

**STAFF REVIEW OF PROPOSALS FOR
2013 – 2014 Funding Process**

1. **Project Name/Title:** Program A (Housing Development)
2. **Agency Name:** Habitat for Humanity of Dane County (Habitat)
3. **Requested Amount:** 2013: \$720,000
2014: \$720,000 (Prior Year Level \$216,000)
4. **Project Type:** New or Continuing
5. **Framework Plan Objective Most Directly Addressed by Proposed Activity:**
Objective B: Housing for Buyers; I. Funds will be provided to develop (acquire, construct or renovate) affordable housing for eligible households to purchase.
6. **Product/Service Description:**
Habitat builds and rehabilitates simple, decent houses with the help of the homeowner families and gift-in-kind donations. Habitat houses are sold to partner families at no profit and financed with affordable, no-interest loans. All homes are built to Energy Star standards for energy efficiency. Habitat seeks CDBG funding to secure land without having to pass along the cost of the lot to the families in their first mortgage.
7. **Anticipated Accomplishments (Numbers/Type/Outcome):**
Six (6) units would be built in 2013 and an additional 6 units in 2014.
8. **Staff Review:**
Habitat's proposed program design is a national model that has been very effective in producing affordable housing units. Since 2007 Habitat has created 79 new affordable housing units. Staff is knowledgeable in construction standards and has the capacity to provide homebuyer education and support programs to households that enter their homeownership program. This program produces a long term housing for the homeowners.

Habitat currently plans on building an additional 10 units in 2013 (22 units total with the 12 proposed in their application) and an additional 13 units in 2014 (25 units total with 12 units proposed in application). The sites vary throughout Dane County. Habitat currently holds 8 unsold condo units that received city funding in the Allied and Russett Road areas. Five (5) of the condos are currently in non-compliance with federal regulations. Habitat is working on finding another non-profit to take ownership of the units and recognize they will have to return condos to the City of Madison for non-compliance with their contract. Habitat is actively seeking homebuyers for the remaining 3 units on Russett Road. If the units are not purchased by 2013 they are in non-compliance with HUD standards.

Habitat is asking for an amendment to their application. They no longer wish to have the 12 units specifically identified to the Allied and Royster Clark areas. The current status of both of these redevelopment projects are at the beginning stages. The plot maps have not been identified and there has been no agreement that lots would be available to Habitat at this time. Redevelopment projects can be delayed and take time to form so Habitat asks that their application be amended to scattered site acquisition in the City of Madison.

Habitat is asking for an amendment to the proposed capital budget of the project which would allow them to utilize CDD funds for a 10% developer fee and 5% for soft costs. This would allow \$51,000 for acquisition and construction costs. The total of \$51,000 would then transfer to the homeowner at sale to reduce the first mortgage cost for the homeowner.

Habitat's application noted that Perry Ecton is still on staff at Habitat. However, his resume should be removed. A new CEO is expected to be hired by the end of July.

CDD staff would like to see a detailed application reflecting the exact number of units to be built in a targeted development and have the homebuyer identified prior to the beginning of construction.

This proposal does not identify a specific site(s) but rather requests funds to allow the agency to seek a site(s). New HUD rules state that funds may not be committed unless a specific local project with an address has been reviewed and approved based on detailed project information. If funding is recommended, this

project may only be approved contingent upon having identified a specific site(s) by a certain date and providing related project detail sufficient for staff to ensure a viable project and compliance with regulatory requirements.

HUD has proposed a slate of significant changes to the HOME regulations. These changes have been put forth for comment and at this time the final version is not decided. It is HUD's intent to have these rules finalized by the end of this year. If this project is funded it will have to comply with all future adopted regulatory changes.

Total Cost/Total Beneficiaries Equals:	\$1,680,000/12 households= \$140,000 per unit price
CD Office Funds/CD-Eligible Beneficiaries Equals:	\$720,000 / 12 households = \$60,000
CD Office Funds as Percentage of Total Budget:	42%

ORGANIZATION:	ORGANIZATION
PROGRAM/LETTER:	A Program A
OBJECTIVE STATEMENTS:	CDBG: B1. Housing - Housing for homebuyers (CDBG)

DESCRIPTION OF PROJECT

1. NEED FOR PROJECT: Please identify local community need, including gap you are addressing, and assessment of market conditions of the neighborhood, the response of the neighborhood and the alderperson of the proposed project.

Land and home values throughout Dane County routinely exclude low -to-moderate income households from homeownership opportunities. Through our program of in-house, 0% mortgage financing set at 25% of a family's income, homeowner contributions of 325-375 hours of sweat equity, and donations of volunteer and gift-in-kind construction labor and materials, Habitat for Humanity of Dane County (HFHDC) intends to extend the opportunity for homeownership to families earning between 30-60% DCMI. HFHDC partners with families throughout the city, and a 2013 funding allocation will support our housing program. HFHDC plans to target neighborhoods in Madison where incomes fall between 30-60% of DCMI. HFHDC wants to provide affordable homeownership to families who prefer to live closer to urban centers, but who are traditionally priced out of urban real estate markets.

2. PROJECT DESCRIPTION: Please provide an overview of the project, including whether project is acquisition, rehab and/or new construction, type, size of unit created, and the impact of your project.

Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, and financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build more Habitat houses. Our project will acquire 12 vacant lots each in 2012 and 2013 to build new, single-family homes. Because of our Family First philosophy, the size of the home is tailored to family size, and if necessary, made to be accessible. All homes are built to Energy Star standards for energy efficiency.

Volunteers play a central role in our program. From securing home sites, site preparation, and funding to construction of the home, family selection, family support, and volunteer services we rely on volunteers to help us carry out our mission. We work in partnership with the families that purchase our homes, providing support and counsel to help them succeed as a homeowner and assure that our families and homes are assets to the surrounding neighborhood. Because of the volunteer support, grants, and donations we will be able to provide the opportunity for homeownership to people who might not otherwise become homeowners. We bring the community and our partner families together in the homebuilding process. We also seek to partner with others in the community to address affordable housing issues.

3. PROPOSED PROJECT GOALS: Please provide the total number of units in the project, the number of affordable units created and the number of units assisted with requested funds, the number of unduplicated households served by the assisted units.

HFHDC's goal is to create 12 affordable housing units for 12 households with this grant. HFHDC seeks funds to pay for infrastructure costs and construction costs associated with these building sites. Homes are built to Energy Star standards which will help keep energy costs affordable for families long after construction is completed.

4. SERVICES INCLUDED IN PROPOSED PROJECT: Please describe any services (such as housing counseling), provided to the participants in this project, including those that are disability related.

Partner families that are approved for the Habitat homeownership program attend several classes to insure success as a homeowner. The classes are offered to homeowners at no cost and are taught by the Financial Education Center staff or HFHDC staff. The classes include: Budgeting, Home Maintenance, Law n care, Energy Conservation, Good Neighbor, Sweat Equity and more.

ORGANIZATION:	ORGANIZATION
PROGRAM/LETTER:	A Program A

5. LOCATION: Please identify the specific site(s) or target neighborhood(s).

In 2013, we plan to build 6 homes in the Allied Drive neighborhood, and 6 homes on the Royster Clark property. In 2014 we plan to build 6 additional homes in the Allied neighborhood and 6 additional homes in the Royster Clark neighborhood.

6. POPULATION SERVED: Please describe the target population in terms of preferences to a specific population (e.g., individuals with a disability, first time home buyers) or any other unique characteristic.

HFHDC serves first time homeowners with gross annual household income from 30%-60% of the Dane County Median income. The family selection committee chooses homeowners based on their level of need, their willingness to become partners in the program and their ability to repay the no-interest loan. Habitat for Humanity of Dane County follows a nondiscriminatory policy of family selection.

7. OUTREACH PLAN: Please briefly describe your affirmative marketing strategy, participant selection plan and any other strategies to engage your intended population.

The HFHDC website will include information on how families can apply to the program, the eligibility requirements and informational meeting times and locations. Individuals that call about our program are placed on a mailing list to receive postcards prior to the informational meetings. We also contact our current families of diverse backgrounds and ask them to tell their families and friends about the program. We receive a number of referrals from current homeowners. A press release is sent to local news media, including those targeting populations of color. Flyers are posted at local laundromats, grocery stores, libraries, etc. Family support staff visit churches, businesses, schools, libraries, and civic organizations to host informational sessions. Applications are handed out at the required Open Enrollment sessions. Completed applications are turned in and reviewed by Habitat staff, then the Family Selection committee reviews and recommends families for Board approval.

8. COORDINATION: Please describe how you coordinate your project with other community groups or agencies.

Habitat's work within a neighborhood begins long before the volunteers show up for the first workday on site. The success of any Habitat building project depends upon months of community outreach, volunteer organization, family recruitment, and local resource development. Family support staff will visit churches, businesses, schools, libraries, and civic organizations to host informationals regarding partnering with Habitat for Humanity's homebuilding program and to encourage referrals. Volunteer coordination staff will canvass congregations, civic groups and schools to recruit volunteers, and will post flyers, contact newspapers and television outlets, and carrying out direct mailings to inform the community-at-large about Habitat's volunteer recruitment efforts. Resource Development and Public Relations staff will approach local businesses and charities, congregations and civic groups, and interested individuals for sponsorships of funding, materials, and skilled labor.

9. VOLUNTEERS: Please describe how volunteers will be utilized in your project.

There are tasks for skilled and unskilled construction volunteers on a one-day or on-going basis, retail stocking and deconstruction work at the Habitat ReStore, office assistance at our main office, and opportunities to be on a committee. We also have opportunities to provide lunch or snacks for our construction volunteers.

10. Number volunteers utilized in 2011?

3,433

Number of volunteer hours utilized in 2011?

61,921

ORGANIZATION:	ORGANIZATION
PROGRAM/LETTER:	A Program A

11. BARRIERS: How will this project address barriers to housing experienced by your target population?

Habitat families are as varied as the houses they build. Families come to Habitat both as long-time Madison residents, as well as from around the world as recent immigrant and refugee families. Language can be a barrier when trying to find safe affordable housing, so our program information is written in more than one language and translators are available when needed. We have experience building accessible housing for people with disabilities. Most people between 30-60% of DMI could not afford to own a home without a program like Habitat.

12. EXPERIENCE: Please describe your agency's affordable housing development experience, qualifications of proposed project staff, financial capacity of your agency to complete your proposed project, and past performance that will contribute to the success of the proposed program. How many affordable housing units has your agency created and managed in the past five years?

The volunteers and staff of Habitat have successfully partnered with over 200 families in 25 years of community-sponsored construction of housing for low-income homebuyers. In the past five years (Jan. 2007-Dec. 2011), Habitat has created 79 new affordable housing units. We continue to provide support to our families upon the sale of their home; in essence, we are available to over 200 families for support. Only one Habitat home has been foreclosed on to date, in part due to the mortgage structure, classes for homeowners, and the on-going support of our staff and volunteers. Our construction staff has over 25 years of experience in the construction industry, our development director has over 10 years of fundraising experience, our communications coordinator has over 15 years in communication and publicity, our volunteer coordinator has six years of experience and our family service coordinator has over 10 years of experience with low income housing. The construction staff and the brigade of regular, long-time volunteers ensure that Habitat homes meet and exceed industry construction standards, and Habitat's family and homeownership support programs ensure that partnering families enter into their lives of homeownership with confidence and stability. See resumes.

13. RISK: Please describe the level of risk your agency will be taking with this project. Please describe any fees you will be charging to the participant.

Based upon our past experience with similar projects, we feel this project is of low-risk to our agency. Our participants are charged \$25 to apply for the program, and then pay an affordable mortgage upon taking possession of their home.

14. STAFF: Project Staff: Staff Titles, FTE dedicated to this project and required qualifications for project staff.

Staff Title	FTE	Credentials/Qualifications
Executive Director	0.5	See Resume
Development Director	0.2	See Resume
Volunteer Manager	1	See Resume
Family Services Director	1	See Resume
Construction Manager	1	See Resume

ORGANIZATION:
PROGRAM/LETTER:

ORGANIZATION
A Program A

15. PARTICIPANT INCOME LEVELS:

Indicate the number of households at each income level that this project would serve in 2013.

Income Level	Number of Households
Over 80% county median income	0
61% - 80% county median income	0
51% - 60% county median income	8
30% - 50% county median income	10
Less than 30% of county median income	0
Total households to be served	18

16. If projections for 2014 will vary significantly from 2013, complete the following:

Income Level for 2014	Number of Households
Over 80% county median income	0
61% - 80% county median income	0
51% - 60% county median income	0
30% - 50% county median income	0
Less than 30% of county median income	0
Total households to be served	0

17. AGENCY COST ALLOCATION PLAN: If you plan to include a portion of indirect costs in your project budget, describe the method your agency uses to determine indirect cost allocations in your project.

