



City of Longview/City of Kelso

HOME Participating Jurisdiction Project Design Proposal – 2016

Applicant: Lower Columbia Community Action Program (CAP) **Contact Person:** Ilon Kerby
Title: Executive Director

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Longview, WA 98632

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Fax: (36) 575-1664 **Fax:** (360) 575-1664
E-mail: _____ **E-mail:** ilonak@lowercolumbiacap.org

Non-Profit Status: NO ___ Yes **IRS Tax Identification Number** 91-0814141

Location: Longview ___ Kelso

Project Title: Rehabilitation of Low-Income Homes and Tenant-Based Rental Assistance

HOME Funding Requested: \$ 91,958 (\$60,023 rehabilitation and \$31,935 Tenant-Based Rental Assistance)

Project Description

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

Our project will involve the rehabilitation of five homes in the City of Longview which have been identified as owned/rented by low- and moderate-income households with incomes less than 80% of the Cowlitz County Median Income based on family size. Rehabilitating these homes will allow Lower Columbia CAP to proceed with weatherization activities, using separate set-aside weatherization funding. Recent weatherization audits have identified extremely hazardous and dangerous living environments, including asbestos, extensive electrical damage, faulty plumbing and leaking roofs in homes within Longview City limits. Weatherization cannot proceed for homes in this condition.

Lower Columbia CAP is also seeking Tenant-Based Rental Assistance for low-income residents of Longview. These dollars will enhance an existing rapid rehousing program whose funding has experienced recent cuts at the state level.



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

Low-income Housing Rehabilitation -- Lower Columbia CAP maintains a Home Repairs List for the whole of Cowlitz County, including low-income houses within the City of Longview. Our project will involve five homes owned/rented by low-income households living within City of Longview limits. Our recent weatherization audits, which are meant to help low-income residents realize long-term cost savings, have identified some very hazardous living conditions in low-income homes being audited. We have separate set-aside weatherization funding from the Washington State Department of Commerce; however weatherization activities can't begin until these hazardous conditions have been resolved. Details of repairs needed may include roof replacements and repairs, Asbestos abatement, electrical repairs, plumbing repairs as well as other repairs required to conform to HUD Housing Quality Standards.

The opportunity we have in rehabilitating these houses not only will allow these low-income residents to live in safe housing, we will be able to use our weatherization dollars after the repairs to provide additional long-term cost savings to these residents having trouble affording their utility bills.

Tenant-Based Rental Assistance – Approximately 65% of severely cost-burdened households in Longview-Kelso are renters. Sometimes the only housing they can find is in substandard conditions. Many households have to share space with other families, creating overcrowded conditions, which can lead to health and safety problems. The opportunity this project provides is to alleviate the severe cost-burden for households at or below 80% of median income, allowing homeless households, households at risk of becoming homeless, and special needs household (e.g. domestic violence victims) to afford rent in safe, quality housing. While the household receives the Tenant-Based Rental Assistance, they will participate in other community-based programs providing services to help them regain their self-sufficiency.

3. List the specific HOME objective information from the “5 year Strategic Plan” within the 2014-2018 Longview-Kelso Consolidated Plan. (See website information under Instructions).

Objective Code and Number: SP-10

Objective Title: Geographic Priorities – 91.415, 91.215(a)(1)

Objective Proposed Accomplishments & Outcomes: 1. Broadway Neighborhood; 3. Highlands Neighborhood; 5. Olympic West Neighborhood

Objective Code and Number: SP-25

Objective Title: Priority Needs – 91.415, 91.215(a)(2)

Objective Proposed Accomplishments & Outcomes: 1. Improve the quality of the housing stock/Stabilize and revitalize neighborhoods; 2. Reduce extreme cost burdens

Objective Code and Number: SP-30

Objective Title: Influence of Market Conditions – 91.415, 91.215(b)

Objective Proposed Accomplishments & Outcomes: Tenant-based rental assistance (TBRA) and TBRA for non-homeless special needs



Objective Code and Number: SP-45
Objective Title: Goals – 91.415, 91.215(a)(4)
Objective Proposed Accomplishments & Outcomes: 1. Stabilize and revitalize neighborhoods

Objective Code and Number: SP-60
Objective Title: Homelessness Strategy – 91.415, 91.215(d)
Objective Proposed Accomplishments & Outcomes: Rapid Rehousing – Tenant-based rental assistance

Objective Code and Number: SP-70
Objective Title: Anti-Poverty Strategy – 91.415, 91.215(j)
Objective Proposed Accomplishments & Outcomes: 1. Stabilize and revitalize neighborhoods

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.)

