torres
Title: Programs Director	Title: Same
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Non-Profit Status: NO Yes **IRS Tax Identification Number** 91-0814141

Location: Longview Kelso

Project Title: Cowlitz Cottages

HOME Funding Requested: \$ 48,473

Project Description

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

This proposed Affordable Housing (ownership) Project supports construction of 8 cottages for self-help homeownership (900-1200sq. ft.), located at 1124 N. Pacific Avenue, Kelso, WA 98626. This is the Kelso Brownfield (formerly Terry Salvage Yard) redevelopment effort, currently named "Cowlitz Cottages". The homes will share community space, and each home has access to two surface parking spaces.

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 new-construction affordable housing being added to the inventory. Though many foreclosures have entered the housing stock, housing sales and housing starts remain significantly lower than the national, state and local markets.

This project increases this critically-needed affordable housing stock.



Also extremely important, this project eliminates blight by re-developing the Kelso Brownfield site formerly known as "Terry Salvage Yard", which will have been made suitable for residential use by the City of Kelso via an EPA Brownfield cleanup grant.

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. Passing of Cottage Housing code by Kelso City Council (in development by Kelso Community Development Department estimated by September 2013).
2. Complete Financing (estimated December 2013).
3. Obtain building permits.
4. Perform outreach to potential low income Self-Help Housing program participants.

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) 06-01-2014

Project Completion Date (mm-dd-yyyy) 06-01-2015



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. Though the specific cost of mortgage will be determined at time of sale, the cost of ownership will be significantly reduced by this HOME subsidy. Detailed estimates by Wellman and Zuck General Contractors and RMC Architects put Home Construction cost, including all on and off-site infrastructure development at an average of \$147,700 per unit, with participants moving-into a home with approximately \$8,775 of sweat-equity. The value of SHOP, HOME, and Sweat Equity are applied to cover the value of the down payment needed and reduce the monthly mortgage costs. Affordability is demonstrated below:

Sale Price	\$148,000.00	est. appraisal -used as mortgage
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Affordability: Housing Expenses (Including Utilities)

Downpayment needed	\$29,600
First Mortgage	\$148,000
Loan Term (in months)	360.00
Interest Rate (per year)	3.50%
Monthly Payment	\$532
Taxes	\$158
Insurance	\$50
Projected Month Payment (PITI)	\$740
Utility Costs/Month (Estimate)	\$200
Total Housing Expense/Per Month	\$940

Household Size	Annual Income	Monthly Income	%of Monthly Income (Includes Utilities)
Income Limit 4 Person Household @80% AMI	\$44,950	\$3,746	25%
Income Limit 3 Person Household @80% AMI	\$40,500	\$3,375	28%
Income Limit 2 Person Household @80% AMI	\$36,000	\$3,000	31%
Income Limit 4 Person Household @60% AMI	\$33,720	\$2,810	33%
Income Limit 3 Person Household @60% AMI	\$30,360	\$2,530	37%
Income Limit 2 Person Household @60% AMI	\$27,000	\$2,250	42%



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 State Building Code Standards; and 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, Wakiakum, 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 the construction of project. However, City of Kelso Community development Department has been a an important partner in the realization of this project, leading the grant effort financing the Brownfield Cleanup to EPA standards; with quick-deed of the lots to Lower Columbia CAP for Cottage housing Development to follow.

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 8 cottage-style homes for homeownership using the Self-Help housing model. , market it, and sell it to a household whose total gross annual household income is equal to or less than 80 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 5 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 and participate in the Self-Help Housing program. 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 has a Federal Agency –approved (USDA Rural Development) 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;

HOME Program Longview- Kelso HOME Consortium
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- ◆ 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.

All HOME Projects are also marketed to the Affirmative marketing List attached in HOME contracts.

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 applicants 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 interested households 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 80 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, in the Self-Help Housing program and reasonable accommodation will be made as required by ADA, to include having a proxy meet the Self-Help construction requirement if necessary.

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



Short-term, the participating households will better their living conditions by residing in a new construction home built to Code 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 households will have achieved greater economic stability by attaining a valuable asset, and the stock of affordable housing in the community will have been increased.

Also important, blight will be removed by the brownfield development from a contaminated site where a salvage yard used to operate, to attractive, functional cottage housing.

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 5 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.

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: 8
TOTAL Number of Households: 8

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 has committed \$120,000 in SHOP funds for this project. As indicated in question 23a. below, this project also leverages an estimated \$70,200 in Sweat Equity, and \$659,620 in CAP Construction Loan.

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 funding sources listed, to include 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.

Source and Type	Proposed Funding	Committed/ Conditional Funding	Application Date	Award Date	Total Funding
Residential					
WA State Housing Trust Fund (HTF)	\$215,831		1/7/2013	12/31/2013	\$215,831
SHOP(Federal)	\$120,000	\$120,000	6/15/2013	10/31/2013	\$120,000
HOME(Federal)	\$48,473.25		3/1/2013	11/30/2013	\$48,473.25
CAP Construction Loan (Private)	\$659,620		11/1/2013	2/28/2014	\$659,620
CHDO (Federal)	\$23,526.75		8/15/2013	11/30/2013	\$23,526.75
FHLB (Federal)	\$113,921.28		8/15/2013	2/28/2014	\$113,921.28
Sweat Equity (Private)	\$70,200		6/1/2015	6/1/2015	\$70,200
City of Kelso - Land (Local)	\$122,075		N/A	9/30/2013	\$122,075
Total Residential Development Cost	\$1,373,647.28	\$120,000			\$1,373,647.28



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

CAP has already coordinated with Community Frameworks to set aside the \$120,000 in SHOP funds. All other financing is proposed.

