

**City of Burlington Housing Trust Fund (HTF)
Project Award Application**

APPLICANT ORGANIZATION Green Mountain Habitat for Humanity
CONTACT NAME Catherine Stevens
DAYTIME PHONE & E-MAIL 802-872-8726; cstevens@vermonthabitat.org
NAME OF PROJECT Modular Home Pilot Project at the North Avenue Coop
AMOUNT REQUESTED \$16,000
ESTIMATED CONSTRUCTION START DATE May, 2019
ESTIMATED COMPLETION DATE Fall, 2019
TOTAL ESTIMATED PROJECT COST \$ \$349,856
TOTAL NUMBER OF AFFORDABLE HOUSING UNITS 2
TOTAL ESTIMATED PROJECT COST / TOTAL NUMBER OF AFFORDABLE HOUSING UNITS (PER UNIT COST) \$ 174,928 total cost per unit (2019 project with 2 homeownership units built)

Is the applicant a corporation, partnership or individual who is delinquent, at the time of application, in the payment of property taxes or impact fees to the City of Burlington, who have been convicted of arson, who have been convicted of discrimination in the sale or lease of housing under article IV of this chapter or under the fair housing laws of the State of Vermont, or who have pending violations of current city electrical, plumbing, building or housing codes or zoning ordinances?

- Yes
 No

Will the proposed housing project be perpetually affordable?

- Yes
 No

Will the proposed housing project be affordable for 10-40 years?

- Yes
 No

Project Narrative

Funding priority goes to projects which respond to requirements of the Housing Trust Fund and the City of Burlington's affordable housing priorities. The Housing Trust Fund Administrative Committee (HTFAC) uses the attached criteria to score projects. Scores are tallied and ranked high to low. The HTFAC funds projects at its discretion.

Please provide the information below in the space provided. It is important to complete all fields. If you need additional space, attach separate pages to your application and title them as indicated below.

Project Description (Please briefly describe your project. Attach a project budget including all sources and uses):

Green Mountain Habitat for Humanity (GMHfH) is initiating an exciting project to build modular homes in the North Avenue Co-op mobile home park. This concept of replacing deteriorating mobile homes with energy efficient and long term homeownership units will be able to be replicated in other mobile home parks. Our initial plan is to purchase two 14”X 60” Zero Energy modular manufactured homes for completion in 2019. Each of these homes will be “completed shells” built in a factory environment. Once they are delivered and set on the site, GMHfH will use mostly volunteer labor to finish each unit, installing flooring, cabinetry, wall finishes, siding, porches, ramps, landscaping and more.

With the assistance of energy conservation experts from VEIC the homes will not only be very energy efficient they will also have solar panels for additional energy savings. The homeowners will have little or no electric and heating costs!

Another benefit to the homeowners is that, unlike mobile homes, these homes will hold their value over time, like a standard “stick built” home.

This pilot program is underway in other states, but ours will be the first in VT. Our plan is to order the units to be built in the factory in December and to bring them to the site by May, with completion by early fall 2019

Please describe how many households at or below 80% of AMI will be served by the project:

100%

Please describe how many households at or below 50% of AMI will be served by the project:

100%

Please describe how the City has already demonstrated its interest and support through the investment of CDBG funds, the provision of technical assistance, and/or acquisition of site control for the proposed housing project:

- The Burlington Housing Trust Fund for Fiscal Year 2018 awarded \$45,000 to the North Avenue Co-op for a Water & Sewer System Design.
- The City Housing Plan has “Facilitate the preservation of affordable housing in the City and particularly at Farrington’s Mobile Home Park” in its action plan and this GMHfH proposal is to add Net Zero perpetually affordable housing to Farrington’s, now North Avenue Co-op.

Please describe how the application supports one or more of the priorities listed in the City's Housing Action Plan:

Green Mountain Habitat for Humanity's mission supports several of the priorities listed in the City's Housing Action Plan, by building perpetually affordable homes for home ownership.

The specific Housing Action Plan priorities which our mission, and this project, support are:

1. Facilitate the preservation of affordable housing in the City and particularly at Farrington's Mobile Home Park

Our Pilot Project will be in the former Farrington's Mobile Home Park, now the North Avenue Co-op, and will be adding new perpetually affordable homes to the Park.