Following approval by the City of Longview, we are ready to begin our project. Through weatherization audits, we have identified eligible homeowners/renters in need of home repairs for the rehabilitation portion of our project. Additionally, Lower Columbia CAP has an ongoing Rapid-Rehousing Program which will readily identify homeless, at-risk of homelessness, and low-income special needs (e.g. domestic violence victims) residents for the Tenant-based Rental Assistance portion of our project.

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 (mm-dd-yyyy) November 1, 2016

Project Completion Date (mm-dd-yyyy) October 31, 2017

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.)

According to the 2015 Washington State Housing Needs Assessment, when living in the Longview-Kelso area, a household of four people must earn 68.8% (\$40,680) of the Median Family Income in order to rent a three bedroom home. Both public agencies and private lenders suggest that a family

HOME Program Longview- Kelso HOME Consortium
Questions? Technical Assistance? Contact Adam Trimble at 360.442.5092, or by e-mail at: adamt@mylongview.com



should spend no more than 30% of their income on gross rent or monthly mortgage costs. More than 8,000 households (owners and renters) in the Longview-Kelso area are paying more than 30% of their income for housing, representing about 40% of urban area households. Almost half of them, 3,685 households, are severely cost-burdened, paying more than half their income for housing. It often takes just one major life event, such as an illness or breakdown of a vehicle needed to get to work, to lose the ability to pay rent. Two-thirds of the severely cost-burdened households are tenants; one-third are homeowners, who are typically older and living on a small fixed income. (2015 Community Report Card, Pathways 2020)

Our project will reduce cost burdens for low-income homeowners/renters through the rehabilitation of homes to HUD Quality Standards and the weatherization of these homes when the rehabilitation is complete. This work will also increase the value of these homes, thereby increasing the quality of the housing stock.

Our project will also improve housing affordability through Tenant-Based Rental Assistance, allowing homeless or families and individuals at risk of being homeless the means to avoid homelessness and give them the opportunity to regain their self-sufficiency through other community-based programs and services.

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.

The project creates a better living environment for low-income Longview residents in need of home repairs for dangerous and hazardous conditions, which, once rehabilitation is completed, these households will be able to receive weatherization services, which will in turn improve the long-term cost burden associated with the home. It provides funding to situations where homeowners are paying more than 30% or even more than 50% of their incomes for their mortgages/rents, creating severe cost burdens for low-income residents.

Low-income households helped with rehabilitation will now have safe houses and regain pride in their homes. Rehabilitating these homes will create a springboard effect in the immediate neighborhood, creating the opportunity to assist additional households attain safe housing.

Low-income households helped with Tenant-Based Rental Assistance, will be placed in safe housing and offered supportive services from other community-based programs to assist them regain their self-sufficiency.

Rehabilitation of homes for low-income households and Tenant-Based Rental Assistance have been identified as needs in the Longview-Kelso 2014-2018 Consolidated Plan.

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 a rich history of serving the local community since its formation in 1964 as part of President Johnson's War on Poverty. Basic to the philosophy of community action is that communities identify and work together to solve their most pressing problems. Over the years, in response to needs in our community, Lower Columbia CAP has started a number of programs that grew into important, vital organizations themselves; including the Cowlitz Family Health Center, the Emergency Support Shelter, the Ethnic Support Council, Head Start, and the Saturday Farmer's Market. For more than 50 years, Lower Columbia CAP has worked to realize its mission of "building healthy communities, one family at a time."

Lower Columbia CAP has several affordable housing programs, including:

Self-Help Housing Program which has built 416 homes for affordable homeownership in both urban and rural areas of Cowlitz, Wahkiakum, Lewis and Clark Counties over the past 25 years. The program is funded for the period 2016-2018 by the USDA Rural Development at \$684,000.

Weatherization program, funded by WA Department of Commerce at approximately \$400,000 per year, has made weatherization repairs and upgrades for approximately 50 households per year.

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?

Lower Columbia CAP works in collaboration with a number of agencies when developing projects in Longview, including the Cowlitz Housing First Coalition.

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

We will begin in November with both project components, Tenant-Based Rental Assistance and Rehabilitation. Lower Columbia CAP has an on-going Rapid Rehousing program and the TBRA funds will be dispersed through the established process. TBRA participants' eligibility will be qualified and TBRA report on a monthly basis.

The Rehabilitation component of our project will begin by reassessing potential clients on the Home Repair List. Potential participants will be qualified for eligibility requirements. Once the five houses have been identified for rehabilitation, Lower Columbia CAP will develop project plans and seek bids for construction tasks. Lower Columbia CAP will make an affirmative effort to market to Minority and Women Owned Businesses/Providers when seeking construction bids.