Housing Trust Fund pre-application (Phase 1) has been submitted to WA State.

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.

-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:

- \$ _____ A. Cash Contributions
- \$ _____ B. Forgone, Taxes, Fees and Charge
- \$ 122,075 C. Donated Land or Other Real Property
- \$ _____ D. On Site and Off-Site Infrastructure
- \$ _____ E 1 Donated Site Preparation
- \$ _____ E 2 Donated Construction Material
- \$ _____ E 3 Donated Labor (other than homeowner): Number or hours 7,020 times \$10 per hour
- \$ 70,200 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
- \$ \$215,831 Estimated/Unknown at this time. Type :WA HTF

Attachments

25. Required Attachments

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



- 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

Detail Tasks for Project	Start Date	Completion Date
	Month Day Year	Month Day Year
Submit full description		
Market for Residents	12-1-13	
Submit plans to City for review	4-1-14	6-2-14
Submit for right-of-way permit	4-1-14	6-2-14
Receive building & right-of-way permits	6-2-14	6-2-14
Begin excavation & utilities hook-ups	6-2-14	6-20-14
Form/inspect/pour foundations	6-23-14	7-11-14
Backfill & rough grade	7-14-14	7-18-14
Lumber drop & rough framing	7-21-14	8-8-14
Siding/plumbing/electrical rough-ins	8-11-14	8-29-14
Sheer wall/plumbing/electrical inspections complete	9-1-14	9-5-14
Final framing & o.k. to insulate	9-8-14	9-19-14
Insulate & drywall/Install/Pour concrete	9-22-14	10-10-14
Interior doors & trim	10-13-14	10-31-14
Paint interior & exterior completed	11-3-14	11-28-14
Floor prep & clean-up	12-1-14	1-2-15
Install flooring - vinyl	1-5-15	1-23-15
Install cabinets/countertops	1-26-15	2-20-15
Electrical trim	2-23-15	3-20-15
Plumbing trim	2-23-15	3-26-15
Carpet, Construction clean & final detail	3-30-15	5-8-15
Final inspection & Certificate of Occupancy	5-28-15	5-28-15
Final quality control walk-through	5-31-15	5-31-15
Move-in/Rent up	6-1-15	6-1-15
Close out		



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 ore 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 a Federal Agency –approved (USDA Rural Development) 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.

*Currently approved Affirmative Fair Housing Marketing (AFHM) Plan – Single Family Housing that is in place for current Self-Help Housing project underway at Castle Rock, WA is provided. Same plan outline will be followed for this project. Upon approval, AFHM Plan specific 1124 N. Pacific Avenue, Kelso, WA 98626 will be filed.



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.
4. Review Underwriting Policies and Procedures.
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 Proforma” 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 1st 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.mylongview.com/communitydev/HOMEProgram.htm>

The City of Longview is the lead agency for the Longview – Kelso HOME Consortium.



Longview/Keiso Home Consortium
PROJECT BUDGET AND FUNDING SOURCES - Cowlitz Cottages

Commitment Dates	Lv/Keiso Home Source		HTF	SHOP	CAP Loan	CHDO	FHLB	Sweat Equity	Total Cost	How costs determined (bid, est.)	
	2013	Sep-13									Dec-13
ACQUISITION											
Purchase Price - Land		122,075								\$122,075.00	est
Purchase Price - Bldg.										\$0.00	
Transaction Taxes										\$6,400.00	
Closing/Recording Fees			6,400							\$0.00	
Title Insurance/Binder Fees										\$0.00	
Appraisal										\$0.00	
Other:										\$0.00	
Subtotal	0.00	122,075.00	6,400.00	0.00	0.00	0.00	0.00	0.00	0.00	\$128,475.00	
PREDEVELOPMENT											
Architect			6,240							\$6,240.00	est
Engineering			2,200							\$2,200.00	est
Legal Fees			1,000							\$1,000.00	est
Environmental Review			3,000							\$3,000.00	est
Preconstruction Inspection			2,000							\$2,000.00	est
Other:										\$0.00	
Subtotal	0.00	0.00	14,440.00	0.00	0.00	0.00	0.00	0.00	0.00	\$14,440.00	
CONSTRUCTION COSTS											
New Construction		48,473			527,620					\$718,298.56	est
Rehabilitation										\$0.00	
Infrastructure on site				120,000	45,000	23,527				\$230,442.72	est
Energy Related Improvements										\$0.00	
Repair/Replace Major Syst.										\$0.00	
Lead Based Paint/Haz Mat										\$0.00	
Access for Disabled										\$0.00	
Securing of Building										\$0.00	
Demolition										\$0.00	
Utility Connections					11,468					\$11,468.00	est
Permits & Fees										\$0.00	
Construction Loan Fees										\$0.00	
Construction Inspections					82,000					\$82,000.00	est
Sales Tax										\$0.00	
Insurance/Bond/Surety Fees					93,400					\$93,400.00	est
Contingency					2,000					\$2,000.00	est
Other: Bidding Costs										\$0.00	
Subtotal	48,473.25	0.00	188,868.00	120,000.00	572,620.00	23,526.75	113,921.28	70,200.00		\$1,137,609.28	
OTHER											
Home Buyer Counseling										\$0.00	
Credit Report Fees										\$0.00	
Operating Deficit Reserves										\$0.00	
Relocation Costs										\$0.00	
Loan Fees										\$0.00	
Tenant Rental Assistance										\$0.00	
Affirmative Marketing										\$35,000.00	est
Project Management										\$55,054.00	est
Developer Fees										\$3,069.00	est
Other:										\$0.00	
Subtotal	0.00	0.00	6,123.00	0.00	87,000.00	0.00	0.00	0.00	0.00	\$93,123.00	
HOME TOTAL	\$48,473.25	\$122,075.00	\$215,831.00	\$120,000.00	\$659,620.00	\$23,526.75	\$113,921.28	\$70,200.00		\$1,373,647.28	
Date: 3/27/2013											
Sponsor: Lower Columbia CAP	Project Address: 1124 N. Pacific Avenue, Keiso, WA 98626										