2. Support new low-income housing construction.

Green Mountain Habitat for Humanity (GMHfH) serves ONLY low-income working families, with incomes at or below 60% of the median household income of Chittenden County, which equates to 50% of the AMI. And, our model of using volunteers to help construct the homes, enables us to purchase building lots and to build homes for much less than the average home price on the open market. We then sell the home to the "partner family" **at cost**, with a perpetually affordable mortgage, and are the only entity doing so. Not only do the partner families spend less for their mortgage/property tax/homeowners insurance than they did on rent of a substandard apartment, but they also build equity by owning their own home.

3. Improve home energy efficiency.

Green Mountain Habitat for Humanity is dedicated to building homes which are certified by the Energy Star Certified Homes program. We work closely with Efficiency Vermont on each home we build, from the design stage through to completion, and have done so for years. Energy costs for inefficient homes can be a huge burden to low-income families and cause them to make horrific choices between being warm and being fed. Recent GMHfH families lived in rental housing with little insulation, poor quality windows and were paying thousands of dollars each year on energy bills. The Pilot Project for this proposal will actually exceed our normal energy standards with the addition of solar panels.

Please describe how the application supports one or more of the priorities listed in the City's Consolidated Plan:

1. Increasing the availability of affordable, permanent housing in standard condition to low-income households;
2. Providing affordable housing that is accessible to job opportunities;
3. Improving the safety and livability of neighborhoods;
4. Conserving energy resources;
5. Improve Home Energy Efficiency.

As mentioned earlier in this proposal, we build decent and perpetually affordable homes for low-income working families. The homes will ALWAYS be affordable because there is a clause through the Vermont Housing & Conservation Board in each house deed. The families we serve are at 60% or less of the median household income for Chittenden County.

Our Pilot Project at the North Avenue Co-op is near public transportation, if needed, for people to get to their jobs. And, this Pilot Project, can be replicated throughout the Co-op and other mobile home parks, to replace old, inefficient mobile homes with Net Zero modular homes which will not only help the families who purchase the home to live in safe and energy efficient homes but will improve the livability of the Co-op.

Please describe how the proposed project supports an underserved and vulnerable population:

Green Mountain Habitat for Humanity builds homes for the “working poor” who are living in substandard rental housing, either unsafe and/or overcrowded and/or too expensive. These families, who are at or below 60% of the median household income, simply don’t qualify for a conventional mortgage or to purchase a home on the open market.

Please describe the experience of the development team:

Green Mountain Habitat for Humanity has successfully built almost 80 homes. While we depend on volunteers to do some of the construction work, these volunteers are trained and supervised by experienced construction supervisors. Obviously, volunteers can only help with some of the building tasks so we also work with the appropriate tradespeople for foundations, plumbing, electricity, etc. Permitting and other oversight responsibilities are handled by our Executive Director, David Mullin, who has 18 years of experience supervising home building projects.

Please describe other ancillary uses (community space, mixed use, etc.), if any, in the proposed project:

N.A.

Please describe how the project addresses community need:

This Pilot Project is an innovative way to provide highly energy efficient and perpetually affordable homes to low-income working families. Affordable housing, especially for the “working poor” is greatly needed and, in addition to the traditional “stick built” homes that we are building in Burlington this year, the North Avenue Co-op project provides a way to add new homes in an existing mobile home park.

Please describe how the project would impact the community:

Homeownership has been shown in many research studies, to positively impact the families as well as the communities in which they live. Benefits include:

- Children of homeowners tend to have higher levels of achievement in reading and math and lower drop-out rates;
- Homeownership equates with improved health care outcomes;
- Lower crime rates;
- Homeowners feel more connected to their community and tend to be more involved than renters.

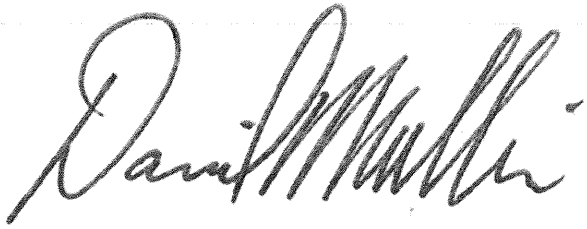
Signature Page

Please check each box that applies:

- Good Standing:** I certify that I am in “good standing” with respect to, or in full compliance with a plan to pay any and all taxes due to the City of Burlington.