Cost allocation is based on time logged by staff working on program. All allocations are channeled to our homebuilding program as described within this application.

18. PROJECT ACTIVITIES: Describe activities/benchmarks by timeline to illustrate how your project will be implemented (such as acquisition, start of construction, end of construction, available for occupancy).

Activity Benchmark	Est. Month of Completion
Select prospective homeowners through community outreach and information sessions.	June
Evaluate applications based on need, willingness to partner, and ability to pay mortgage	June
Review applications and make home visits in selection process.	June
Recommend family to BOD for final approval into the program	June
Design home to fit lot and meet needs of family selected	June
Provide classes to homeowners on home maintenance, lawncare, & finance to assure success.	Nov
Develop mortgage plan that is affordable for approved family	Nov
Construct homes using significant volunteer labor and family sweat equity	Dec
Contract for skilled labor where needed	Dec
Close on home, offering a 0% interest mortgage	Dec

ORGANIZATION:	ORGANIZATION
PROGRAM/LETTER:	A Program A

DEMOGRAPHICS

Complete the following chart for unduplicated participants served by your agency's housing program in 2011. Indicate the number and percentage by the following characteristics. For new projects, please identify projected participant numbers and descriptors.

DESCRIPTOR	Part. #	Part. %	Staff #	Staff %	DESCRIPTOR	Part. #	Part. %	Staff #	Staff %
TOTAL	43	100%	22	100%	RESIDENCY				
MALE	13	30%	12	55%	CITY OF MADISON	32	74%		
FEMALE	30	70%	10	45%	DANE COUNTY (NOT IN CITY)	11	26%		
UNKNOWN/OTHER	0	0%	0	0%	OUTSIDE DANE COUNTY	0	0%		
					TOTAL RESIDENCY	43	100%		
					AGE				
					<2	1	2%		
					2 - 5	10	23%		
					6 - 12	6	14%		
					13 - 17	8	19%		
					18 - 29	10	23%		
					30 - 59	8	19%		
					60 - 74	0	0%		
					75 & UP	0	0%		
					TOTAL AGE	43	100%		
					RACE				
					WHITE/CAUCASIAN	15	35%	21	95%
					BLACK/AFRICAN AMERICAN	19	44%	1	5%
					ASIAN	0	0%	0	0%
					AMERICAN INDIAN/ALASKAN NATIVE	1	2%	0	0%
					NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	0	0%	0	0%
					MULTI-RACIAL:	8	19%	0	0%
					Black/AA & White/Caucasian	7	88%	0	0%
					Asian & White/Caucasian	0	0%	0	0%
					Am Indian/Alaskan Native & White/Caucasian	1	13%	0	0%
					Am Indian/Alaskan Native & Black/AA	0	0%	0	0%
					BALANCE/OTHER	0	0%	0	0%
					TOTAL RACE	43	100%	22	100%
					ETHNICITY				
					HISPANIC OR LATINO	0	0%	0	0%
					NOT HISPANIC OR LATINO	43	100%	22	100%
					TOTAL ETHNICITY	43	100%	22	100%
					PERSONS WITH DISABILITIES	2	5%	0	0%

Part. = Participant

Note: Race and ethnic categories are stated as defined in HUD standards

ORGANIZATION:	ORGANIZATION
PROGRAM/LETTER:	A Program A

PROJECT OUTCOMES

Number of unduplicated individual participants served during 2011.	43
Total to be served in 2013.	

Complete the following for each project outcome. No more than two outcomes per project will be reviewed.
 Refer to the instructions for detailed descriptions of what should be included in the table below.

Outcome Objective # 1:	Finance and develop 12 quality, buildable sites for families eligible for partnership with HFHDC homebuilding program.
Performance Indicator(s):	1. Site development costs allocated into CDBG second mortgage. 2. House plans and build schedule completed. 3. Homes completed on schedule.

Proposed for 2013:	Total to be considered in <input type="text" value="12"/>	perf. measurement	Targeted % to meet perf. measures <input type="text" value="100%"/>	Targeted # to meet perf. measure <input type="text" value="12"/>
Proposed for 2014:	Total to be considered in <input type="text" value="12"/>	perf. measurement	Targeted % to meet perf. measures <input type="text" value="100%"/>	Targeted # to meet perf. measure <input type="text" value="12"/>

Explain the measurement tools or methods:	CDBG second mortgage insulates Habitat homebuyer's first, active mortgage against land acquisition and development costs. 2 & 3- A Habitat build demands coordination of family selection, home sponsorship and gift in kind donations, skilled and unskilled volunteer leadership, site development, and construction management. A reliable schedule is necessary in order to have a successful program.
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Outcome Objective # 2:	Providing housing for 12 families that meet our program requirements.
Performance Indicator(s):	1. Identify and approve family to partner in Habitat's homebuilding program 2. Selected homeowners complete Habitat's homebuyer education and sweat equity commitments.

Proposed for 2013:	Total to be considered in <input type="text" value="12"/>	perf. measurement	Targeted % to meet perf. measures <input type="text" value="100%"/>	Targeted # to meet perf. measure <input type="text" value="12"/>
Proposed for 2014:	Total to be considered in <input type="text" value="12"/>	perf. measurement	Targeted % to meet perf. measures <input type="text" value="100%"/>	Targeted # to meet perf. measure <input type="text" value="12"/>

Explain the measurement tools or methods:	For a family to be selected they need to meet the eligibility requirements including: need, income between 30-60% of the DCMI, ability to pay, and willingness to partner. CDBG funds would help with site development and construction costs. These funds along with home sponsors and gift-in-kind donors make Habitat homes affordable to the partner families. HFHDC provides education and counsel to help assure success as a homeowner.
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ORGANIZATION: ORGANIZATION

1. CAPITAL BUDGET

Enter the proposed project capital budget. Identify the fund source and terms and whether the funds have been already committed or are proposed. **Place a C next to source if funds have already been committed and a P next to source if the fund source is proposed.** Ex.: Acquisition: \$300,000 HOME (P), \$100,000 from CDBG (P), \$200,000 from Anchor Bank @5% interest/15 years (C).

	TOTAL	Amount	Source/Terms**	Amount	Source/Terms**
Acquisition Costs:					
Acquisition	420,000	420,000	CDBG	0	
Title Insurance and Recording	0	0		0	
Appraisal	0	0		0	
Predvlpmnt/feasibility/market study*	0	0		0	
Survey	0	0		0	
Marketing*	0	0		0	
Relocation	0	0		0	
Other (List)					
	0	0		0	
Construction:					
Construction Costs	1,080,000	120,000	CDBG	960,000	Fundraising-Dane Co.-other gov.
Soils/Site Preparation	180,000	180,000	CDBG	0	
Construction Mgmt	0	0		0	
Landscaping, Play Lots, Signage	0	0		0	
Construction Interest	0	0		0	
Permits; Print Plans/Specs	0	0		0	
Other (List)					
	0	0		0	
Fees:					
Architect	0	0		0	
Engineering	0	0		0	
Accounting*	0	0		0	
Legal*	0	0		0	
Development Fee*	0	0		0	
Leasing Fee*	0	0		0	
Other (List)					
	0	0		0	
Project Contingency:					
	0	0		0	
Furnishings:					
	0	0		0	
Reserves Funded from Capital:					
Operating Reserve	0	0		0	
Replacement Reserve	0	0		0	
Maintenance Reserve	0	0		0	
Vacancy Reserve	0	0		0	
Lease Up Reserve	0	0		0	
Other: (List)					
	0	0		0	
TOTAL COSTS:	1680000	720000		960000	

If CDBG funds are used for items with an asterisk (), the total cost of these items may not exceed 15% of the CDBG amount.

**Note: Each amount for each source must be listed separately, i.e., Acquisition: \$30,000 HOME, \$125,000 Capitol Revolving Fund. Identify if grant or loan and terms.

ORGANIZATION: ORGANIZATION

2. Real Estate Project Data Summary

	# of Units Prior to Purchase	# of Units Post- Project	# Units Occupied	# Tenants to be Displaced	Appraised Value Current	Appraised Value Post-Project	Purchase Price	Accessible Current?	Accessible Post-Project?
Address:	Royster Clark								
Address:	Allied Drive								
Address:									
Address:									
Address:									
Address:									

If no specific site has been identified, use the average of the high-low range or your best estimate of costs.

3. Provide the following information for owner-occupied properties (list each house or project unit):

Address/Unit#	# Bedrooms	Amount of CD \$ Requested	Proj. Monthly PITI	Proj. Income Category*	Affordability Period # Yrs	Sale Price

*Less than or equal to 30% CMI, 31-50% CMI, 51-60% CMI, 61-80% CMI, >80% CMI

4. Identify if your project includes any of the following features (Check all that apply):

- Incorporates accessibility features X
- Incorporates energy efficiency improvements X
- Involves lead paint removal
- Involves asbestos removal
- Incorporates long-term affordability restrictions greater than that required by the HOME rules
- Provides pre-purchase and post-purchase homebuyer counseling X

5. Do you qualify as a Community Housing Development Organization (CHDO)? No

ORGANIZATION:

ORGANIZATION

6. MATCH: Please describe if you could provide non-federal matching funds for this project. If yes, describe amount and source of matching funds.

For every home Habitat builds, about \$90,000 is donated for construction costs via monetary contributions and gift-in-kind materials and services. Contributions come from fundraising events, individuals, businesses, foundations, and proceeds from our Habitat ReStores.

7. FUNDS NEEDED: Please describe why CDD funds are needed and how you can ensure the project will be viable.

Habitat is at a critical need of securing more land for construction within Madison. CDD funds allow Habitat to secure land without having to pass along the cost of the lot to the families in their first mortgage. This reduction in mortgage is crucial for Habitat serving families at 30-60% of Dane County median income.

ORGANIZATION:	Habitat for Humanity of Dane County
PROGRAM/LETTER:	A Program A

10. PROGRAM BUDGET

a. 2012 BUDGETED

REVENUE SOURCE	SOURCE TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	80,000	0	0	0	80,000
MADISON-CDBG	142,800	0	0	0	142,800
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER	0	0	0	0	0
TOTAL REVENUE	222,800	0	0	0	222,800

b. 2013 PROPOSED BUDGET

REVENUE SOURCE	SOURCE TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	32,000	0	0	0	32,000
MADISON-CDBG	720,000	0	0	0	720,000
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER**	0	0	0	0	0
TOTAL REVENUE	752,000	0	0	0	752,000

*OTHER GOVT 2013

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2013

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

ORGANIZATION:	Habitat for Humanity of Dane County
PROGRAM/LETTER:	A Program A

11. 2014 PROGRAM CHANGE EXPLANATION

Complete only if you are requesting more than your 2013 request.

Note: Additional funding should only be requested where services or programming will change or expand in the second year.

a. PROGRAM UPDATE: If requesting more than 2013, describe any major changes being proposed for the program/service in 2014, i.e., expansions or narrowing in target population, scope and level of services, geographic area to be served, etc.).

200 characters (w ith spaces) (2 lines max.)

b. 2014 COST EXPLANATION

Complete only if significant financial changes are anticipated between 2013-2014.

Explain specifically, by revenue source, any significant financial changes that you anticipate between 2013 and 2014.

For example: unusual cost increases, program expansion or loss of revenue.

200 characters (w ith spaces) (2 lines max.)

c. 2014 PROPOSED BUDGET		ACCOUNT CATEGORY			
REVENUE SOURCE	BUDGET TOTAL	PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	0	0	0	0	0
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER**	0	0	0	0	0
TOTAL REVENUE	0	0	0	0	0

*OTHER GOVT 2014

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2014

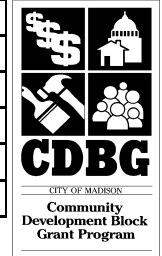
Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

APPLICATION FOR 2013-2014 FUNDS



1. AGENCY CONTACT INFORMATION

Organization	Habitat for Humanity of Dane County	
Mailing Address	P.O. Box 258128 Madison, WI 53725-8128	
Telephone	608-255-1549	
FAX	608-255-1823	
Admin Contact	Sue Chiaro	
Financial Contact	Suzanne Scheuerman	
Website	www.habitatdane.org	
Email Address	schiaro@habitatdane.org	
Legal Status	Private: Non-Profit	
Federal EIN:	39-1592769	
State CN:	ES 31125	
DUNS #	143683071	



2. SIGNATURE PAGE

AFFIRMATIVE ACTION

If funded, applicant hereby agrees to comply with City of Madison Ordinance 39.02 and file either an exemption or an affirmative action plan with the Department of Civil Rights. A Model Affirmative Action Plan and instructions are available at www.cityofmadison.com/dcr/aaForms.cfm.