March 14, 2013

Mr. Neil McCarthy
RMC Architects
1223 Railroad Avenue
Bellingham, WA 98555

Re: Cowlitz Cottages
Cost Estimate

Dear Neil:

Our cost estimate is based on the following assumptions:

- MFA will include in their budget extensions of all utilities to property line, which includes water, sewer, storm, primary power and telecommunications.
- All existing structures including foundation will be removed by others.
- Site is assumed to be geotechnically stable and ready for construction.
- All permit fees and utility connection fees to be paid for by others.
- Prevailing wage rate is not included.

Neil, other than the above items I feel very confident that my cost estimate is accurate for today's construction costs, but MFA needs to be aware that construction material prices are rising monthly at a frightening rate (Example: One year ago 1 Sheet of 7/16 OSB sheathing cost about \$6.90 per sheet, today's competitive price is about \$18.90 per sheet). Labor prices seem to be stable along with subcontractor profit margins. MFA should budget enough contingency to cover anticipated increases.

Please see the attached summary of the Construction Cost Breakdown, and the Cost Estimate. If you have any questions, please call me at (360) 671-3295.

Sincerely,

A handwritten signature in cursive script that reads "Brian J. Wellman".

Brian J. Wellman
Managing Member

Enclosures

March 14, 2013

Cowlitz Cottages**Construction Cost Breakdown**

Div. 1	General Conditions	\$59,850.00
Div. 2	Sitework	\$230,443.00
Div. 3	Concrete	\$64,250.00
Div. 4	Masonry	Not Used
Div. 5	Metals	Not Used
Div. 6	Wood & Plastics	\$215,948.00
Div. 7	Thermal & Moisture Protection	\$101,464.00
Div. 8	Doors & Windows	\$27,344.00
Div. 9	Finishes	\$151,440.00
Div. 10	Specialties	\$750.00
Div. 11	Equipment	\$24,480.00
Div. 12	Furnishings	\$20,674.00
Div. 14	Conveying Systems	Not Used
Div. 15	Mechanical	\$56,300.00
Div. 16	Electrical	<u>\$42,400.00</u>
	Subtotal	\$995,343.00
	10% P & O	<u>\$99,534.00</u>
	Subtotal	\$1,094,877.00
	7.9% WSST	<u>86,495.28</u>
	Complete Total	1,181,372.28



Cowlitz Cottages (Preliminary Cost)

Date: 3/14/2013

		COST	SUBTOTAL
	DIV 1 GENERAL REQUIREMENTS		59,850.00
01105	Testing	NIC	
01108	Site Survey & Layout	3,000.00	
01110	Performance Bond	NIC	
01120	Permit Fees/ Utility Connection Fees	NIC	
01130	Mob/Demobilization	600.00	
01187	Final Cleaning	3,600.00	
01300	Project Management/Supervision & General Labor	32,000.00	
01406	Misc. Hardware/supplies	1,100.00	
01409	Job Trailer Rental	1,200.00	
01410	Site Office Expenses/Supplies	250.00	
01420	Plans & Printing	NIC	
01460	Temporary Utilities	4,000.00	
01480	Sani Can	850.00	
01485	Garbage Haul Out	3,500.00	
01490	Temporary Phone	1,800.00	
01550	Temporary Fence	1,950.00	
01850	Rentals	6,000.00	
	DIV 2 SITEWORK		230,443.00
02200	Site Clearing, Grubbing & Cleanup	See 02315	
02315	Excavation, Fill, Grading, Utilities, Ftg Drains	110,000.00	
02370	Erosion & Sediment Control	See 02315	
02512	Electrical Trenching	See 02315	
02513	Plumbing Trenching & Backfill	See 02315	
02586	Water & Sewer Connection to Bldgs	See 02315	
02600	Roof & Footing Drains	See 02315	
02632	Rain Gardens	See 02315	
02760	Wheel Stops	600.00	
02762	Striping	350.00	
02772	City Standard Curb, Gutter and Sidewalk	9,650.00	
02795	Asphalt Paving	21,000.00	
02810	Irrigation System	NIC	
02825	Fencing 790 lf. 42" Tall "Ameristair"	32,343.00	
02874	Bike Racks	NIC	
02882	Playground, BBQ, Gardens & Shed "Allowance"	37,000.00	
02900	Landscaping "Allowance"	19,500.00	
	DIV 3 CONCRETE		64,250.00
03100	Foundation & Footings	59,000.00	
03102	Sidewalks & Driveways (On-Site)	5,250.00	
03103	Concrete Retaining Walls	NIC	
03106	Concrete Pumping	See 03100	
03200	Rebar	See 03100	
	DIV 4 MASONRY	N/A	0.00
	DIV 5 METALS	N/A	0.00
	DIV 6 WOOD & PLASTICS		215,948.00