Certification: Under penalties of perjury, I declare that the information I have provided, to the best of my knowledge and belief, is true, correct, and complete.

David Mullin, Executive Director

A handwritten signature in black ink, reading "David Mullin". The signature is written in a cursive, flowing style with a large initial "D".

September 25, 2018

North Avenue Co-op Green Mountain Habitat Modular Pilot Project Sources & Uses Per Unit

Sources

PV Solar incentive	\$ 10,000.00
BED Incentive	\$ 40,000.00
CHT Homeownership loan/grant	\$ 35,000.00
BHTF	\$ 8,000.00
<hr/> Total sources	<hr/> \$ 93,000.00

Uses

Purchase of building	\$ 110,000.00
Construction	\$ 28,000.00
Site work	\$ 12,000.00
furnishings and Fixtures	\$ 3,000.00
PV Solar Array	\$ 15,428.00
Permits and fees	\$ 1,500.00
CHT marketing fee	\$ 5,000.00
<hr/> Total Development costs	<hr/> \$ 174,928.00
Loan amount to the New homeowner	\$ 81,928.00

Note: Sources and Uses PER UNIT

Todd Rawlings

From: Todd Rawlings
Sent: Friday, September 28, 2018 11:23 AM
To: 'Catherine Stevens'
Subject: RE: Fiscal Year 2019 Burlington Housing Trust Fund Proposal from Green Mountain Habitat for Humanity

Good morning Catherine,

This is your confirmation that CEDO has received your proposal prior to the Housing Trust Fund ("HTF") Request for Proposals deadline. The HTF Administrative Committee (HTFAC) will be examining all proposals and we hope to have final decisions about the awards by early November. I will notify you as soon as possible regarding the HTFAC's decisions regarding awards. In the meantime, I may contact you if there are questions about your proposal.

Very Best,

Todd Rawlings
Housing Program Manager
City of Burlington Community & Economic Development Office
(802) 652-4209 (direct line)
(802) 865-7144 (main office)

From: Catherine Stevens [mailto:CStevens@vermonthabitat.org]
Sent: Tuesday, September 25, 2018 12:22 PM
To: Todd Rawlings
Cc: Catherine Stevens
Subject: Fiscal Year 2019 Burlington Housing Trust Fund Proposal from Green Mountain Habitat for Humanity

Hello Todd,

Attached please find our Burlington Housing Trust Project Award Application plus our Sources & Uses Project Budget per unit. Please let me know if you have questions and/or need additional information and thank you for the opportunity to apply for funding for our Pilot Project at the North Avenue Co-op.

Cordially,
Catherine

Catherine Stevens
Advancement Director

300 Cornerstone Drive
Suite 335
Williston, VT 05495
802-872-8726
www.vermonthabitat.org

From: Todd Rawlings [mailto:TRawlings@burlingtonvt.gov]
Sent: Wednesday, September 19, 2018 2:09 PM

To: Catherine Stevens <CStevens@vermonthabitat.org>
Subject: RE: Fiscal Year 2019 Burlington Housing Trust Fund Request for Proposals

Yes, we use the Burlington/South Burlington MSA: <https://www.burlingtonvt.gov/CEDO/2018-HUD-Income-Limits>

From: Catherine Stevens [mailto:CStevens@vermonthabitat.org]
Sent: Wednesday, September 19, 2018 1:26 PM
To: Todd Rawlings
Subject: RE: Fiscal Year 2019 Burlington Housing Trust Fund Request for Proposals

Hi Todd,
Thanks, I like options!
Another question—you probably know that we choose families who are at or below 60% of the median household income for Chittenden County. The application uses AMI and I'm guessing it's just for Burlington, correct? So, I'm not sure how to determine if we're 100% of the 50% AMI (if you can follow that sentence!). I'm happy to say yes to both 80% and 50% but actually want to be accurate.
Thank you!

Catherine Stevens
Advancement Director

300 Cornerstone Drive
Suite 335
Williston, VT 05495
802-872-8726
www.vermonthabitat.org

From: Todd Rawlings [mailto:TRawlings@burlingtonvt.gov]
Sent: Wednesday, September 19, 2018 12:42 PM
To: Catherine Stevens <CStevens@vermonthabitat.org>
Subject: RE: Fiscal Year 2019 Burlington Housing Trust Fund Request for Proposals

Hi Catherine,

Good question. There's nothing set in stone about which version. My suggestion would be to cite whichever version of the plan or plans which you believe supports your case.