LIVING WAGE ORDINANCE

If funded, applicant hereby agrees to comply with City of Madison Ordinance 4.20. The Madison Living Wage for 2013 will be \$12.19 (hourly). This reflects a 3% increase over Madison Living Wage for 2012, and is consistent with prior annual increases.

CITY OF MADISON CONTRACTS

If funded, applicant agrees to comply with all applicable local, State and Federal provisions. A sample contract that includes standard provisions may be obtained by contacting the Community Development Division at (608) 266-6520. If funded, the City of Madison reserves the right to negotiate the final terms of a contract with the selected agency.

3. SIGNATURE

Enter name:

By entering your initials in the box you are electronically signing your name and agreeing to the terms listed above

DATE

AGENCY CONTACT INFORMATION

ORGANIZATION **Habitat for Humanity of Dane County**

1. AGENCY CONTACT INFORMATION

A	Program A	CDBG: B1. Housing - Housing for homebuyers (CDBG)										
	Contact: Sue Chiaro	New Prg?	No	Phone:	608-255-1549 x111	Email:	schiaro@habitatdane.org					
B	Program B	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
C	Program C	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
D	Program D	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
E	Program E	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
F	Program F	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
G	Program G	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
H	Program H	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						

2. AGENCY REVENUE DETAILED BY PROGRAM

REVENUE SOURCE	2011 ACTUAL	2012 BUDGET	2013-14 PROPOSED	2013-14 PROPOSED PROGRAMS								Non-City	
				A	B	C	D	E	F	G	H		
DANE CO HUMAN SVCS	0	0	0	0	0	0	0	0	0	0	0	0	0
DANE CO CDBG	151,002	60,000	400,000	0	0	0	0	0	0	0	0	0	400,000
MADISON-COMM SVCS	0	80,000	32,000	32,000	0	0	0	0	0	0	0	0	0
MADISON-CDBG	142,800	142,800	720,000	720,000	0	0	0	0	0	0	0	0	0
UNITED WAY ALLOC	79,804	80,000	80,000	0	0	0	0	0	0	0	0	0	80,000
UNITED WAY DESIG	70,921	70,000	70,000	0	0	0	0	0	0	0	0	0	70,000
OTHER GOVT	147,898	76,000	24,000	0	0	0	0	0	0	0	0	0	24,000
FUNDRAISING DONATIONS	1,123,440	1,200,000	1,356,250	0	0	0	0	0	0	0	0	0	1,356,250
USER FEES	462,924	540,000	600,000	0	0	0	0	0	0	0	0	0	600,000
OTHER	807,109	798,000	900,000	0	0	0	0	0	0	0	0	0	900,000
TOTAL REVENUE	2,985,898	3,046,800	4,182,250	752,000	0	0	0	0	0	0	0	0	3,430,250

3. AGENCY ORGANIZATIONAL PROFILE

a. AGENCY MISSION STATEMENT

Our mission is "Bringing the community together to build homes with God's people in need." We achieve this mission by welcoming all people to participate in our organization and recognize the strength volunteers play in our work. We bring the community and partner families together in the home building process and seek to partner with others to address affordable housing issues. We provide support and counsel to help partner families succeed in homeownership. We strive for environmental stewardship through sustainable building practices and re-use of materials through our ReStore.

b. AGENCY EXPERIENCE AND QUALIFICATIONS

The volunteers and staff of Habitat have successfully partnered with over 200 families in 25 years of community-sponsored construction of housing for low-income homebuyers. Habitat has provided thousands of Dane County residents the opportunity to meaningfully support their Dane County neighbors through volunteerism. Construction staff and the brigade of regular, long-time volunteers ensure that Habitat homes meet and exceed industry construction standards, and Habitat's family and homeownership support programs ensure that partnering families enter into their lives of homeownership with confidence and stability. Staff resumes attached.

4. AGENCY GOVERNING BODY

How many Board meetings were held in 2011?	12
How many Board meetings has your governing body or Board of Directors scheduled for 2012?	12
How many Board seats are indicated in your agency by-laws?	14

Please list your current Board of Directors or your agency's governing body.

Name	George Kamperschroer, Board President			
Home Address	PO Box 5510 Madison, Wi 53705-0510			
Occupation	Attorney			
Representing	Neider & Boucher, S.C.			
Term of Office		From:	01/2007	To: 12/2013
Name	Justin Gerstner, Board Vice President			
Home Address	3458 Dorchester Way Madison, Wi 53719			
Occupation	Student			
Representing	UW Madison HFHDC Student Chapter Rep.			
Term of Office		From:	03/2009	To: 05/2012
Name	Mike Whaley, Board Secretary			
Home Address	969 Katie Lane Oregon, Wi 53575			
Occupation	Director of Preconstruction			
Representing	Findorff & Son, Inc.			
Term of Office		From:	01/2011	To: 12/2013
Name	Jeff Boudreau, Board Treasurer			
Home Address	845 Fox Run Ct. Oregon, WI 53575			
Occupation	VP, Retail Sales Manager			
Representing	Wisconsin Community Bank			
Term of Office		From:	01/2011	To: 12/2013
Name	Debra Alton, Board Member-at-Large			
Home Address	92 Oak Creek Trail Madison, WI 53717			
Occupation	Manager, New Business Development			
Representing	Target Commercial Interiors			
Term of Office		From:	01/2011	To: 12/2013
Name	Gordon Anderson			
Home Address	217 E Goodland St. Sun Prairie, WI 53590			
Occupation	Retired, Attorney			
Representing	WI Legislative Council			
Term of Office		From:	01/2009	To: 12/2014
Name	Michael Baer, Past Board President			
Home Address	7025 Long Meadow Rd Madison, WI 53717			
Occupation	Financial Advisor			
Representing	Financial Design Group, Inc.			
Term of Office		From:	01/2008	To: 12/2013
Name	Sheryl Erickson			
Home Address	17 Lancaster Court			
Occupation	Pastor			
Representing	Good Shepherd Lutheran Church			
Term of Office		From:	01/2009	To: 12/2014

AGENCY GOVERNING BODY cont.

Name	Steve Hansen				
Home Address	21 Arboredge Way Fitchburg, WI 53711				
Occupation	VP, Sr. Residential Sales Manager				
Representing	Associated Bank				
Term of Office		From:	01/2012	To:	12/2014
Name	Brittany Henshue				
Home Address	313 Glenthistle Glen Madison, WI 53705				
Occupation	Customer/Order Service Rep				
Representing	Rowland Reading Foundation and Habitat Young Professionals (HYP)				
Term of Office		From:	01/2012	To:	12/2012
Name	Greg Hull				
Home Address	2001 W Beltline Hwy, Madison, WI 53713				
Occupation	Realtor				
Representing	Prudential Community Realty				
Term of Office		From:	01/2009	To:	12/2014
Name	Jason Kadow				
Home Address	5401 World Dairy Dr. Madison, Wi 53718				
Occupation	Accountant				
Representing	KMA Accounting Group				
Term of Office		From:	01/2012	To:	12/2014
Name	Dawn McIntosh				
Home Address	406 W Main St Mt. Horeb, WI 53572				
Occupation	Sales & Design Specialist				
Representing	Wisconsin Building Supply				
Term of Office		From:	01/2012	To:	12/2014
Name	Michael Rausch				
Home Address	1425 Corporate Center Dr. Sun Prairie, Wi 53590				
Occupation	Legal Counsel				
Representing	WPPI Energy				
Term of Office		From:	01/2010	To:	12/2012
Name					
Home Address					
Occupation					
Representing					
Term of Office		From:	mm/yyyy	To:	mm/yyyy
Name					
Home Address					
Occupation					
Representing					
Term of Office		From:	mm/yyyy	To:	mm/yyyy
Name					
Home Address					
Occupation					
Representing					
Term of Office		From:	mm/yyyy	To:	mm/yyyy

AGENCY GOVERNING BODY cont.

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

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To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

5. STAFF-BOARD-VOLUNTEER DEMOGRAPHICS

Indicate by number the following characteristics for your agency's current staff, board and volunteers.

Refer to application instructions for definitions. You will receive an "ERROR" until completing the demographic information.

DESCRIPTOR	STAFF		BOARD		VOLUNTEER	
	Number	Percent	Number	Percent	Number	Percent
TOTAL	22	100%	14	100%	3,433	100%
GENDER						
MALE	12	55%	10	71%	1,956	57%
FEMALE	10	45%	4	29%	1,477	43%
UNKNOWN/OTHER	0	0%	0	0%	0	0%
TOTAL GENDER	22	100%	14	100%	3,433	100%
AGE						
LESS THAN 18 YRS	0	0%	0	0%	142	4%
18-59 YRS	15	68%	12	86%	2,789	81%
60 AND OLDER	7	32%	2	14%	502	15%
TOTAL AGE	22	100%	14	100%	3,433	100%
RACE*						0
WHITE/CAUCASIAN	21	95%	13	93%	0	0%
BLACK/AFRICAN AMERICAN	1	5%	1	7%	0	0%
ASIAN	0	0%	0	0%	0	0%
AMERICAN INDIAN/ALASKAN NATIVE	0	0%	0	0%	0	0%
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	0	0%	0	0%	0	0%
MULTI-RACIAL:	0	0%	0	0%	0	0%
Black/AA & White/Caucasian	0	0%	0	0%	0	0%
Asian & White/Caucasian	0	0%	0	0%	0	0%
Am Indian/Alaskan Native & White/Caucasian	0	0%	0	0%	0	0%
Am Indian/Alaskan Native & Black/AA	0	0%	0	0%	0	0%
BALANCE/OTHER	0	0%	0	0%	3,433	100%
TOTAL RACE	22	100%	14	100%	3,433	100%
ETHNICITY						
HISPANIC OR LATINO	0	0%	0	0%	0	0%
NOT HISPANIC OR LATINO	22	100%	14	100%	3,433	100%
TOTAL ETHNICITY	22	100%	14	100%	3,433	100%
PERSONS WITH DISABILITIES	0	0%	0	0%	0	0%

*These categories are identified in HUD standards.

6. AGENCY EXPENSE BUDGET

This chart describes your agency's total expense budget for 3 separate years.

Where possible, use audited figures for 2011 Actual.

The subtotals for the 2012 BUDGET and 2013-14 PROPOSED must equal the amounts entered in the ACCOUNT CATEGORIES on the NonCityBudget and program budget worksheets. The "ERROR" message appears until the sum of the line items equals the amount of the subtotals that have aggregated from your NonCityBudget and program budget worksheets.

Account Description	2011 ACTUAL	2012 BUDGET	2013-14 PROPOSED
A. PERSONNEL			
Salary	910,771	974,750	1,008,850
Taxes	69,815	74,500	77,200
Benefits	204,156	254,050	259,950
SUBTOTAL A.	1,184,742	1,303,300	1,346,000
B. OPERATING			
All "Operating" Costs	408,176	415,000	425,000
SUBTOTAL B.	408,176	415,000	425,000
C. SPACE			
Rent/Utilities/Maintenance	158,599	201,500	240,000
Mortgage (P&I) / Depreciation / Taxes	15,210	20,000	18,000
SUBTOTAL C.	173,809	221,500	258,000
D. SPECIAL COSTS			
Assistance to Individuals	1,631,807	1,002,000	2,077,250
Subcontracts, etc.	0	0	0
Affiliation Dues	40,000	40,000	40,000
Capital Expenditure	5,778	40,000	15,000
Other:	27,921	25,000	21,000
SUBTOTAL D.	1,705,506	1,107,000	2,153,250
SPECIAL COSTS LESS CAPITAL EXPENDITURE	1,699,728	1,067,000	2,138,250
TOTAL OPERATING EXPENSES	3,466,455	3,006,800	4,167,250
E. TOTAL CAPITAL EXPENDITURES	5,778	40,000	15,000

7. PERSONNEL DATA: List Percent of Staff Turnover

10.0%

Divide the number of resignations or terminations in calendar year 2011 by total number of budgeted positions.

Do not include seasonal positions. Explain if you had a 20% or more turnover rate in a certain staff position/category.

Discuss any other noteworthy staff retention issues, or policies to reduce staff turnover.

600 characters (with spaces) (6 lines max.)

8. PERSONNEL DATA: Personnel Schedule

a. Personnel Schedule

List each staff position by title. Seasonal Employees should be entered in seasonal section. Indicate if the position meets the Living Wage Exception with an asterisk (*).