We estimate that it will take approximately one month per home to complete rehabilitation and individual home projects will be scheduled as such. Weatherization will begin once the home rehabilitation is complete. Upon project completion, a report will be finalized and submitted to the City.



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.)

Greg Bournival, Project Manager – As Project Manager, Greg will be responsible for all home inspections, solicit and receive bids, and manage any contractors (for example, roofing or electrical contractors).

Tim Gregory, Home Inspection Coordinator – As Home Inspection Coordinator, Tim will perform all home inspections and develop the worklist of tasks needing completion at all homes. He will also be responsible for quality control, ensuring that contractors are performing according to HUD Housing Quality Standards.

Deanna Dahlberg, Compliance and Outreach Coordinator – As Compliance and Outreach Coordinator, Deanna will have the critical role of outreach, eligibility screening, and communication with eligible households. She will be responsible for adherence to HUD and City of Longview CDBG eligibility requirements when qualifying participants. She will also prepare contracts for contractors, in accordance with prevailing wage requirements and track individual home rehabilitation budgets.

Marie Robbins, Project Administrator – As Project Administrator, Marie will be responsible for all aspects of the project, overseeing both Rehabilitation and Tenant-Based Rental Assistance components. Marie is directly responsible for reviewing eligibility of potential participants, directing any in question to the Executive Sponsor for approval. She is also responsible for project tracking, communication with participants and coordinating project team meetings.

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.

Lower Columbia CAP is not partnering with other organizations on this project.

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.)

N/A – there are no ongoing operations once this project is complete

14. Complete the Rental or Ownership Proforma and Marketing Plan for 5 units or over (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)

N/A

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

The applicant selection process for this project involves coordination with current existing programs, such as the LIHEAP program and Senior and Disabled Discount Programs for persons who are in need of weatherization. Applicants must meet income eligibility and then are processed on a first-come-first served basis.

Lower Columbia CAP maintains a list of clients who had applied for weatherization assistance but were deemed a “Walk Away” because of the extensive rehabilitation worked needed to be undertaken on their homes prior to weatherization. When an applicant doesn’t qualify for weatherization, because of the condition of their home, need for extensive rehab, CAP puts their name on a list in hopes that someday we are able to find funding to help. Then the applicant can qualify for the LIHEAP Weatherization program.

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

Short-term outcomes involve the participating households bettering their living conditions by residing in a safe home that meets HUD Housing Quality Standards and that will reduce their future cost burden.

Long-term outcomes resulting from our project include improving the cost burden of homeowners/renters as they realize cost savings on utilities. Improving only a few homes at a time seems a challenge for a community; however, what will happen is a springboard effect where each year, we will be able to assist more low-income households and the next year, more. The eventual outcome is a change in the quality of place, affecting both the external view of the neighborhood as well as the internal community spirit.

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.

Once the rehabilitation and weatherization is complete, there are no other activities that will need to be undertaken for these households. During our work and as part of the TBRA process, we will offer additional supportive services or referrals to any households who may qualify for such.



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 80% of Median Income: 5

At or below 50% of Median Income: 9

At or below 30% of Median Income: _____

TOTAL Number of Households: 14

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.

Our project involves the rehabilitation of houses occupied by low-income households and the use of Tenant-Based Rental Assistance for low-income households with severe housing cost burdens.

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. And we cannot weatherize these homes without the rehabilitation made possible through 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.

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



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

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

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
\$ _____ 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 _____ 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 Timeline

Detail Tasks for Project	Start Date	Completion Date
	Month Day Year	Month Day Year
Begin Tenant-Based Rental Assistance component under this project funding – participants’ eligibility will be qualified and TBRA reported on a monthly basis.	November 1, 2016	October 1, 2017
Begin Rehabilitation project for five Longview homes	November 1, 2016	October 1, 2017
Reassess clients on home repair list as far as repairs and income eligibility.	November 1, 2016	November 30, 2016
Identify projects and seek bid estimates for five rehabilitation projects	December 1, 2016	January 31, 2016
Begin Rehabilitation #1 to include contractor selection, City review of plans, right of way permit, etc.	February 1, 2017	
Complete Rehabilitation #1, including contractor quality inspection and close out of project.		March 1, 2017
Begin Rehabilitation #2 to include contractor selection, City review of plans, right of way permit, etc.	March 15, 2017	
Complete Rehabilitation #2, including contractor quality inspection and close out of project.		April 15, 2017
Begin Rehabilitation #3 to include contractor selection, City review of plans, right of way permit, etc.	May 1, 2017	
Complete Rehabilitation #3, including contractor quality inspection and close out of project.		May 31, 2017
Begin Rehabilitation #4 to include contractor selection, City review of plans, right of way permit, etc.	June 15, 2017	
Complete Rehabilitation #4, including contractor quality inspection and close out of project.		July 15, 2017
Begin Rehabilitation #5 to include contractor selection, City review of plans, right of way permit, etc.	August 1, 2017	
Complete Rehabilitation #5, including contractor quality inspection and close out of project.		August 31, 2017
Finalize Report to the City	September 1, 2017	October 1, 2017