Cowlitz Cottages (Preliminary Cost)

Date: 3/14/2013

		COST	SUBTOTAL
06062	Lumber	114,000.00	
06092	Framing & Misc. Hardware	See 06092	
06100	Framing Labor (Rough Carpentry)	30,000.00	
06150	Wood Decking	See 07470	
06172	Wood Trusses & Boom Truck	18,976.00	
06175	Manufactured Wood Joists	15,608.00	
06200	Finish Labor	11,000.00	
06400	Finish Lumber & Interior Doors	26,364.00	
06500	Closet Kits	See 06400	
	DIV 7 THERMAL & MOISTURE PROTECTION		101,464.00
07210	Building Insulation	12,904.00	
07301	Roof Composition	17,200.00	
07460	Siding Install Labor	14,400.00	
07470	Siding Material	53,360.00	
07710	Roof Specialties (Gutters & Downspouts)	3,600.00	
	DIV 8 DOORS & WINDOWS		27,344.00
08110	Door Installation	See 06200	
08200	Exterior Doors	4,300.00	
08201	Interior Doors	See 06400	
08560	Vinyl Windows (Triple Pane)	19,444.00	
08625	Skylights	NIC	
08710	Door Hardware	3,600.00	
08800	Mirrors & Install		
	DIV 9 FINISHES		151,440.00
09250	Gypsum Sheet Rock	68,400.00	
09310	Ceramic Tile Shower	NIC	
09640	Wood Flooring	NIC	
09650	Resilient Flooring	6,390.00	
09652	Laminate Flooring	NIC	
09653	Tile Flooring	NIC	
09680	Carpeting & Pad	18,630.00	
09720	Wall Paper	NIC	
09900	Painting (Int & Ext) (One Color Int. & 3 Colors Ext.)	53,040.00	
09997	Ceramic tile counter Tops & Install	NIC	
09998	Granite Counter Tops & Install	NIC	
09999	Laminate Counter Tops	4,980.00	
	DIV 10 SPECIALTIES		750.00
10520	Fire Extinguishers & Cabinets	NIC	
10550	Mailboxes	NIC	
10800	Toilet & Bath Hardware	750.00	
10824	Tub & Shower Doors	NIC	
	DIV 11 EQUIPMENT		24,480.00
11450	Appliances "Energy Star"	24,480.00	
11455	Appliance Installation	See 11450	

Cowlitz Cottages (Preliminary Cost)

Date: 3/14/2013

		COST	SUBTOTAL
	DIV 12 FURNISHINGS		20,674.00
12300	Cabinets	10,490.00	
12301	Cabinet Pull Hardware	500.00	
12302	Cabinet Install	3,600.00	
12303	Cabinet Stocking	400.00	
12490	Window Blinds & Install	5,684.00	
	DIV 14 CONVEYING SYSTEMS	N/A	0.00
	DIV 15 MECHANICAL		56,300.00
15010	Plumbing & Fixtures	34,000.00	
15105	Gas Piping	NIC	
15300	Fire Sprinkler System	NIC	
15500	HVAC System	NIC	
15852	Venting for Baths, Laundry & Range Hoods	3,500.00	
15501	Venmar Units	18,800.00	
	DIV 16 ELECTRICAL		42,400.00
16000	Electrical	37,600.00	
16500	Interior Light Fixtures "Allowance"	4,800.00	
16501	Exterior Light Fixtures	See 16501	
16522	Parking Lot Light Poles	NIC	
16720	Fire Alarm System	NIC	
16751	Security System (Pre Wire Only)	NIC	

Subtotal of Costs	995,343.00	995,343.00
10% P & O	99,534.00	
Subtotal	1,094,877.00	
7.9% WA State Sales Tax	86,495.28	
TOTAL	1,181,372.28	

Cowlitz Cottages (Preliminary Cost)**Date: 3/14/2013**

	COST	SUBTOTAL
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**Alternate 1: Upper floor plan Unit C
(Addition)**

Lumber	1,500.00	
Framing Labor	800.00	
Insulation	240.00	
Plumbing	1,050.00	
Venting	220.00	
Electrical	550.00	
Drywall	500.00	
Paint	655.00	
Vanity, Cabinet & Top	450.00	
Finish Labor	400.00	
Floor Coverings	590.00	
Subtotal of Costs Per Unit	6,955.00	
10% P & O	695.50	
Subtotal	7,650.50	
7.9% WA State Sales Tax	604.39	
Total Per Unit	8,254.89	
(x 2 units)	x2	
Complete Total	16,509.78	