Indicate the number of 2013 Proposed Full-Time Equivalents (FTEs) in each staff position, across all agency programs.

Indicate the total salaries for all FTEs in that staff position. **Do NOT include payroll taxes or benefits in this table.**

Indicate base hourly wage for each position. **All positions in city funded programs must meet City Living Wage requirements.**

The Madison Living Wage for 2013 will be **\$12.19 (hourly)**.

Staff Position/Category	2012		2013-14		Hourly Wage	2013-14 PROPOSED FTEs DISTRIBUTED BY PROGRAM									
	Est. FTE	Est. Salary	Proposed FTE	Proposed Salary		A	B	C	D	E	F	G	H	Non-City	
						FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE
CEO	1.00	86,950	1.00	89,900	43.22	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50	
Finance Manager	1.00	50,578	1.00	51,590	24.32	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.70	
Development Director	0.00	60,000	1.00	62,100	29.86	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.80	
Communications/Publicity Coordinator	0.00	29,522	1.00	30,000	19.23	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50	
Volunteer Manager	1.00	43,056	1.00	43,920	21.12	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Family Services Director	1.00	43,470	1.00	44,440	21.37	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Construction Manager	1.00	54,855	1.00	55,425	26.65	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Program Manager	0.00	43,716	1.00	44,590	21.44	0.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	
Office Manager	0.00	22,334	1.00	22,780	17.52	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.80	
Site Supervisor (5)	5.00	207,500	5.00	211,650	20.35	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	10.00	641,981	14.00	656,395		10.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.50	
			TOTAL PERSONNEL COSTS:	656,395											

b. Seasonal Employees

Seasonal/Project Employee ONLY	Nbr of Weeks	Total Hours	Hourly Wage	Seasonal Earnings	A	B	C	D	E	F	G	H	Non-City
					# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0	0		0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

**STAFF REVIEW OF PROPOSALS FOR
2013 – 2014 Funding Process**

-
1. **Project Name/Title:** Buyer-Initiated Affordable Homeownership
2. **Agency Name:** Madison Area Community Land Trust (MACLT)
3. **Requested Amount:** 2013: \$162,000
2014: \$216,000 (Prior Year Level \$54,000)
4. **Project Type:** New or Continuing
5. **Framework Plan Objective Most Directly Addressed by Proposed Activity:**
Objective B: Housing for Buyers; I. Funds will be provided to develop (acquire, construct or renovate) affordable housing for eligible households to purchase.
6. **Product/Service Description:**
MACLT will work with income eligible families to identify properties and assist with the purchase. MACLT will purchase a home in agreement with the family, rehabilitate the home with any necessary repairs, including lead paint and asbestos abatement, and when possible include accessibility and energy-efficiency improvements.
7. **Anticipated Accomplishments (Numbers/Type/Outcome):**
Three (3) units would be purchased and rehabbed in 2013 and an additional 4 units in 2014.
8. **Staff Review:**
The MACLT model has been effective in Madison market in producing affordable housing by purchasing a home and then selling only the improvements to the homebuyer. As Madison's median sales price as of April 2012 was \$185,000 this model creates an alternative for long term affordable housing. Funds from the City of Madison allow MACLT to hold the costs of the land and sell the improvements. The homeowners will sign a ground lease rider which restricts the resale of the homes to other low-moderate income households. Appreciation is restricted to 25% at the time of sale so that the savings are passed continuously to the next homebuyer creating a long term affordable unit.

In 2011 MACLT affiliated with Common Wealth Development (CWD). Although the agencies have a affiliation with one another, MACLT is maintaining a separate Board of Directors and separate finances. This request is for funding to a MACLT related financial activity and not CWD. All employees working on MACLT projects are CWD employees who are contracted to work on MACLT activities. This allows MACLT to take advantage of the housing development experience of CWD staff. CWD has been managing housing development projects. In the past 5 years they have created and managed 24 units of affordable housing. Staff has the capacity to handle MACLT contracts as well as CWD proposed activities. The MACLT Manager, employed by CWD, has 8 years of housing construction and development experience and will be the lead contract manager.

CDD first funded the Buyer –Initiated Affordable Homeownership program in 2011 to develop one unit. MACLT was able to purchase a unit at \$130,000, do substantial rehabilitation to the property and then sell to the homeowner at a sales price of \$89,000 creating an affordable owner-occupied unit for a household at 49% CMI. This proposed application is for a "License To Hunt" as units will not be identified until MACLT and homeowner decide together. The budget at this time is an estimate of costs. MACLT will have to submit a new pro-forma for each potential unit.

As of 2012 HOME regulations state all homeownership units must be sold and transferred to the buyer within 6 months of completion of rehab. Using the Buyer-Initiated model is a way to adhere to HUD's new standards. The proposed timeframe MACLT has requested is adequate to complete the project.

MACLT will target properties in the nine NRT areas. They will market the program in these areas and work on finding housing that best provides for the specific needs of the qualified applicants. MACLT will also provide housing counseling and support to the applicants' through-out the process.

This proposal does not identify a specific site(s) but rather requests funds to allow the agency to seek a site(s). Proposed new HUD rules state that funds may not be committed unless a specific local project with an address has been reviewed and approved based on detailed project information. If funding is recommended, this project may only be approved contingent upon having identified a specific site(s) by a

certain date and providing related project detail sufficient for staff to ensure a viable project and compliance with regulatory requirements.

HUD has proposed a slate of significant changes to the HOME regulations. These changes have been put forth for comment and at this time the final version is not decided. It is HUD's intent to have these rules finalized by the end of this year. If this project is funded it will have to comply with all future adopted regulatory changes.

This proposal does not identify a specific site(s) but rather requests funds to allow the agency to seek a site(s). New HUD rules state that funds may not be committed unless a specific local project with an address has been reviewed and approved based on detailed project information. If funding is recommended, this project may only be approved contingent upon having identified a specific site(s) by a certain date and providing related project detail sufficient for staff to ensure a viable project and compliance with regulatory requirements.

HUD has proposed a slate of significant changes to the HOME regulations. These changes have been put forth for comment and at this time the final version is not decided. It is HUD's intent to have these rules finalized by the end of this year. If this project is funded it will have to comply with all future adopted regulatory changes.

Total ESTIMATED Cost/Total Beneficiaries Equals: \$447,000 /3 households= \$149,000 per unit price
CD Office Funds/CD-Eligible Beneficiaries Equals: \$162,000 / 3 households = \$54,000
CD Office Funds as Percentage of Total Budget: 36%

ORGANIZATION:	Madison Area Community Land Trust
PROGRAM/LETTER:	A Buyer-Initiated Affordable Homeownership
OBJECTIVE STATEMENTS:	CDBG: B1. Housing - Housing for homebuyers (CDBG)

DESCRIPTION OF PROJECT

1. NEED FOR PROJECT: Please identify local community need, including gap you are addressing, and assessment of market conditions of the neighborhood, the response of the neighborhood and the alderperson of the proposed project.

As stated in the City of Madison's "2013-2014 Community Development Program Goals and Objectives," the City wishes to "Increase homeownership opportunities for low and moderate income households." Indeed, it is widely documented that homeownership has a positive effect on many indicators of social well being, including educational achievement, crime, civic participation, and health. Relatively high home prices in Madison prohibit many low-moderate income households from owning homes. CDD funds help put homeownership within reach of many low-moderate income households, and when coupled with the MACLT model the homes will remain affordable for future homebuyers.

2. PROJECT DESCRIPTION: Please provide an overview of the project, including whether project is acquisition, rehab and/or new construction, type, size of unit created, and the impact of your project.

MACLT is seeking CDD funds to assist with the acquisition of 3 single family homes in 2013 and 4 single family homes in 2014. MACLT will work with income eligible families to identify properties and assist with the purchase. We will rehabilitate the homes, including lead paint and asbestos abatement, and when possible include accessibility and energy-efficiency improvements. MACLT will buy the land associated with the property to reduce the principal of the home buyer's mortgage.

3. PROPOSED PROJECT GOALS: Please provide the total number of units in the project, the number of affordable units created and the number of units assisted with requested funds, the number of unduplicated households served by the assisted units.

Three units in 2013, and 4 units in 2014, for a total of 7 affordable units of single family homeownership, that will serve 7 households.

4. SERVICES INCLUDED IN PROPOSED PROJECT: Please describe any services (such as housing counseling), provided to the participants in this project, including those that are disability related.

MACLT will provide housing counseling to our buyers throughout the homebuying process, from initial application, to searching for an appropriate home, to closing. We will also require our first-time homebuyers to go through a formal homebuyer education course, and will be available as a resource post-purchase.

ORGANIZATION:	Madison Area Community Land Trust
PROGRAM/LETTER:	A Buyer-Initiated Affordable Homeownership

5. LOCATION: Please identify the specific site(s) or target neighborhood(s).

This program will target acquiring properties that balance the two following factors: 1) are located in areas of focus for Neighborhood Resources Teams; and 2) provide for the specific needs of our qualified low-moderate income applicants (e.g., proximity to public transportation, employment, and other amenities).

6. POPULATION SERVED: Please describe the target population in terms of preferences to a specific population (e.g., individuals with a disability, first time home buyers) or any other unique characteristic.

MACLT targets households at or below 80% of Dane County median income, and first-time homebuyers who cannot afford a market rate home.

7. OUTREACH PLAN: Please briefly describe your affirmative marketing strategy, participant selection plan and any other strategies to engage your intended population.

We will market this program through a variety of electronic and printed means, including our website and Facebook page, email lists, and fliers distributed around the City, including the above-mentioned targeted neighborhoods. Eligible participants will be selected on a first-come, first-served basis, and will be added to our interest list once they complete the following three steps: 1) attend an in-person orientation meeting with MACLT staff, 2) complete an MACLT application (which allows us to verify income), and 3) obtain a letter of financing pre-approval from a participating residential lender.

8. COORDINATION: Please describe how you coordinate your project with other community groups or agencies.

MACLT manager works closely with other staff of Common Wealth Development, a relationship with many benefits. For example, during a similar MACLT homebuyer-initiated acquisition and rehab that was funded with 2011 CDBG dollars, CWD was able to direct an additional approximately \$19,500 of lead abatement grant money into our project. MACLT has also collaborated with Operation Fresh Start on a number of rehab and new construction projects. Lastly, we have partnered with MG&E and Focus on Energy to bring additional dollars to projects that allow us to increase the energy efficient features of our homes.

9. VOLUNTEERS: Please describe how volunteers will be utilized in your project.

N/A

10. Number volunteers utilized in 2011?

0

Number of volunteer hours utilized in 2011?

0

ORGANIZATION:	Madison Area Community Land Trust
PROGRAM/LETTER:	A Buyer-Initiated Affordable Homeownership

11. BARRIERS: How will this project address barriers to housing experienced by your target population?

Our target population often cannot afford market rate homeownership. Funds from the City of Madison allow us to reduce the purchase price of a home, thus putting homeownership within reach of our target population, and keeping it affordable for future income-eligible homeowners.

12. EXPERIENCE: Please describe your agency's affordable housing development experience, qualifications of proposed project staff, financial capacity of your agency to complete your proposed project, and past performance that will contribute to the success of the proposed program. How many affordable housing units has your agency created and managed in the past five years?

Madison Area Community Land Trust (MACLT) has a 21-year history of successful community-driven affordable housing development. Since becoming affiliated with Common Wealth Development (CWD) in 2011, CWD now provides staffing on a contractual basis to MACLT. Andrew Miller, MACLT Manager, has eight years of housing construction and development experience, including management of both rehab and new construction projects for MACLT. Additionally, CWD Executive Director Marianne Morton and Financial Manager Ted Parker bring 31 and 24 years, respectively, of additional experience overseeing the development and management of affordable housing projects. Our CDBG-funded buyer-initiated programs in 2011 and 2012 have generated great interest from our target population, and by design have been efficient to implement and by all measures a success. In the past five years we have created and managed 24 units of affordable, durable, energy-efficient housing.

13. RISK: Please describe the level of risk your agency will be taking with this project. Please describe any fees you will be charging to the participant.

Based on the success of this program in 2011 we anticipate a low level of risk. MACLT charges participants a \$20 application fee.

14. STAFF: Project Staff: Staff Titles, FTE dedicated to this project and required qualifications for project staff.

Staff Title	FTE	Credentials/Qualifications
MACLT Manager	0.6	8 years housing construction, development and management experience
Financial Manager	0.03	24 years non-profit financial management experience
Executive Director	0.03	31 years non-profit experience
		*All staffing provided by Common Wealth Development on contractual basis

ORGANIZATION:
PROGRAM/LETTER:

Madison Area Community Land Trust
A Buyer-Initiated Affordable Homeownership

15. PARTICIPANT INCOME LEVELS:

Indicate the number of households at each income level that this project would serve in 2013.