Longview/Kelso Home Consortium

Exhibit B - PROJECT BUDGET AND FUNDING SOURCES

	Lv/Kelso Home					How costs determined (bid, est.)
	Source 1	Source 2	Source 3	Source 4	Source 5	Total Cost
Commitment Dates	2016					
ACQUISITION						
Purchase Price - Land						\$0.00
Purchase Price - Bldg.						\$0.00
Transaction Taxes						\$0.00
Closing/Recording Fees						\$0.00
Title Insurance/Binder Fees						\$0.00
Appraisal						\$0.00
Other:						\$0.00
Subtotal	0.00	0.00	0.00	0.00	0.00	\$0.00
PREDEVELOPMENT						
Architect						\$0.00
Engineering						\$0.00
Legal Fees						\$0.00
Environmental Review						\$0.00
Preconstruction Inspection						\$0.00
Other:						\$0.00
Subtotal	0.00	0.00	0.00	0.00	0.00	\$0.00
CONSTRUCTION COSTS						
New Construction						\$0.00
Rehabilitation	60,023					\$60,023.00
Infrastructure on site						\$0.00
Energy Related Improvemts						\$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						\$0.00
Permits & Fees						\$0.00
Construction Loan Fees						\$0.00
Construction Inspections						\$0.00
Sales Tax						\$0.00
Insurance/Bond/Surety Fees						\$0.00
Contingency						\$0.00
Other:						\$0.00
Subtotal	60,023.00	0.00	0.00	0.00	0.00	\$60,023.00
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	31,935					\$31,935.00
Affirmative Marketing						\$0.00
Project Management						\$0.00
Developer Fees						\$0.00
Other:						\$0.00
Other:						\$0.00
Subtotal	31,935.00	0.00	0.00	0.00	0.00	\$31,935.00
HOME TOTAL	\$91,958.00	\$0.00	\$0.00	\$0.00	\$0.00	\$91,958.00
Date:						
Sponsor:						Project Address:

ADDITIONAL BUDGET PAGE FOR LONGVIEW HOME GRANT APPLICATION

	HOME Rehab	HOME TBRA
Contracts/Grants	<u>60,023</u>	<u>31,935</u>
Total	60,023	31,935
Salaries	5,825	2,504
Taxes	1,147	371
Benefits	723	558
Supplies	0	300
Printing	0	200
Operating supplies	0	0
Professional service	50,000	0
Rental Assistance	0	27,000
Travel	0	0
Advertising	0	0
Rentals	0	0
Insurance	0	0
Repairs	0	0
Training	0	0
Indirect	<u>2,328</u>	<u>1,002</u>
Total	60,023	31,935

Rehab

CAP completing five home rehabilitation projects

Salaries - per project cost (Project Manager/Quality Control 36 hours, Project Assistant 4 hours, Program Director 5 hours)

Taxes - FICA, Unemployment, Worker's Compensation

Benefits - Vacation, Health and Dental insurance, 401k

Professional service - Cost to contract repairs

Indirect - Agency has a federally approved indirect rate

TBRA

CAP completing rental assistance to 9 families

Salaries - (Housing Coordinator 81 hours, Housing Assistant 12 hours, Program Director 12 hours)

Taxes - FICA, Unemployment, Worker's Compensation

Benefits - Vacation, Health and Dental insurance, 401k

Rental Assistance - Amount of rental assistance for families, average family \$3,000 each

Indirect - Agency has a federally approved indirect rate



Office of Administrative Services

207 Fourth Ave. North
Longview, WA 98626
TEL (360) 577-3065
FAX (360) 423-9987

www.co.cowlitz.wa.us

Board of County Commissioners
Michael A. Karnofski District 1
Dennis P. Weber District 2
Joe Gardner District 3

Office of Financial Management
Claire J. Hauge, Director

OFFICE OF FINANCIAL MGT

Claire J. Hauge
Director

PEOPLESOFT

Kathy Sauer
System Administrator

RISK MANAGEMENT

Clyde Carpenter
Risk Manager

PURCHASING OFFICE

H. Matt Hanson
Purchasing Manager

CITIZEN LIAISON

Charlie Duncan
Citizen Liaison Manager

April 26, 2016

Ilona A. Kerby, Executive Director
Lower Columbia Community Action Program (CAP)
1526 Commerce Avenue
Longview, WA 98632-8232

RE: Support of 2016 Longview HOME Rehabilitation Proposal

Dear Ms. Kerby:

I am writing this letter to express the County's support of CAP's HOME rehabilitation proposal for Longview. Quality of Place is a key component in attracting and retaining new business and families to our area. This proposal will allow CAP to do critical work to preserve and improve the quality of local housing stock in Longview.