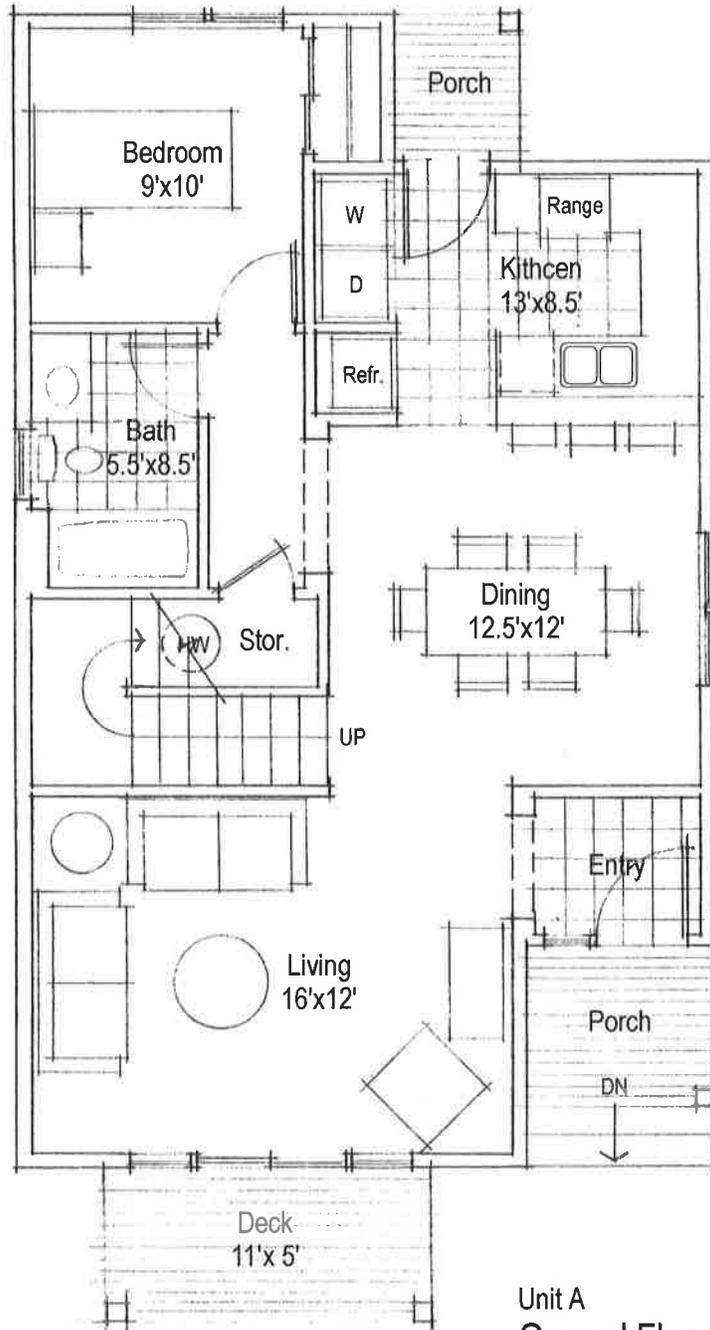
Cowlitz Cottages (Preliminary Cost)Date: **3/14/2013**

		COST	SUBTOTAL
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**Alternate 2: Additional cost for Soundwall per DSA Report (Cost included in bid)
(Deduct)**

Sheet Rock & Clips	27,400.00
Double Layer Exterior Gyp.	3,370.00
Exterior Gyp. Install Labor	7,200.00
Triple Glaze Windows Additional Cost	4,626.00