Income Level	Number of Households
Over 80% county median income	0
61% - 80% county median income	2
51% - 60% county median income	1
30% - 50% county median income	0
Less than 30% of county median income	0
Total households to be served	3

16. If projections for 2014 will vary significantly from 2013, complete the following:

Income Level for 2014	Number of Households
Over 80% county median income	0
61% - 80% county median income	3
51% - 60% county median income	1
30% - 50% county median income	0
Less than 30% of county median income	0
Total households to be served	4

17. AGENCY COST ALLOCATION PLAN: If you plan to include a portion of indirect costs in your project budget, describe the method your agency uses to determine indirect cost allocations in your project.

N/A

18. PROJECT ACTIVITIES: Describe activities/benchmarks by timeline to illustrate how your project will be implemented (such as acquisition, start of construction, end of construction, available for occupancy).

Activity Benchmark	Est. Month of Completion
Affirmatively market the program	April
Identify home for purchase / Site control	May
MACLT purchases home and completes required inspections and rehab	August
Sale to eligible household	September

ORGANIZATION:	Madison Area Community Land Trust
PROGRAM/LETTER:	A Buyer-Initiated Affordable Homeownership

DEMOGRAPHICS

Complete the following chart for unduplicated participants served by your agency's housing program in 2011. Indicate the number and percentage by the following characteristics. For new projects, please identify projected participant numbers and descriptors.

DESCRIPTOR	Part. #	Part. %	Staff #	Staff %	DESCRIPTOR	Part. #	Part. %	Staff #	Staff %
TOTAL	8	100%	1	100%	RESIDENCY				
MALE	1	13%	1	100%	CITY OF MADISON	8	100%		
FEMALE	7	88%	0	0%	DANE COUNTY (NOT IN CITY)	0	0%		
UNKNOWN/OTHER	0	0%	0	0%	OUTSIDE DANE COUNTY	0	0%		
					TOTAL RESIDENCY	8	100%		
					AGE				
					<2	1	13%		
					2 - 5	0	0%		
					6 - 12	0	0%		
					13 - 17	1	13%		
					18 - 29	0	0%		
					30 - 59	6	75%		
					60 - 74	0	0%		
					75 & UP	0	0%		
					TOTAL AGE	8	100%		
					RACE				
					WHITE/CAUCASIAN	8	100%	1	100%
					BLACK/AFRICAN AMERICAN	0	0%	0	0%
					ASIAN	0	0%	0	0%
					AMERICAN INDIAN/ALASKAN NATIVE	0	0%	0	0%
					NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	0	0%	0	0%
					MULTI-RACIAL:	0	0%	0	0%
					Black/AA & White/Caucasian	0	0%	0	0%
					Asian & White/Caucasian	0	0%	0	0%
					Am Indian/Alaskan Native & White/Caucasian	0	0%	0	0%
					Am Indian/Alaskan Native & Black/AA	0	0%	0	0%
					BALANCE/OTHER	0	0%	0	0%
					TOTAL RACE	8	100%	1	100%
					ETHNICITY				
					HISPANIC OR LATINO	1	13%	0	0%
					NOT HISPANIC OR LATINO	7	88%	1	100%
					TOTAL ETHNICITY	8	100%	1	100%
					PERSONS WITH DISABILITIES	0	0%	0	0%

Part. = Participant

Note: Race and ethnic categories are stated as defined in HUD standards

ORGANIZATION:

Madison Area Community Land Trust

PROGRAM/LETTER:

A Buyer-Initiated Affordable Homeownership

PROJECT OUTCOMES

Number of unduplicated individual participants served during 2011.
 Total to be served in 2013.

Complete the following for each project outcome. No more than two outcomes per project will be reviewed.

Refer to the instructions for detailed descriptions of what should be included in the table below.

Outcome Objective # 1:

Using MACLT model, increase the amount of affordable single family homeownership in Madison.

Performance Indicator(s):

Develop three units of affordable homeownership for households below 80% Dane County Median Income.

Proposed for 2013:

Total to be considered in
 perf. measurement

Targeted % to meet perf. measures
 Targeted # to meet perf. measure 3

Proposed for 2014:

Total to be considered in
 perf. measurement

Targeted % to meet perf. measures
 Targeted # to meet perf. measure 4

Explain the measurement tools or methods:

Collect income and asset information for a potential household during application process, and conduct third party verifications to determine income eligibility.

Outcome Objective # 2:

Successful acquisition of property affordable to households who earn up to 80% DCMI.

Performance Indicator(s):

Sell home to income qualified household whose combined debt ratio is 36% or less.

Proposed for 2013:

Total to be considered in
 perf. measurement

Targeted % to meet perf. measures
 Targeted # to meet perf. measure 3

Proposed for 2014:

Total to be considered in
 perf. measurement

Targeted % to meet perf. measures
 Targeted # to meet perf. measure 4

Explain the measurement tools or methods:

A combined debt ratio of 36% is an industry standard threshold. Keeping a household's combined debt ratio less than 36% increases the chances of successful homeownership.

ORGANIZATION: Madison Area Community Land Trust

1. CAPITAL BUDGET

Enter the proposed project capital budget. Identify the fund source and terms and whether the funds have been already committed or are proposed. **Place a C next to source if funds have already been committed and a P next to source if the fund source**

is proposed. Ex.: Acquisition: \$300,000 HOME (P), \$100,000 from CDBG (P), \$200,000 from Anchor Bank @5% interest/15 years (C).

	TOTAL	Amount	Source/Terms**	Amount	Source/Terms**
Acquisition Costs:					
Acquisition	387,150	137,700	CDBG/HOME Funds	249,450	1st Mortgage @ 5% / 1 year/Int. only
Title Insurance and Recording	4,500	0		4,500	1st Mortgage @ 5% / 1 year/Int. only
Appraisal	1,050	0		1,050	1st Mortgage @ 5% / 1 year/Int. only
Predvlpmnt/feasibility/market study*	0	0		0	
Survey	0	0		0	
Marketing*	0	0		0	
Relocation	0	0		0	
Other (List)					
	0	0		0	
Construction:					
Construction Costs	30,000	0		30,000	1st Mortgage @5% / 1 year / Int. onl
Soils/Site Preparation	0	0		0	
Construction Mgmt	0	0		0	
Landscaping, Play Lots, Signage	0	0		0	
Construction Interest	0	0		0	
Permits; Print Plans/Specs	0	0		0	
Other (List)					
	0	0		0	
Fees:					
Architect	0	0		0	
Engineering	0	0		0	
Accounting*	0	0		0	
Legal*	0	0		0	
Development Fee*	24,300	24,300	CDBG/HOME funds	0	
Leasing Fee*	0	0		0	
Other (List)					
	0	0		0	
Project Contingency:					
	0	0		0	
Furnishings:					
	0	0		0	
Reserves Funded from Capital:					
Operating Reserve	0	0		0	
Replacement Reserve	0	0		0	
Maintenance Reserve	0	0		0	
Vacancy Reserve	0	0		0	
Lease Up Reserve	0	0		0	
Other: (List)					
	0	0		0	
TOTAL COSTS:	447000	162000		285000	

If CDBG funds are used for items with an asterisk (), the total cost of these items may not exceed 15% of the CDBG amount.

**Note: Each amount for each source must be listed separately, i.e., Acquisition: \$30,000 HOME, \$125,000 Capitol Revolving Fund. Identify if grant or loan and terms.

Amount	Source/Terms**	Amount	Source/Terms**
--------	----------------	--------	----------------

0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	

0		0	
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0		0	
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0		0	
0		0	
0		0	
0		0	
0		0	

0		0	
0		0	

ORGANIZATION: Madison Area Community Land Trust

2. Real Estate Project Data Summary

	# of Units Prior to Purchase	# of Units Post- Project	# Units Occupied	# Tenants to be Displaced	Appraised Value Current	Appraised Value Post-Project	Purchase Price	Accessible Current?	Accessible Post-Project?
Address:	N/A - This is a proposed average cost per unit								
	1	1	0	0	140,000	150,000	140,000		
Address:									
Address:									
Address:									
Address:									

If no specific site has been identified, use the average of the high-low range or your best estimate of costs.

3. Provide the following information for owner-occupied properties (list each house or project unit):

Address/Unit#	# Bedrooms	Amount of CD \$ Requested	Proj. Monthly PITI	Proj. Income Category*	Affordability Period # Yrs	Sale Price
N/A (Sale price is for house/improvements only)	3	54,000	800	50-80% CMI	98+	106,000
N/A	3	54,000	800	50-80% CMI	98+	106,000
N/A	3	54,000	800	50-80% CMI	98+	106,000

*Less than or equal to 30% CMI, 31-50% CMI, 51-60% CMI, 61-80% CMI, >80% CMI

4. Identify if your project includes any of the following features (Check all that apply):

- Incorporates accessibility features X
- Incorporates energy efficiency improvements X
- Involves lead paint removal X
- Involves asbestos removal X
- Incorporates long-term affordability restrictions greater than that required by the HOME rules X
- Provides pre-purchase and post-purchase homebuyer counseling X

5. Do you qualify as a Community Housing Development Organization (CHDO)? Yes

ORGANIZATION:

Madison Area Community Land Trust

6. MATCH: Please describe if you could provide non-federal matching funds for this project. If yes, describe amount and source of matching funds.

MACLT will secure a 1st mortgage for each project, and work to bring other grant funds for lead and asbestos abatement and energy efficiency-related improvements.

7. FUNDS NEEDED: Please describe why CDD funds are needed and how you can ensure the project will be viable.

CDD funds allow MACLT to develop affordable homeownership projects and sell homes at prices our target population can afford. Our successful history of developing projects using CDD funds ensures this program will be successful. Additionally, our affiliation with Common Wealth Development strengthens our ability to deliver affordable housing projects.

ORGANIZATION:	Madison Area Community Land Trust
PROGRAM/LETTER:	A Program A - Buyer-Initiated Homeownership

10. PROGRAM BUDGET

a. 2012 BUDGETED

REVENUE SOURCE	SOURCE TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	54,000		8,100	0	45,900
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT	0	0	0	0	0
FUNDRAISING DONATIONS	0			0	0
USER FEES	0			0	0
OTHER	95,000	0	0		95,000
TOTAL REVENUE	149,000	0	8,100	0	140,900

b. 2013 PROPOSED BUDGET

REVENUE SOURCE	SOURCE TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	162,000	0	24,300	0	137,700
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER**	285,000	0	0	0	285,000
TOTAL REVENUE	447,000	0	24,300	0	422,700

*OTHER GOVT 2013

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2013

Source	Amount	Terms
First mortgage funds	285,000	5%, 1 year loan, interest only
	0	
	0	
	0	
TOTAL	285,000	

ORGANIZATION:	Madison Area Community Land Trust
PROGRAM/LETTER:	A Program A - Buyer-Initiated Homeownership

11. 2014 PROGRAM CHANGE EXPLANATION

Complete only if you are requesting more than your 2013 request.

Note: Additional funding should only be requested where services or programming will change or expand in the second year.

a. PROGRAM UPDATE: If requesting more than 2013, describe any major changes being proposed for the program/service in 2014, i.e., expansions or narrowing in target population, scope and level of services, geographic area to be served, etc.).

We would like to expand this program by adding one additional unit in 2014.

b. 2014 COST EXPLANATION

Complete only if significant financial changes are anticipated between 2013-2014.

Explain specifically, by revenue source, any significant financial changes that you anticipate between 2013 and 2014.

For example: unusual cost increases, program expansion or loss of revenue.

We are requesting an additional \$54,000 of CDD funds for 2014 so that we may expand the program to four units for the year.

c. 2014 PROPOSED BUDGET		ACCOUNT CATEGORY			
REVENUE SOURCE	BUDGET TOTAL	PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	216,000	0	32,400	0	183,600
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER**	380,000	0	0	0	380,000
TOTAL REVENUE	596,000	0	32,400	0	563,600

*OTHER GOVT 2014

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2014

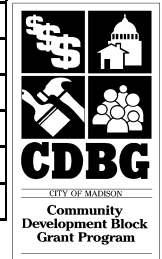
Source	Amount	Terms
First mortgage funds	380,000	5%, 1 Year, interest only
	0	
	0	
	0	
TOTAL	380,000	

APPLICATION FOR 2013-2014 FUNDS



1. AGENCY CONTACT INFORMATION

Organization	Madison Area Community Land Trust	
Mailing Address	1501 Williamson Street	
Telephone	(608)280-0131	
FAX	(608)256-4499	
Admin Contact	Andrew Miller	
Financial Contact	Ted Parker	
Website	www.affordablehome.org	
Email Address	madisonareact@gmail.com	
Legal Status	Private: Non-Profit	
Federal EIN:	39-1680095	
State CN:		
DUNS #	785543500	



2. SIGNATURE PAGE

AFFIRMATIVE ACTION

If funded, applicant hereby agrees to comply with City of Madison Ordinance 39.02 and file either an exemption or an affirmative action plan with the Department of Civil Rights. A Model Affirmative Action Plan and instructions are available at www.cityofmadison.com/dcr/aaForms.cfm.