Hope this helps,

Todd

From: Catherine Stevens [mailto:CStevens@vermonthabitat.org]
Sent: Wednesday, September 19, 2018 11:36 AM
To: Todd Rawlings
Subject: RE: Fiscal Year 2019 Burlington Housing Trust Fund Request for Proposals

Hello Todd,
A quick question for our proposal—in responding to the question about how our project supports one or more of the priorities listed in the City's Consolidated Plan, should I refer to the draft 2018-2023 plan or the Draft 2017 plan or the approved 2013 plan?
Thank you,

Catherine

Catherine Stevens
Advancement Director

300 Cornerstone Drive
Suite 335
Williston, VT 05495
802-872-8726
www.vermonthabitat.org

From: Todd Rawlings [mailto:TRawlings@burlingtonvt.gov]
Sent: Wednesday, September 05, 2018 3:55 PM
To: amy.demetrowitz@champlainhousingtrust.org; Michael Monte <MMonte@champlainhousingtrust.org>; Chris.Donnely@champlainhousingtrust.org; rleuchs@getahome.org; Kim Moran <KMoran@getahome.org>; Jeremiah Ward <jward@cdi.coop>; Andrew Danforth <adanforth@cdi.coop>; Sarah Martin (smartin@cdi.coop) <smartin@cdi.coop>; RitaM@CotsOnline.org; Tamira Martel <tamiram@cotsonline.org>; Kirby Dunn <home@sover.net>; Sandy Paritz <SParitz@vtlegalaid.org>; Catherine Stevens <CStevens@vermonthabitat.org>; Cindy Reid <Reid@cathedralsquare.org>; winkler lisa (ljwink@gmail.com) <ljwink@gmail.com>; Sarah Russell (srussell@burlingtonhousing.org) <srussell@burlingtonhousing.org>; Allyson Laackman (alaackman@burlingtonhousing.org) <alaackman@burlingtonhousing.org>; Chuck Bongiorno (Chuck@dismasofvermont.org) <Chuck@dismasofvermont.org>; Kim Parsons <kim@dismasofvermont.org>; Richard Gagne (richard@dismasofvermont.org) <richard@dismasofvermont.org>; David Mullin <dmullin@vermonthabitat.org>; Catherine Stevens <CStevens@vermonthabitat.org>; 'paul kervick' (pkervick@livingwellgroup.org) <pkervick@livingwellgroup.org>; Phoebe Howe (phowe@veic.org) <phowe@veic.org>
Cc: Miro Weinberger <miro@burlingtonvt.gov>; Neale Lunderville <nlunderville@burlingtonvt.gov>; Brian Pine <bpine@burlingtonvt.gov>; Jordan Redell <jredell@burlingtonvt.gov>; Marcy Esbjerg <mesbjerg@burlingtonvt.gov>
Subject: Fiscal Year 2019 Burlington Housing Trust Fund Request for Proposals

Good afternoon all,

If you are receiving this email, then your organization is a past applicant to the City of Burlington Housing Trust Fund (BHTF) and/or you have contacted me as a prospective applicant for the FY2019 BHTF. Please find attached the FY2019 Request for Proposals which has also been published in the legal notice section of today's edition of Seven Days.

Please note that this year applicants will be submitting proposals using one of the attached applications. Please feel free to contact me if you have questions about the application process and/or if you would like to speak with me about any other BHTF-related matter. More information about the FY19 BHTF can be found at: <https://www.burlingtonvt.gov/CEDO/Housing-Trust-Fund-FY19> .

Very Best,

Todd Rawlings
Housing Program Manager
City of Burlington Community & Economic Development Office
(802) 652-4209 (direct line)
(802) 865-7144 (main office)

Please note that this communication and any response to it will be maintained as a public record and may be subject to disclosure under the Vermont Public Records Act. CEDO (including the Community Justice Center), as part of the City of Burlington, is bound by the Vermont Public Records Act. There are exemptions to this Act

for certain personal and confidential information, and we will take steps to protect your privacy. If you have any questions, please ask us.