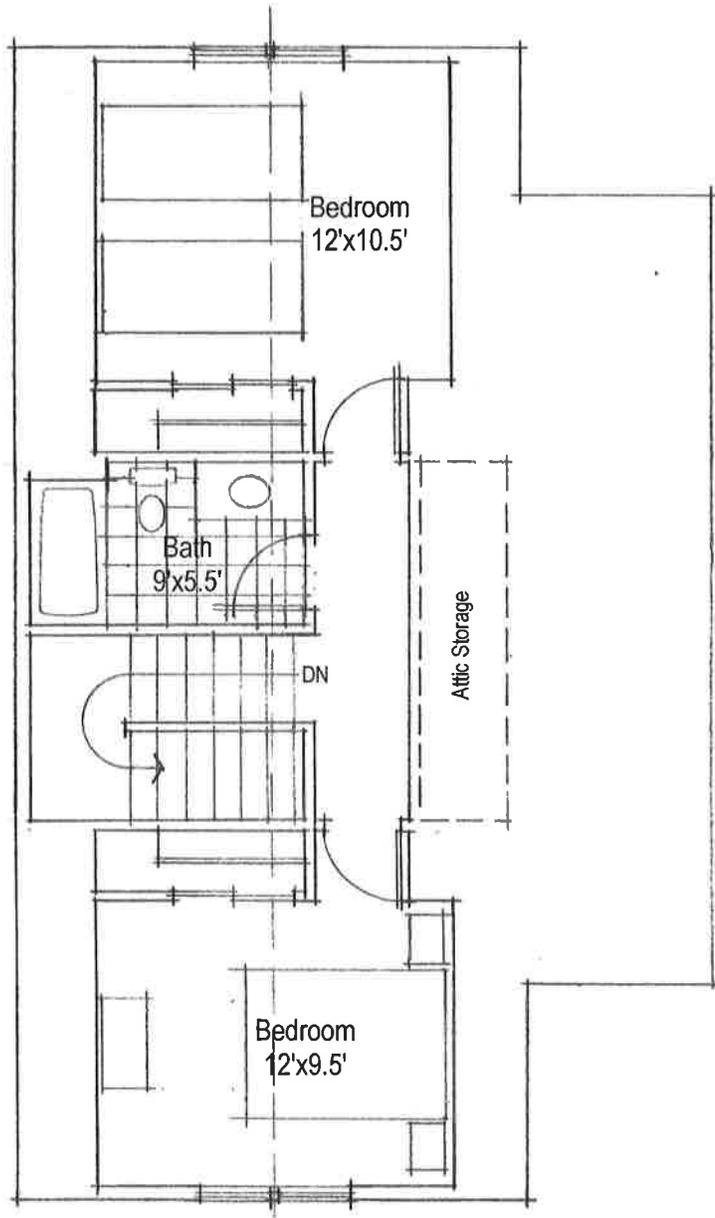
Total Amount Added: 42,596.00



Ground Floor 750sf
 Upper Floor 490sf
 1,240sf

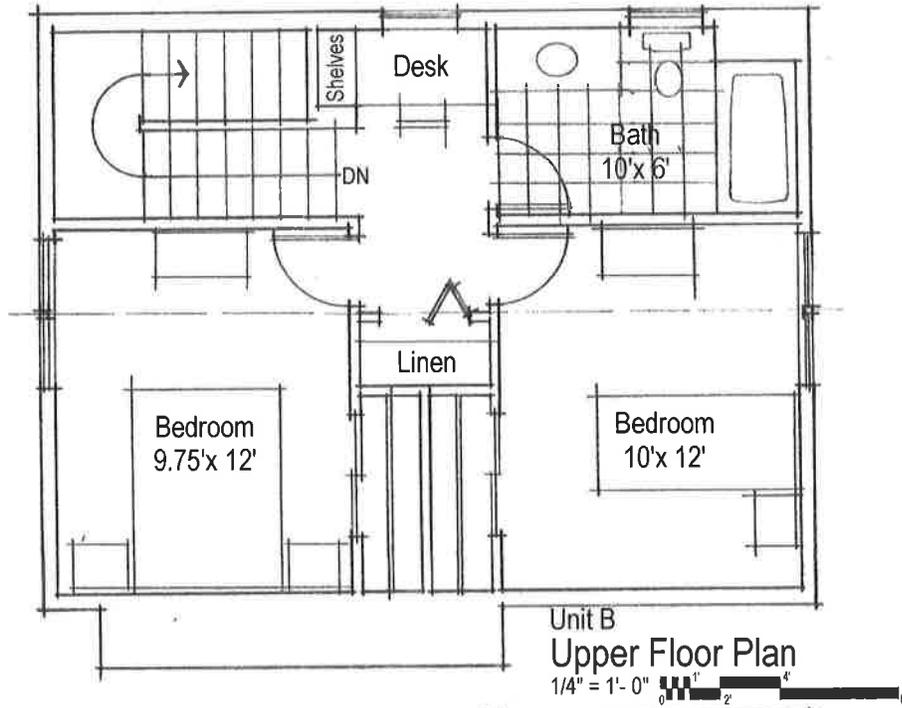
Unit A
 Ground Floor Plan

1/4" = 1'-0" 0 1 2 4 6



Unit A
Upper Floor Plan

1/4" = 1'-0" 0 2' 4' 8'