LIVING WAGE ORDINANCE

If funded, applicant hereby agrees to comply with City of Madison Ordinance 4.20. The Madison Living Wage for 2013 will be \$12.19 (hourly). This reflects a 3% increase over Madison Living Wage for 2012, and is consistent with prior annual increases.

CITY OF MADISON CONTRACTS

If funded, applicant agrees to comply with all applicable local, State and Federal provisions. A sample contract that includes standard provisions may be obtained by contacting the Community Development Division at (608) 266-6520. If funded, the City of Madison reserves the right to negotiate the final terms of a contract with the selected agency.

3. SIGNATURE

Enter name: Andrew Miller

By entering your initials in the box AM you are electronically signing your name and agreeing to the terms listed above

DATE 5/31/2012

AGENCY CONTACT INFORMATION

ORGANIZATION **Madison Area Community Land Trust**

1. AGENCY CONTACT INFORMATION

A	Program A - Buyer-Initiated Homeownership	CDBG: B1. Housing - Housing for homebuyers (CDBG)										
	Contact: Andrew Miller	New Prg?	No	Phone:	(608)280-0131	Email:	madisonareact@gmail.com					
B	Program B	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
C	Program C	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
D	Program D	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
E	Program E	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
F	Program F	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
G	Program G	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
H	Program H	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						

2. AGENCY REVENUE DETAILED BY PROGRAM

REVENUE SOURCE	2011 ACTUAL	2012 BUDGET	2013-14 PROPOSED	2013-14 PROPOSED PROGRAMS								Non-City	
				A	B	C	D	E	F	G	H		
DANE CO HUMAN SVCS	0	0	0	0	0	0	0	0	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0	0	0	0	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0	0	0	0	0	0	0	0	0
MADISON-CDBG	54,000	54,000	162,000	162,000	0	0	0	0	0	0	0	0	0
UNITED WAY ALLOC	0	0	0	0	0	0	0	0	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER GOVT	0	0	0	0	0	0	0	0	0	0	0	0	0
FUNDRAISING DONATIONS	22,605	35,670	19,470	0	0	0	0	0	0	0	0	0	19,470
USER FEES	51,359	45,700	45,700	0	0	0	0	0	0	0	0	0	45,700
OTHER	348,499	95,000	285,000	285,000	0	0	0	0	0	0	0	0	0
TOTAL REVENUE	476,463	230,370	512,170	447,000	0	0	0	0	0	0	0	0	65,170

3. AGENCY ORGANIZATIONAL PROFILE

a. AGENCY MISSION STATEMENT

The mission of Madison Area Community Land Trust is to enhance the quality of life for all Madison residents by increasing the number of affordable, high-quality, energy-efficient homes available for purchase by income-eligible households.

b. AGENCY EXPERIENCE AND QUALIFICATIONS

Madison Area Community Land Trust (MACLT) has a 21-year history of successful community-driven affordable housing development. Our housing model produces affordable homeownership opportunities for current low- to moderate income households, and ensures that our homes remain affordable for generations to come. The land under MACLT homes is held in trust by MACLT, while we sell the improvements (house and other structures) to our buyers, thus lowering the price of homeownership. A 98-year renewable ground lease balances the interests of our homeowners and the long-term affordability of our housing stock. Since our founding, we have undertaken projects ranging from single-family home rehabilitation, to being the lead developer of the 30-unit, internationally-renowned Troy Garden's cohousing community, a 31-acre development on Madison's north side which combines affordable housing with community gardens, an organic farm, a restored prairie, and interpretive nature trails. Since early 2011, we have developed and sold four additional units of energy-efficient affordable housing, including two new construction and two rehab projects, bringing our total portfolio to 68 units. And in order to bolster our capacity and ensure strong performance into the future, in 2011, MACLT became affiliated with Common Wealth Development, Inc. (CWD), a Madison-based community development non-profit. While we remain two separate organizations, MACLT is staffed by CWD on a contractual basis (giving us access to decades worth of affordable housing development and management experience), and we have overlapping Boards of Directors, made up of MACLT homeowners and other community, business, and government representatives. Furthermore, the affiliation allows for operating efficiencies and collaborations that will enable both organizations to continue with our needed programs. Our staff regularly attends trainings ranging from the Better Buildings, Better Business Conference (to learn the latest techniques in energy-efficient building and design) to the National Community Land Trust Conference (to learn from and network with other organizations around the country, and attend seminars ranging from targeting diverse populations to strategies on how to grow and sustain an organization). Over the years MACLT's work has received a number of awards, including two national awards: the Award for Affordable Housing Built Responsibly from the Home Depot Foundation; and the Livable Communities Award from the National Association of Homebuilders and AARP. MACLT is viewed as a model community land trust (CLT) and resource by the growing international CLT movement.

4. AGENCY GOVERNING BODY

How many Board meetings were held in 2011?

	9
--	---

How many Board meetings has your governing body or Board of Directors scheduled for 2012?

	12
--	----

How many Board seats are indicated in your agency by-laws?

	Minimum of 5
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Please list your current Board of Directors or your agency's governing body.

Name	Michael Dilorio			
Home Address	941 Spaight Street, Madison, WI 53703			
Occupation	Licensed Practical Nurse			
Representing	Class B Director - Common Wealth Development Appointee			
Term of Office		From: 03/2011		To: 12/2013
Name	Joann Kelley			
Home Address	4333 Crawford Drive, Madison, WI 53711			
Occupation	Residential and Community Services, MGE			
Representing	Class B Director - Common Wealth Development Appointee			
Term of Office		From: 01/2012		To: 12/2013
Name	Eric Kestin			
Home Address	11 Anniversarry Court, Madison, WI 53704			
Occupation	Investigator/Consiliator 3, City of Madison Department of Civil Rights			
Representing	Class A Director - MACLT Homeowner			
Term of Office		From: 04/2011		To: 12/2013
Name	Russ Lerum			
Home Address	706 S. Baldwin Street, Madison, WI 53703			
Occupation	Senior Mechanical Engineer, Retired			
Representing	Class B Director - Common Wealth Development Appointee			
Term of Office		From: 03/2011		To: 12/2012
Name	David Marshall			
Home Address	574 Troy Drive, Madison, WI 53704			
Occupation	Program Specialist, Dane Co. Department of Human Services			
Representing	Class A Director - MACLT Homeowner			
Term of Office		From: 04/2011		To: 12/2012
Name	Robert Paolino			
Home Address	825 Troy Drive, Madison, WI 53704			
Occupation	Senior Legislative Analyst, WI Legislative Reference Bureau			
Representing	Class A Director - MACLT Homeowner			
Term of Office		From: 04/2011		To: 12/2014
Name	Michael Rosenberg			
Home Address	1302 Rutledge Street, Madison, WI 53703			
Occupation	Attorney			
Representing	Class B Director - Common Wealth Development Appointee			
Term of Office		From: 01/2012		To: 12/2013
Name	Michelle Rutta-Wahe			
Home Address	100 Coyle Parkway, Cottage Grove, WI 53527			
Occupation	Owner, Your Heart's Content			
Representing	Class B Director - Common Wealth Development Appointee			
Term of Office		From: 03/2011		To: 12/2013

AGENCY GOVERNING BODY cont.

Name	Kate Stalker				
Home Address	2033 Rutledge Street, Madison, WI 53704				
Occupation	Principal, KSA Demographics				
Representing	Class B Director - Common Wealth Development Appointee				
Term of Office		From:	01/2012	To:	12/2013
Name					
Home Address					
Occupation					
Representing					
Term of Office		From:	mm/yyyy	To:	mm/yyyy
Name					
Home Address					
Occupation					
Representing					
Term of Office		From:	mm/yyyy	To:	mm/yyyy
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Home Address					
Occupation					
Representing					
Term of Office		From:	mm/yyyy	To:	mm/yyyy

AGENCY GOVERNING BODY cont.

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

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Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

5. STAFF-BOARD-VOLUNTEER DEMOGRAPHICS

Indicate by number the following characteristics for your agency's current staff, board and volunteers.

Refer to application instructions for definitions. You will receive an "ERROR" until completing the demographic information.

DESCRIPTOR	STAFF		BOARD		VOLUNTEER	
	Number	Percent	Number	Percent	Number	Percent
TOTAL	0	0%	9	100%	0	0%
GENDER						
MALE	0	0%	6	67%	0	0%
FEMALE	0	0%	3	33%	0	0%
UNKNOWN/OTHER	0	0%	0	0%	0	0%
TOTAL GENDER	0	0%	9	100%	0	0%
AGE						
LESS THAN 18 YRS	0	0%	0	0%	0	0%
18-59 YRS	0	0%	7	78%	0	0%
60 AND OLDER	0	0%	2	22%	0	0%
TOTAL AGE	0	0%	9	100%	0	0%
RACE*						0
WHITE/CAUCASIAN	0	0%	8	89%	0	0%
BLACK/AFRICAN AMERICAN	0	0%	0	0%	0	0%
ASIAN	0	0%	0	0%	0	0%
AMERICAN INDIAN/ALASKAN NATIVE	0	0%	0	0%	0	0%
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	0	0%	0	0%	0	0%
MULTI-RACIAL:	0	0%	1	11%	0	0%
Black/AA & White/Caucasian	0	0%	0	0%	0	0%
Asian & White/Caucasian	0	0%	0	0%	0	0%
Am Indian/Alaskan Native & White/Caucasian	0	0%	0	0%	0	0%
Am Indian/Alaskan Native & Black/AA	0	0%	1	100%	0	0%
BALANCE/OTHER	0	0%	0	0%	0	0%
TOTAL RACE	0	0%	9	100%	0	0%
ETHNICITY						
HISPANIC OR LATINO	0	0%	0	0%	0	0%
NOT HISPANIC OR LATINO	0	0%	9	100%	0	0%
TOTAL ETHNICITY	0	0%	9	100%	0	0%
PERSONS WITH DISABILITIES	0	0%	0	0%	0	0%

*These categories are identified in HUD standards.

6. AGENCY EXPENSE BUDGET

This chart describes your agency's total expense budget for 3 separate years.

Where possible, use audited figures for 2011 Actual.

The subtotals for the 2012 BUDGET and 2013-14 PROPOSED must equal the amounts entered in the ACCOUNT CATEGORIES on the NonCityBudget and program budget worksheets. The "ERROR" message appears until the sum of the line items equals the amount of the subtotals that have aggregated from your NonCityBudget and program budget worksheets.

Account Description	2011 ACTUAL	2012 BUDGET	2013-14 PROPOSED
A. PERSONNEL			
Salary	44,140		0
Taxes	3,410		0
Benefits	14,346		0
SUBTOTAL A.	61,896	0	0
B. OPERATING			
All "Operating" Costs	39,448	89,470	89,470
SUBTOTAL B.	39,448	89,470	89,470
C. SPACE			
Rent/Utilities/Maintenance	5,860	0	0
Mortgage (P&I) / Depreciation / Taxes	0	0	0
SUBTOTAL C.	5,860	0	0
D. SPECIAL COSTS			
Assistance to Individuals	0	0	0
Subcontracts, etc.	0	0	0
Affiliation Dues	0	0	0
Capital Expenditure	394,399	140,900	422,700
Other:	0	0	0
SUBTOTAL D.	394,399	140,900	422,700
SPECIAL COSTS LESS CAPITAL EXPENDITURE	0	0	0
TOTAL OPERATING EXPENSES	107,204	89,470	89,470
E. TOTAL CAPITAL EXPENDITURES	394,399	140,900	422,700

7. PERSONNEL DATA: List Percent of Staff Turnover

n/a%

Divide the number of resignations or terminations in calendar year 2011 by total number of budgeted positions.

Do not include seasonal positions. Explain if you had a 20% or more turnover rate in a certain staff position/category.

Discuss any other noteworthy staff retention issues, or policies to reduce staff turnover.