CAP's rehabilitation work will provide essential public service to residents in Longview by preserving housing for low and moderate income families. It will also improve the neighborhoods and make inroads into improving the Quality of Place for Longview.

At the County we wholeheartedly support CAP in this proposal and wish you success.

Sincerely,

Claire J. Hauge, Finance Director
Office of Financial Management



April 26, 2016

Ilona A. Kerby
Executive Director
Lower Columbia Community Action Program (CAP)
1526 Commerce Avenue
Longview, WA 98632-8232

RE: Support of 2016 Longview HOME rehabilitation proposal

Dear Ms. Kerby,

I am writing this letter to express the Cowlitz Economic Development Council's support of CAP's HOME rehabilitation proposal for Longview. Quality of Place is a key component in attracting and retaining new business and families to our area. This proposal will allow CAP to do critical work to preserve and improve the quality of local housing stock in Longview.

CAP's rehabilitation work will provide essential public service to residents in Longview by preserving housing for low and moderate income families. It will also improve the neighborhoods and make inroads into improving the Quality of Place for Longview.

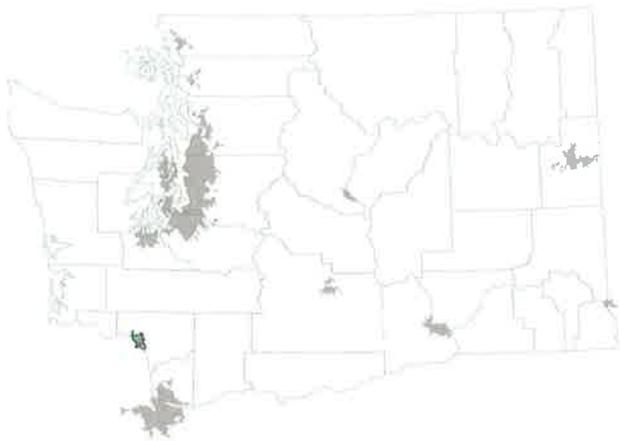
At Cowlitz Economic Development Council we wholeheartedly support CAP in this proposal and wish you success.

Sincerely,

A handwritten signature in black ink, appearing to read "Ted Sprague", is written over a light blue horizontal line.

Ted Sprague, President
Cowlitz EDC

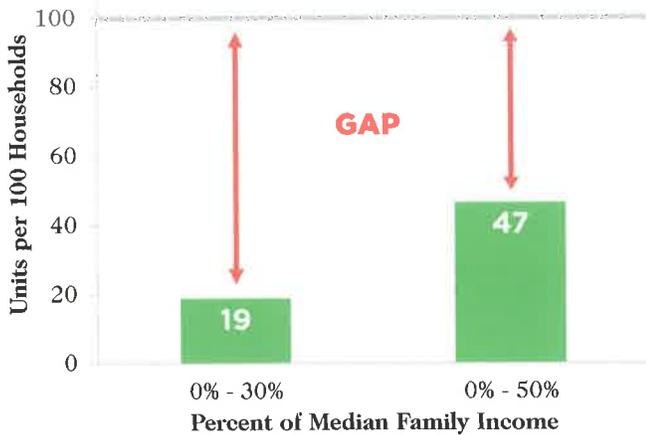
LONGVIEW AREA



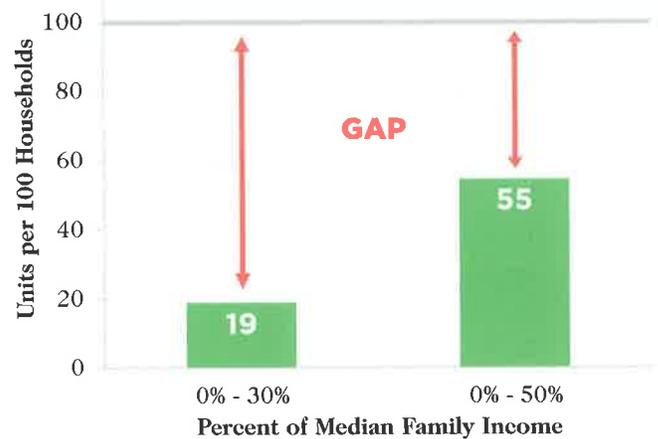
- Population: 63,334
- Area: 35 miles²
- Households: 25,696
- Median Family Income: \$59,100
- Low-income Renter Households: 6,925
- Subsidized Housing Units: 786

Affordable Housing Gap (for the County)

Affordable and Available Housing Units for Every 100 Households



Forecasted Affordable and Available Housing Units for Every 100 Households in 2019



Housing Market

How Much of the Median Family Income (MFI) Must a Household Earn to Afford Rent?