Ground Floor 520sf
Upper Floor 490sf
1,010sf



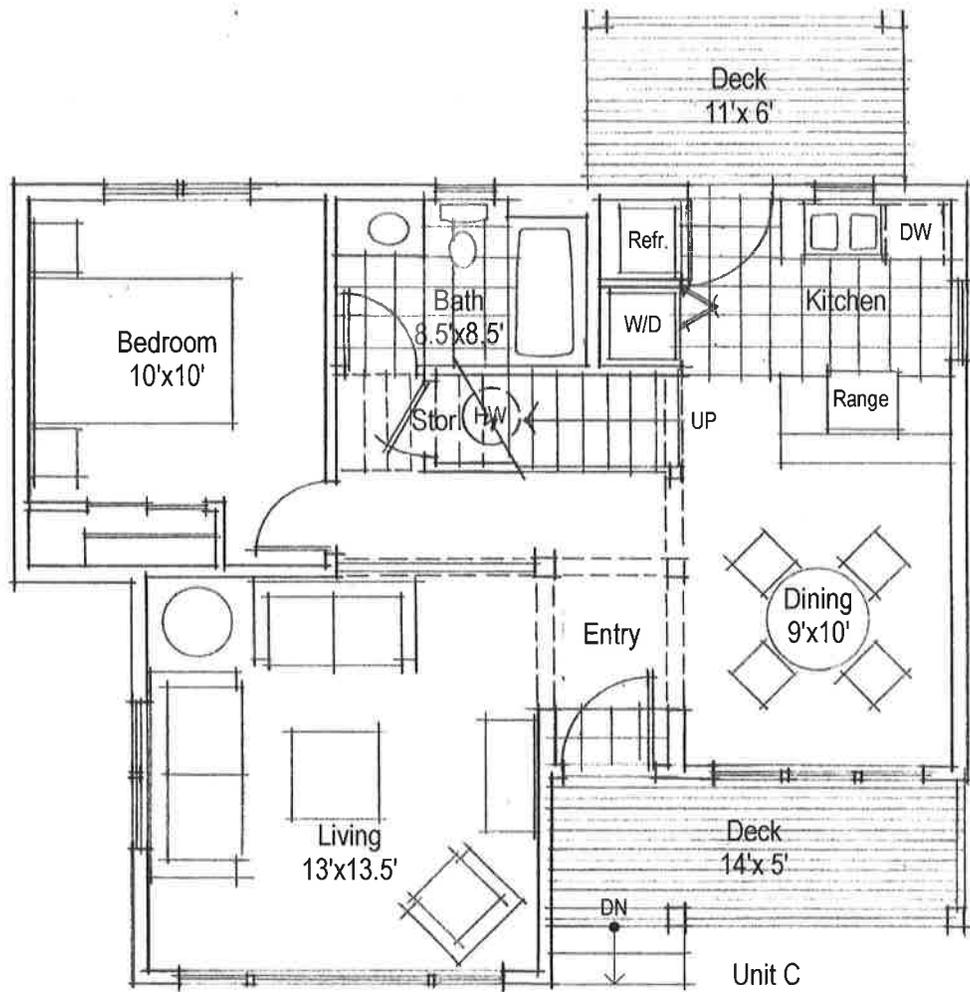
Unit B
Front Elevation

1/4" = 1'-0" 



Unit A
Front Elevation

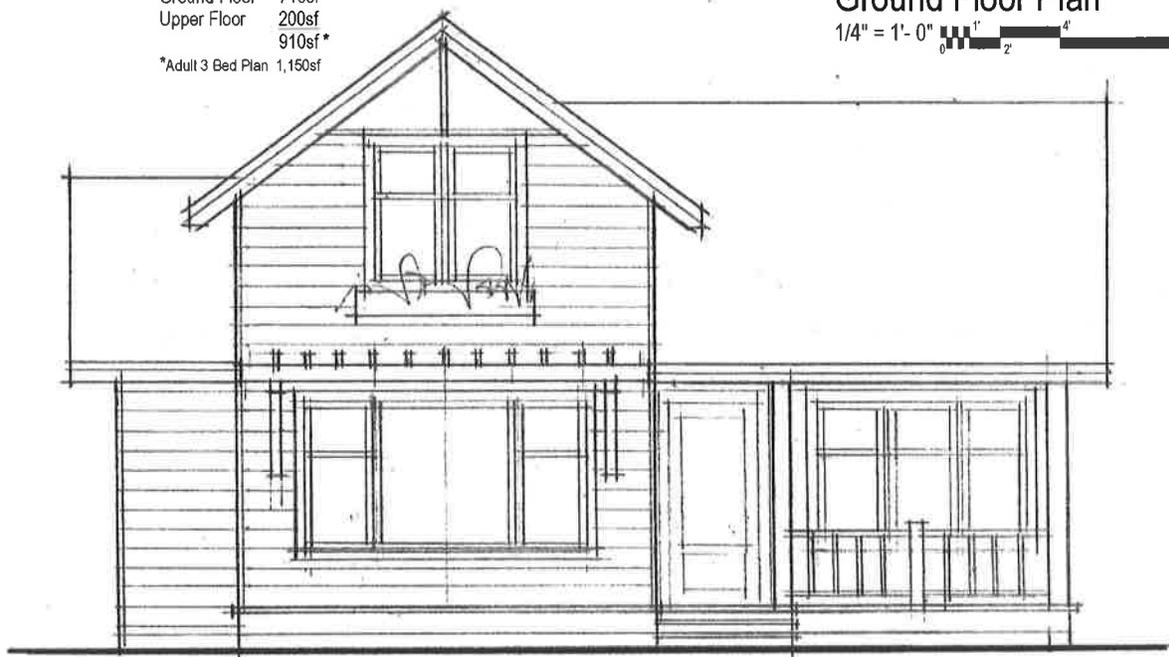
1/4" = 1'-0" 