In 2011, MACLT adopted a new staffing model in which Common Wealth Development (CWD) provides staffing on a contractual basis to MACLT. The new staffing arrangement provides MACLT with a great depth of expertise and experience, and includes oversight by CWD's Executive Director and Financial Manager, and project management by staff with decades of housing construction, development, and management experience.

8. PERSONNEL DATA: Personnel Schedule

a. Personnel Schedule

List each staff position by title. Seasonal Employees should be entered in seasonal section. Indicate if the position meets the Living Wage Exception with an asterisk (*).

Indicate the number of 2013 Proposed Full-Time Equivalents (FTEs) in each staff position, across all agency programs.

Indicate the total salaries for all FTEs in that staff position. **Do NOT include payroll taxes or benefits in this table.**

Indicate base hourly wage for each position. **All positions in city funded programs must meet City Living Wage** requirements.

The Madison Living Wage for 2013 will be **\$12.19 (hourly)**.

Staff Position/Category	2012		2013-14		Hourly Wage	2013-14 PROPOSED FTEs DISTRIBUTED BY PROGRAM									
	Est. FTE	Est. Salary	Proposed FTE	Proposed Salary		A	B	C	D	E	F	G	H	Non-City	
						FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	
Staffing provided by	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Common Wealth Development	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
on a contractual basis.	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Staffing costs include as	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
"operating" cost in "AgO-Exp" tab.	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0	0.00	0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL PERSONNEL COSTS:				0											

b. Seasonal Employees

Seasonal/Project Employee ONLY	Nbr of Weeks	Total Hours	Hourly Wage	Seasonal Earnings	A	B	C	D	E	F	G	H	Non-City
					# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0	0		0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

**STAFF REVIEW OF PROPOSALS FOR
2013 – 2014 Funding Process**

-
1. **Project Name/Title:** Program A (Housing- Downpayment Assistance)
2. **Agency Name:** Movin' Out, Inc
3. **Requested Amount:** 2013: \$360,000
2014: \$360,000 (Prior Year Level \$270,000)

4. **Project Type:** New or Continuing

5. **Framework Plan Objective Most Directly Addressed by Proposed Activity:**

Objective B: Housing for Buyers; II. Funds from eligible sources will be available for down payment and closing cost assistance in order to promote affordable housing opportunities for low to moderate income homebuyers.

6. **Product/Service Description:**

Ten (10) first time homebuyers will use up to \$30,000 each of CDBG funds for down payment assistance with the purchase of their first home. Movin Out will work specifically with households who have one member, adult or child, with a permanent disability. By providing a no interest, deferred loan, the first mortgage is lowered enough to make monthly payments affordable to a low income household. The loan is repaid when the buyer no longer occupies the property and the money is then available to other low income buyers to continue to support Madison affordable housing.

7. **Anticipated Accomplishments (Numbers/Type/Outcome):**

Ten (10) housing units will become affordable for purchase for low to moderate income households in 2013 and an additional 10 would be available in 2014.

8. **Staff Review:**

This has continuously been a very successful program. Movin' Out offers a great amount of support and coaching throughout the entire purchase transaction. Movin' Out is highly regarded with competent staff whom continue to attend trainings to stay up to date with industry changes. Staff effectively matches homeowners with other available down payment funding sources leveraging the City of Madison's CDD funds to create a feasible mortgage payment for LMI families. Counselors work in collaboration with many sources besides a lender on behalf of the household. Coordination between realtor, the human services system, family and support staff, housing authorities, etc is needed for all of the households.

As of April 2012 the median sales price of a single family house in Wisconsin was \$139,800. A median sales price in Madison of \$185,800 reflects that Madison has a strong housing market. Movin' Out is working with clientele with an average gross income at 43% county median income. A principal mortgage reduction is necessary to make a real estate transaction feasible to low to moderate income household in the Madison housing market. A purchase price of \$170,000, the assistance of CDBG funds and the matching of AHP funds from Movin' Out can reduce the needed first mortgage amount to \$135,000. At current industry rates the monthly housing payment would average about \$1,006. A household of four at 50% cmi (\$40,000) would be paying 30% of gross income for a housing payment, which again is an industry standard of an acceptable affordable housing payment.

Lending investors are requiring a down payment of at least 20% for the purchase of non-warrantable condos. CDBG funds often are a total of 17-20% of an average transaction and provide down payment assistance to households who are in need of stable affordable housing in the condo market.

More than 60 households have been able to purchase with the assistance of Movin' Out. Recent accomplishments include the completion of 7 units in 2009, 5 units in 2010 and 7 units in 2011. As of June 2012 all funds from the 2012 HOME contract of \$298,675 have been reserved for participants. Movin' Out has shown a capacity and a need for a request of 10 units.

This proposal does not identify a specific site(s) but rather requests funds to allow the agency to seek a site(s). New HUD rules state that funds may not be committed unless a specific local project with an address has been reviewed and approved based on detailed project information. If funding is recommended, this project may only be approved contingent upon having identified a specific site(s) by a certain date and providing related project detail sufficient for staff to ensure a viable project and compliance with regulatory

requirements.

HUD has proposed a slate of significant changes to the HOME regulations. These changes have been put forth for comment and at this time the final version is not decided. It is HUD's intent to have these rules finalized by the end of this year. If this project is funded it will have to comply with all future adopted regulatory changes.

Total ESTIMATED Cost/Total Beneficiaries Equals:: \$1,770,000/10 households= \$177,000 per unit price
CD Office Funds/CD-Eligible Beneficiaries Equals: \$360,000 / 10 households = \$36,000
CD Office Funds as Percentage of Total Budget: 20%

ORGANIZATION:	Movin' Out, Inc.
PROGRAM/LETTER:	A Program A
OBJECTIVE STATEMENTS:	CDBG: B2. Housing - Downpayment Assistance (CDBG)

DESCRIPTION OF PROJECT

1. NEED FOR PROJECT: Please identify local community need, including gap you are addressing, and assessment of market conditions of the neighborhood, the response of the neighborhood and the alderperson of the proposed project.

1000 characters (with spaces) (10 lines max.) Madison rental housing stock availability is limited for many people with disabilities who require either accessibility due to physical limitations or an accommodation of some kind that limits geographic housing choices. There is also a need to reduce costs to the human services system by reducing the costs of residential services and the inherent expenses that accompany the frequent relocation of clients who rent. Given that Madison has one of the highest median housing costs in the state while people with disabilities, on average, have a lower household income than the general population, affordable housing remains a critical need. Movin' Out hopes to continue its homebuyer program using 2013 funds to support 10 households with down payment assistance toward the purchase of their own home. People with disabilities require stability and continuity for them to be successful in their communities. Home ownership generates both.

2. PROJECT DESCRIPTION: Please provide an overview of the project, including whether project is acquisition, rehab and/or new construction, type, size of unit created, and the impact of your project.

1600 characters (with spaces) (16 lines max.) Ten first time homebuyer households will use up to \$30,000 of CDBG/HOME funds for assistance with the acquisition of their first home. By providing a no interest, deferred loan, the first mortgage is lowered enough to make monthly payments affordable to a low income household. The loan is repaid when the buyer no longer occupies the home and the money is then available to other low income buyers to continue to support Madison affordable housing, in perpetuity. The average median income of Dane County households purchasing a home in 2011 was 43% of county median income. The homes purchased are modest and the housing counseling process assures the home meets the needs of the household to assure safety, affordability, compatibility with service needs and stability for the long term. All households who purchase will have one household member, adult or child with a permanent disability.

3. PROPOSED PROJECT GOALS: Please provide the total number of units in the project, the number of affordable units created and the number of units assisted with requested funds, the number of unduplicated households served by the assisted units.

400 characters (with spaces) (4 lines max.) The total number of housing units is ten with ten first time homebuyer households

4. SERVICES INCLUDED IN PROPOSED PROJECT: Please describe any services (such as housing counseling), provided to the participants in this project, including those that are disability related.

400 characters (with spaces) (4 lines max.) The services provided to each household include homebuyer education and individualized housing counseling, both pre-purchase and post purchase; collateral services with brokers, lenders, realtors, case managers and others. Counseling addresses all disability related issues including rehab potential.

ORGANIZATION:	Movin' Out, Inc.
PROGRAM/LETTER:	A Program A

5. LOCATION: Please identify the specific site(s) or target neighborhood(s).

400 characters (w ith spaces) (4 lines max.) An eligible applicant may purchase a home anyw here w ithin the Madison City limits if the house meets program criteria (safety, passes inspection, etc.)

6. POPULATION SERVED: Please describe the target population in terms of preferences to a specific population (e.g., individuals with a disability, first time home buyers) or any other unique characteristic.

400 characters (w ith spaces) (4 lines max.) The target population is adults and children w ith disabilities and their families w ho have a household income of less than 80% of the county median. How ever, the clients MOI serves have an average household income of 43% county median.

7. OUTREACH PLAN: Please briefly describe your affirmative marketing strategy, participant selection plan and any other strategies to engage your intended population.

1000 characters (w ith spaces) (10 lines max.) Movin' Out has been located in Madison since 1997 so word of mouth is frequently a source of referrals to the program. How ever, w e continue to do annual affirmative marketing that includes outreach through targeted presentations and information for families, realtors, mortgage lenders, housing organizations and support brokers. Selection is based on first-come, first-served once all required documentation has been received by Movin' Out.

8. COORDINATION: Please describe how you coordinate your project with other community groups or agencies.

1000 characters (w ith spaces) (10 lines max.) Working w ith people w ith disabiliities is alw ays a highly collaborative process. Specifically, housing counselors spend much of their time on behalf of a household engaged in coordination efforts w ith all or most of the follow ing people/organizations: the human services system, family and support staff, lenders, realtors, other housing agencies (Operation Fresh Start, Project Home, the housing authority), other offices in the City of Madison, State of Wisconsin or other agencies w ith available funds to supplement any necessary dow n payment assistance, housing inspectors, contractors, neighborhood and community centers and previous landlords, creditors and others. Any effective means of communication is used and most parties receive a w ritten list of w hat is needed from them to assist w ith the household's goals.

9. VOLUNTEERS: Please describe how volunteers will be utilized in your project.

400 characters (w ith spaces) (4 lines max.) The homeow nership program per se does not use volunteers except in the follow ing tw o w ays: 1) some homeow ners are asked to participate as board members or to assist staff w ith promotional materials; 2) a committee of the SCW Realtor's Association coordinates an annual fund raiser for Movin' Out.

10. Number volunteers utilized in 2011?

8

Number of volunteer hours utilized in 2011?

64

ORGANIZATION:	Movin' Out, Inc.
PROGRAM/LETTER:	A Program A

11. BARRIERS: How will this project address barriers to housing experienced by your target population?

600 characters (with spaces) (6 lines max.) The target population is people with disabilities of low income. The program addresses barriers that accompany both issues. For people with disabilities, comprehensive, individualized housing counseling accompanies down payment assistance to assure that the home will include any necessary modifications for the present or future. The income barrier is addressed by providing enough of a deferred payment loan to allow the first mortgage payments to be manageable for the household thus creating a long term, sustainable housing situation.

12. EXPERIENCE: Please describe your agency's affordable housing development experience, qualifications of proposed project staff, financial capacity of your agency to complete your proposed project, and past performance that will contribute to the success of the proposed program. How many affordable housing units has your agency created and managed in the past five years?

2000 characters (with spaces) (20 lines max.) Movin' Out has developed over 4,000 housing plans for people with disabilities. In the past five years staff have been responsible for the development of hundreds of affordable housing units, both rental housing and home ownership. More than 60 City of Madison households have been able to purchase a home with Movin' Out's help. Another 40 Madison households have rehabbed their existing home to make it safer and/or accessible. By the end of this year there will also be 40 affordable, scattered site rental units acquired or developed since 2007 for which Movin' Out provides property management. Movin' Out has also developed an additional 100+ rental units in other areas of the state, including Dane County. There has been no staff turnover at Movin' Out since 2006. The staff are highly qualified and experienced working with all sorts of housing programs. The housing counselors have more than 25 combined years of experience at Movin' Out. The administrative staff have more than 75 combined years of experience working with people with disabilities and housing programs. Movin' Out is not only solvent but is also able to create a fund with development fees that is then available to invest in future housing developments. The programs are all designed to help people with disabilities to find housing solutions. We have demonstrated that we are very good at this.

13. RISK: Please describe the level of risk your agency will be taking with this project.
Please describe any fees you will be charging to the participant.

400 characters (with spaces) (4 lines max.) Risk is minimal. The participant pays nothing to receive counseling but is required to contribute to her or his downpayment.