4 people / 3 bedrooms
Fair Market Rent: \$1,017

1 person / 1 bedroom
Fair Market Rent: \$601



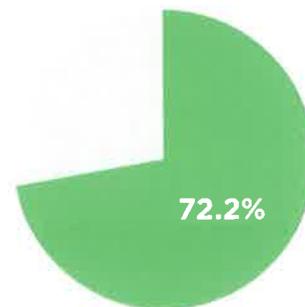
■ required income



■ required income

How Much of the Housing Stock Can the Median Family Income Afford to Buy?

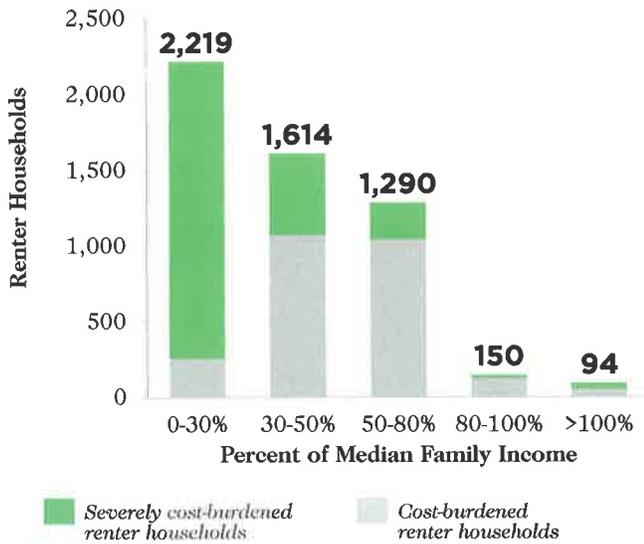
Maximum Affordable Home Value: \$233,176



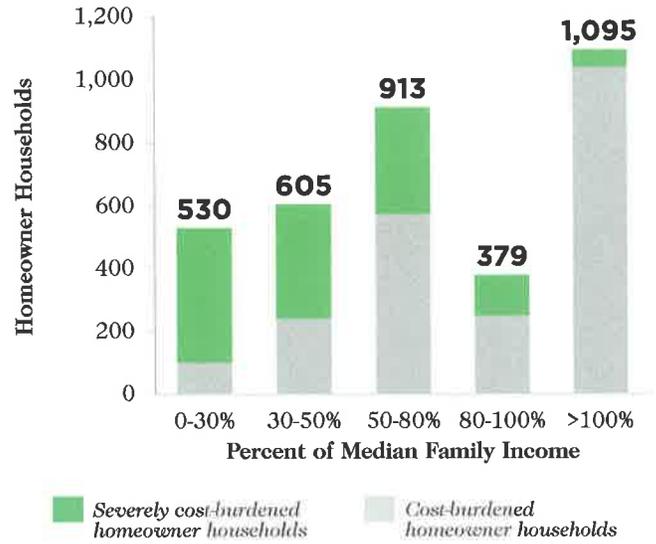
■ % of owner-occupied homes that are affordable

Cost Burden

Cost-Burdened Renter Households

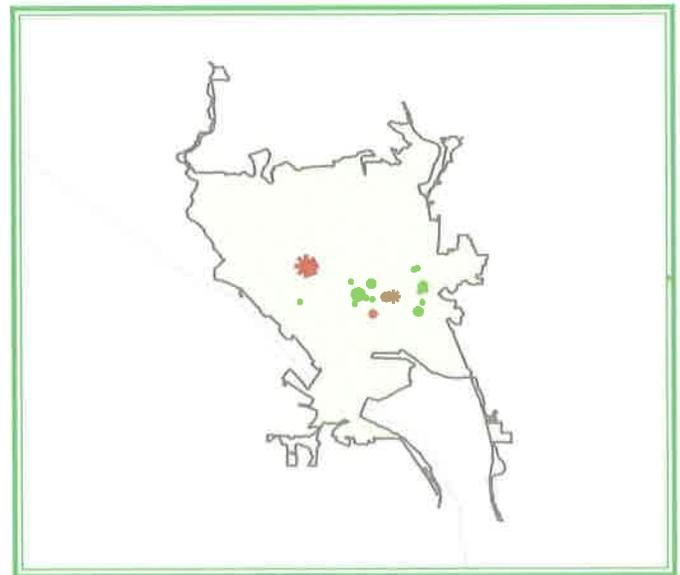
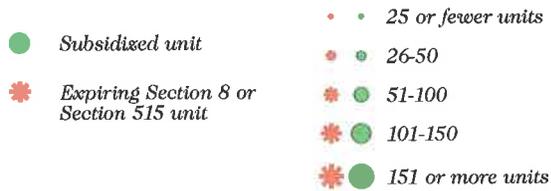