Ground Floor 710sf
 Upper Floor 200sf
 910sf*
 *Adult 3 Bed Plan 1,150sf

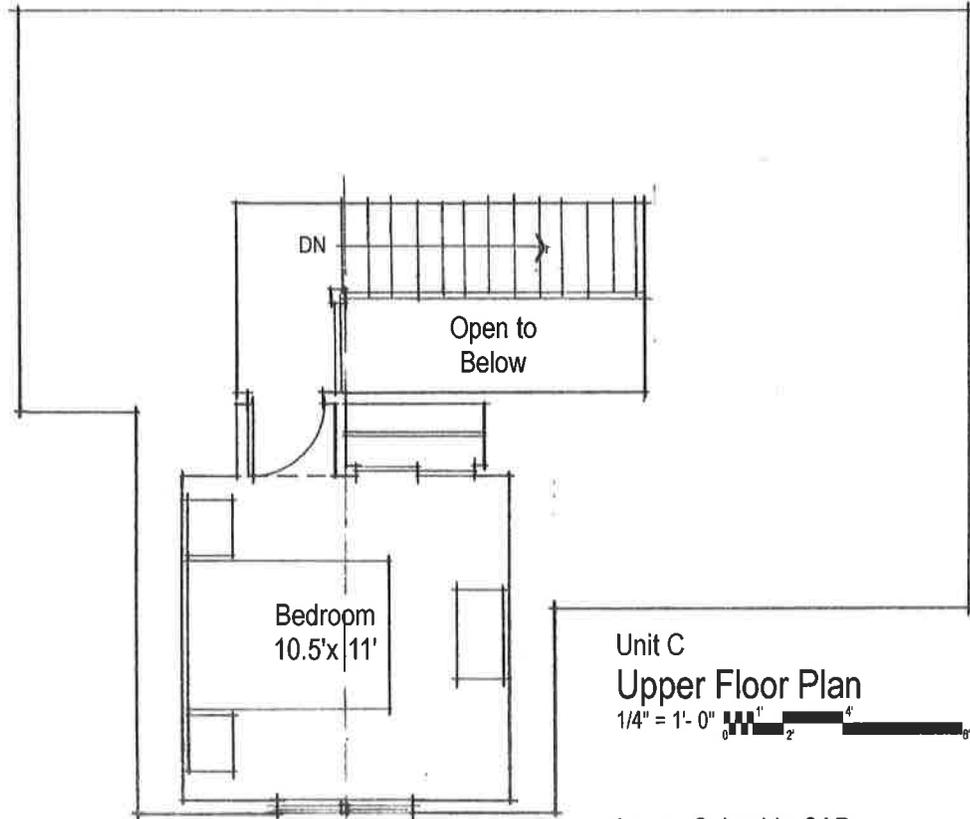
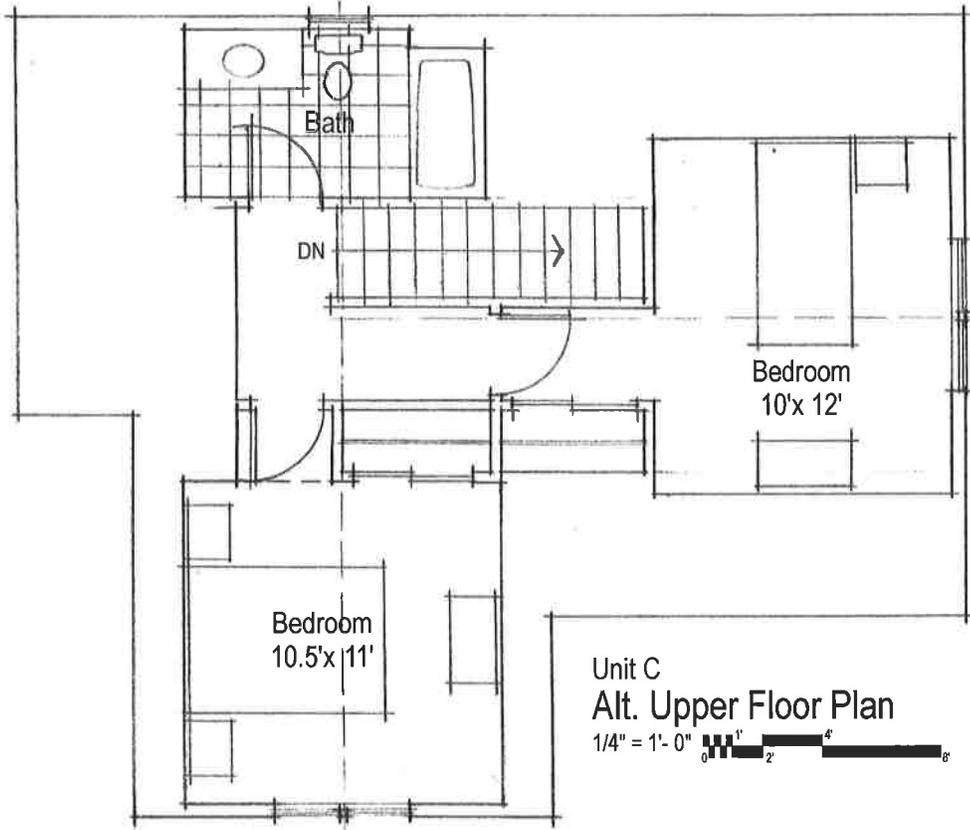
Unit C
 Ground Floor Plan

1/4" = 1'-0"



Unit C
 Front Elevation

1/4" = 1'-0"



RED PATH ST.



1ST AVE.

N. PACIFIC AVENUE



SCALE: 1/32" = 1'-0"



RMC ARCHITECTS

Lower Columbia CAP
Cowlitz Cottages
2-8-13

SITE PLAN