Cost-Burdened Homeowner Households



Subsidized Housing Inventory

Subsidized Housing Units, Including Those That Are Scheduled to Expire by 2017



Subsidized Inventory Characteristics

- Sites: 21
- Units: 786
- Section 8/Section 515 units

Are There Enough Subsidized Units for Eligible Renter Households at Different Income Thresholds?

% of Median Family Income	Renter Households	Subsidized Units for Which They Are Eligible*		Units per 100 Households
		#	%	
0% - 30%	2,585	489	100.0%	19
30% - 50%	1,970	366	74.8%	19
50% - 80%	2,370	8	1.6%	0
80% - 100%	769	0	0.0%	0

* Income eligibility was not available for all units in the inventory

http://tdn.com/news/local/cap-s-sweat-equity-program-has-helped-house-three-families/article_30e5e67b-605e-5c6d-8e98-c768edbc896c.html

FEATURED

CAP's sweat equity program has helped house three families

Sarah Grothjan sgrothjan@tdn.com Mar 18, 2016

Three families have moved into newly refurbished homes thanks to Lower Columbia Community Action Program (CAP)'s "sweat equity" home ownership program.

Although it's been just a year since CAP introduced the "Self Help Housing Acquisition Rehab Program," Marie Robbins, administrative manager community services/energy and housing, said it's already been a success.

"They were very happy, very pleased with what they got," she said of the three families.

Under the program, eligible families fix up foreclosed homes. Their labor substitutes for a down payment, although they still have a 33-year mortgage (but at a rate that is affordable).

The program is available to low-income families in rural areas of Clark, Cowlitz, Lewis and Wahkiakum counties and requires them to put at least 50 hours of work into the foreclosed homes.

The program is a variation of CAP's Self Help Housing Program, which helps families build their own homes in a year's time. Robbins said rehabbing a foreclosed home is a better option than building a house from the ground up because land is expensive. A rehabbed home is often more cost effective.

“There’s so many homes that need rehabbing, and there’s not a lot of land out there that’s affordable. An added benefit is that the dilapidated homes are fixed up, which results in a nicer looking community.

Robbins said the program is important for the county because it creates security for residents.

“You have the stability of a home you can go to every night,” she said. “It is important to me, and I feel that a lot of our clients have said ‘If it wasn’t for this program, I don’t where I’d be right now. I’d maybe be on the street.’”

She said it also helps residents clean up their credit and work toward a better financial future.

“We help uplift them and teach them that they can do this,” Robbins said. “They are actually the ones that end up doing everything. We are just a tool to help them get there.”

Contact Daily News reporter Sarah Grothjan at 360-577-2541; on Twitter at @SarahGrothjan.

CAP seeking low-income families to participate in home ownership program



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Self-Help Housing participants take a hands-on approach to home ownership

Sarah Grothjan



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Kelso gets to work cleaning up abandoned, foreclosed properties

By Amy M.E. Fischer / The Daily News Mar 6, 2010



Bill Wagner / The Daily News

Some of the messes at Terry's Salvage are behind the aging fences; some just sit in the open in the former driveway.

One property at a time, the city of Kelso is working to create stable, more attractive neighborhoods.

Using \$430,000 in federal funds to revitalize neighborhoods hurt by the subprime mortgage crisis, the city has developed a new Neighborhood Stabilization Program to buy and renovate foreclosed homes and sell them to low-to-mid-income families. The money the city received last year also will be used to demolish abandoned, blighted properties, starting with a derelict wrecking yard on North Pacific Avenue.

"We're not wasting any time," Community Development Director Mike Kerins said last week. "We're getting pretty aggressive to find homes, do demolition on the blight and try to raise up North Kelso."

The city bought its first foreclosed house last week in the 1400 block of North First Avenue for \$89,000. Kelso has contracted with Lower Columbia CAP to find a qualified buyer, make critical repairs and teach the new owners to do the finish work and basic maintenance, said Sheila Girt, CAP's energy and housing director.

"We're excited to see how it's going to come out — taking properties that are just abandoned, basically, and turning them into somebody's home," Girt said Wednesday. "There might be some good out of bad. At least they won't go to waste."

Under Kelso's new program, CAP will find a family that qualifies for a home loan, can afford a mortgage and earns 80 percent or less of the \$57,800 county median income for a family of four.

The state distributed \$28 million statewide last year from the U.S. Department of Housing and Urban Development to cities hit hardest by foreclosures. Kelso was the only Cowlitz County city to receive the funds based on factors that included the number of subprime loans, vacancy rates, number of foreclosures and delinquencies.

Kelso's blight demolitions likely will begin with Terry's Salvage Yard at 1124 N. Pacific Ave., Kerins said. The half-acre property at the corner of North Pacific and Donation Street was abandoned at least five years ago. Most of the hulk vehicles have been removed from the large yard surrounded by a sagging fence, but the boarded-up building and overgrown yard are littered with rusting oil drums, tires, broken glass, car body parts, a truck and two campers.

The city has been trying to contact the property owner, who is believed to live in Maryland, Kerins said.

Under HUD rules, when a city determines a property constitutes blight, the owner has 30 days to submit plans to clean up the property or demolish it. If the owner doesn't comply, the city can demolish the building and bill the owner. If the owner doesn't pay, the city may put a lien on the property and foreclose it, Kerins said.

Once the city has possession of Terry's Salvage, it will test the soil for hazardous waste and begin cleaning up, Kerins said. In 2004, the state Department of Ecology put the closed wrecking yard on its Hazardous Sites List and ranked it 2 out of 5 for pollution, with a 1 being the worst. The site remains on the state's list.

The city's plans to demolish Terry's Salvage are welcome news to Gary and Janice Fugleberg, who have lived directly behind the scrap yard since 1973.

"Get rid of it. It wouldn't hurt my feelings a bit," Gary Fugleberg, 62, said Wednesday.

Although there's a doorway cut into the fence with a wood ramp into Terry's Salvage yard, the Fuglebergs haven't noticed any vagrants or kids hanging out. However, the site is swarming with rats and possums, and its tangle of blackberry brambles have encroached on the Fugleberg's backyard. Also, Janice Fugleberg is afraid the sludge of old chemicals on the site will catch fire and blow up the whole block.

"If that thing goes up, it sits right against three houses," said Fugleberg, 60. "That's always been worrying me. Every time I smell smoke, I panic."

How the money will be put to work

Kelso has contracted with Lower Columbia CAP to do the remodeling work on the city's housing rehabilitation project.

The social service agency has been doing housing rehabilitation through various programs since 1989. Over the years, CAP has rehabilitated 110 houses and put nearly 400 families into new homes, according to Sheila Girt, CAP's energy and housing director.

Under Kelso's new property renovation program, CAP will charge the city a 15 percent technical assistance fee above the cost for renovation materials

After receiving federal funding for cleaning up blighted neighborhoods, Kelso worked with the Kelso Housing Authority and the Cowlitz-Wahkiakum Council of Governments to come up with a plan for spending the money, the original amount of which must be obligated by September.

Because the sale proceeds on the foreclosed homes to new buyers will go back into the Neighborhood Stabilization fund, the money will be recycled until it's all spent. It's estimated the fund will allow for the purchase and renovation of eight homes. (Gap financing will consume some of the money, Girt said.)

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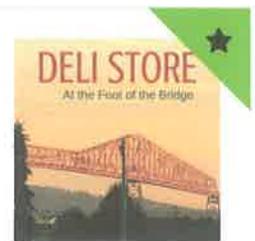
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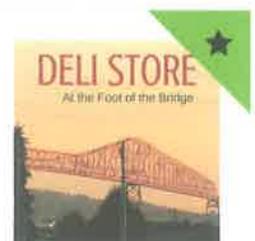
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City of Longview

MAY 03 2016

Community Development

April 28, 2016

Ilona A. Kerby
Executive Director
Lower Columbia Community Action Program (CAP)
1526 Commerce Avenue
Kelso, WA 98632-8232

RE: Support of 2016 Kelso HOME rehabilitation proposal

Dear Ms. Kerby,

I am writing this letter to express support of CAP's HOME rehabilitation proposal for the City of Kelso. Quality of Place is a key component in attracting and retaining new business and families to our area. This proposal will allow CAP to do critical work to preserve and improve the quality of local housing stock in Kelso.

CAP's rehabilitation work will provide essential public service to residents in Kelso by preserving housing for low and moderate income families. It will also improve the neighborhoods and make inroads into improving the Quality of Place for Kelso.

There are a number of housing issues in the region. The CAP proposal to assist with rehabilitation and weatherization for the target homes is a small, but positive step toward improving the regional housing stock.

Sincerely,

A handwritten signature in blue ink, appearing to read "William A. Fashing".

William A. Fashing, Executive Director