14. STAFF: Project Staff: Staff Titles, FTE dedicated to this project and required qualifications for project staff.

Staff Title	FTE	Credentials/Qualifications
Housing Counselor (Madison on	0.7	Certified housing counselor; includes annual training incl fair housing and a BA/BS
Contract Administration	0.34	10+ yrs. Administrative experience; Minimum BA/BS
Executive Director	0.09	10+ yrs. Executive experience; Minimum BA/BS

ORGANIZATION:	Movin' Out, Inc.
PROGRAM/LETTER:	A Program A

15. PARTICIPANT INCOME LEVELS:

Indicate the number of households at each income level that this project would serve in 2013.

Income Level	Number of Households
Over 80% county median income	0
61% - 80% county median income	10
51% - 60% county median income	0
30% - 50% county median income	0
Less than 30% of county median income	0
Total households to be served	10

16. If projections for 2014 will vary significantly from 2013, complete the following:

Income Level for 2014	Number of Households
Over 80% county median income	0
61% - 80% county median income	10
51% - 60% county median income	0
30% - 50% county median income	0
Less than 30% of county median income	0
Total households to be served	10

17. AGENCY COST ALLOCATION PLAN: If you plan to include a portion of indirect costs in your project budget, describe the method your agency uses to determine indirect cost allocations in your project.

600 characters (with spaces) (6 lines max.) Movin' Out staff record their time electronically in 15 minute increments by programs, properties or client using a relational data base. With these data, Movin' Out is able to allocate both direct and indirect costs to all agency programs managed during the course of the year.

18. PROJECT ACTIVITIES: Describe activities/benchmarks by timeline to illustrate how your project will be implemented (such as acquisition, start of construction, end of construction, available for occupancy).

Activity Benchmark	Est. Month of Completion
Households #1 and #2 will submit applications and begin housing counseling	March
Households #3, #4 and #5 will submit applications and begin housing counseling	May
Households #6-10 will submit applications and begin housing counseling	September
All households will have completed homebuyer education and financial analysis	October
All homebuyers will have made an offer to purchase	November
All homebuyers will have closed on the property purchased	December

ORGANIZATION:	Movin' Out, Inc.
PROGRAM/LETTER:	A Program A

DEMOGRAPHICS

Complete the following chart for unduplicated participants served by your agency's housing program in 2011. Indicate the number and percentage by the following characteristics. For new projects, please identify projected participant numbers and descriptors.

DESCRIPTOR	Part. #	Part. %	Staff #	Staff %	DESCRIPTOR	Part. #	Part. %	Staff #	Staff %
TOTAL	10	100%	0	0%	RESIDENCY				
MALE	3	30%	0	0%	CITY OF MADISON	10	100%		
FEMALE	7	70%	0	0%	DANE COUNTY (NOT IN CITY)	0	0%		
UNKNOWN/OTHER	0	0%	0	0%	OUTSIDE DANE COUNTY	0	0%		
					TOTAL RESIDENCY	10	100%		
					AGE				
					<2	0	0%		
					2 - 5	0	0%		
					6 - 12	2	20%		
					13 - 17	0	0%		
					18 - 29	2	20%		
					30 - 59	5	50%		
					60 - 74	1	10%		
					75 & UP	0	0%		
					TOTAL AGE	10	100%		
					RACE				
					WHITE/CAUCASIAN	6	60%	0	0%
					BLACK/AFRICAN AMERICAN	4	40%	0	0%
					ASIAN	0	0%	0	0%
					AMERICAN INDIAN/ALASKAN NATIVE	0	0%	0	0%
					NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	0	0%	0	0%
					MULTI-RACIAL:	0	0%	0	0%
					Black/AA & White/Caucasian	0	0%	0	0%
					Asian & White/Caucasian	0	0%	0	0%
					Am Indian/Alaskan Native & White/Caucasian	0	0%	0	0%
					Am Indian/Alaskan Native & Black/AA	0	0%	0	0%
					BALANCE/OTHER	0	0%	0	0%
					TOTAL RACE	10	100%	0	0%
					ETHNICITY				
					HISPANIC OR LATINO	3	30%	0	0%
					NOT HISPANIC OR LATINO	7	70%	0	0%
					TOTAL ETHNICITY	10	100%	0	0%
					PERSONS WITH DISABILITIES	7	70%	0	0%

Part. = Participant

Note: Race and ethnic categories are stated as defined in HUD standards

ORGANIZATION:	Movin' Out, Inc.
PROGRAM/LETTER:	A Program A

PROJECT OUTCOMES

Number of unduplicated individual participants served during 2011.	10
Total to be served in 2013.	10

Complete the following for each project outcome. No more than two outcomes per project will be reviewed.
 Refer to the instructions for detailed descriptions of what should be included in the table below.

Outcome Objective # 1:	Ten first-time homebuyers will participate in individualized housing counseling, complete homebuyer education and move into a new house in the City of Madison
Performance Indicator(s):	

Proposed for 2013:	Total to be considered in	10	Targeted % to meet perf. measures	100%
	perf. measurement		Targeted # to meet perf. measure	10
Proposed for 2014:	Total to be considered in	10	Targeted % to meet perf. measures	100%
	perf. measurement		Targeted # to meet perf. measure	10

Explain the measurement tools or methods:	a count of the number of households - at least one person with a disability will live in each of the 10 housing units.
---	--

Outcome Objective # 2:	
Performance Indicator(s):	

Proposed for 2013:	Total to be considered in		Targeted % to meet perf. measures	0%
	perf. measurement		Targeted # to meet perf. measure	0
Proposed for 2014:	Total to be considered in		Targeted % to meet perf. measures	0%
	perf. measurement		Targeted # to meet perf. measure	0

Explain the measurement tools or methods:	
---	--

ORGANIZATION: Movin' Out, Inc.

1. CAPITAL BUDGET

Enter the proposed project capital budget. Identify the fund source and terms and whether the funds have been already committed or are proposed. **Place a C next to source if funds have already been committed and a P next to source if the fund source is proposed.** Ex.: Acquisition: \$300,000 HOME (P), \$100,000 from CDBG (P), \$200,000 from Anchor Bank @5% interest/15 years (C).

	TOTAL	Amount	Source/Terms**	Amount	Source/Terms**
Acquisition Costs:					
Acquisition	1,684,000	300,000	HOME, deferred payment	34,000	AHP/forgiveable after 5 yrs.
Title Insurance and Recording	0	0		0	
Appraisal	0	0		0	
Predvlpmnt/feasibility/market study*	0	0		0	
Survey	0	0		0	
Marketing*	0	0		0	
Relocation	0	0		0	
Other (List)					
closing costs	20,000	0		20,000	AHP/forgiveable after 5 yrs.
Construction:					
Construction Costs	0	0		0	
Soils/Site Preparation	0	0		0	
Construction Mgmt	0	0		0	
Landscaping, Play Lots, Signage	0	0		0	
Construction Interest	0	0		0	
Permits; Print Plans/Specs	0	0		0	
Other (List)					
	0	0		0	
Fees:					
Architect	0	0		0	
Engineering	0	0		0	
Accounting*	0	0		0	
Legal*	0	0		0	
Development Fee*	0	0		0	
Leasing Fee*	0	0		0	
Other (List)					
housing counseling/operations	66,000	60,000		6,000	
Project Contingency:					
	0	0		0	
Furnishings:					
	0	0		0	
Reserves Funded from Capital:					
Operating Reserve	0	0		0	
Replacement Reserve	0	0		0	
Maintenance Reserve	0	0		0	
Vacancy Reserve	0	0		0	
Lease Up Reserve	0	0		0	
Other: (List)					
	0				
TOTAL COSTS:	1770000	360000		60000	

If CDBG funds are used for items with an asterisk (), the total cost of these items may not exceed 15% of the CDBG amount.

**Note: Each amount for each source must be listed separately, i.e., Acquisition: \$30,000 HOME, \$125,000 Capitol Revolving Fund. Identify if grant or loan and terms.

Amount	Source/Terms**	Amount	Source/Terms**
1,350,000	1st mortgage/30 yr fixed		
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
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0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
1350000		0	

ORGANIZATION: Movin' Out, Inc.

2. Real Estate Project Data Summary

	# of Units Prior to Purchase	# of Units Post- Project	# Units Occupied	# Tenants to be Displaced	Appraised Value Current	Appraised Value Post-Project	Purchase Price	Accessible Current?	Accessible Post-Project?
Address:	not known until chosen by household								
Address:									
Address:									
Address:									
Address:	see below								

If no specific site has been identified, use the average of the high-low range or your best estimate of costs.

3. Provide the following information for owner-occupied properties (list each house or project unit):

Address/Unit#	# Bedrooms	Amount of CD \$ Requested	Proj. Monthly PITI	Proj. Income Category*	Affordability Period # Yrs	Sale Price
unknown	2	30000	1106	50-80% CMI	yes	177000

*Less than or equal to 30% CMI, 31-50% CMI, 51-60% CMI, 61-80% CMI, >80% CMI

4. Identify if your project includes any of the following features (Check all that apply):

- Incorporates accessibility features
- Incorporates energy efficiency improvements
- Involves lead paint removal
- Involves asbestos removal
- Incorporates long-term affordability restrictions greater than that required by the HOME rules
- Provides pre-purchase and post-purchase homebuyer counseling

X

5. Do you qualify as a Community Housing Development Organization (CHDO)?

Yes

ORGANIZATION:

Movin' Out, Inc.

6. MATCH: Please describe if you could provide non-federal matching funds for this project. If yes, describe amount and source of matching funds.

400 characters (with spaces) Madison Home Buy funds may be available if the applicant is eligible and Federal Home Loan Bank Funds will be made available at \$6,000 per household.

7. FUNDS NEEDED: Please describe why CDD funds are needed and how you can ensure the project will be viable.

400 characters (with spaces) The project is only viable with a deep subsidy to bring the 1st mortgage monthly costs down to a level that is affordable by a low income household.

ORGANIZATION:	Movin' Out, Inc.
PROGRAM/LETTER:	A CDBG Housing for Homebuyers

10. PROGRAM BUDGET

a. 2012 BUDGETED

REVENUE SOURCE	SOURCE TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0				
DANE CO CDBG	75,000	6,910	3,825	515	63,750
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	270,000	25,575	14,161	1,904	228,360
UNITED WAY ALLOC	0				
UNITED WAY DESIG	0				
OTHER GOVT	0				
FUNDRAISING DONATIONS	0				
USER FEES	0				
OTHER	54,000	3,316	1,836	248	48,600
TOTAL REVENUE	399,000	35,801	19,822	2,667	340,710

b. 2013 PROPOSED BUDGET

REVENUE SOURCE	SOURCE TOTAL	PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0				
DANE CO CDBG	170,000	15,662	8,672	1,166	144,500
MADISON-COMM SVCS	0				
MADISON-CDBG	360,000	36,851	20,405	2,744	300,000
UNITED WAY ALLOC	0				
UNITED WAY DESIG	0				
OTHER GOVT*	0				
FUNDRAISING DONATIONS	0				
USER FEES	0				
OTHER**	90,000	5,526	3,060	414	81,000
TOTAL REVENUE	620,000	58,039	32,137	4,324	525,500

*OTHER GOVT 2013

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2013

Source	Amount	Terms
Federal Home Loan Bank	90,000	down payment assistance
	0	
	0	
	0	
TOTAL	90,000	

ORGANIZATION:	Movin' Out, Inc.
PROGRAM/LETTER:	A CDBG Housing for Homebuyers

11. 2014 PROGRAM CHANGE EXPLANATION

Complete only if you are requesting more than your 2013 request.

Note: Additional funding should only be requested where services or programming will change or expand in the second year.

a. PROGRAM UPDATE: If requesting more than 2013, describe any major changes being proposed for the program/service in 2014, i.e., expansions or narrowing in target population, scope and level of services, geographic area to be served, etc.).

200 characters (w ith spaces) (2 lines max.)

b. 2014 COST EXPLANATION

Complete only if significant financial changes are anticipated between 2013-2014.

Explain specifically, by revenue source, any significant financial changes that you anticipate between 2013 and 2014.

For example: unusual cost increases, program expansion or loss of revenue.

200 characters (w ith spaces) (2 lines max.)

c. 2014 PROPOSED BUDGET		ACCOUNT CATEGORY			
REVENUE SOURCE	BUDGET TOTAL	PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	0	0	0	0	0
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER**	0	0	0	0	0
TOTAL REVENUE	0	0	0	0	0

*OTHER GOVT 2014

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2014

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**STAFF REVIEW OF PROPOSALS FOR
2013 – 2014 Funding Process**

1. **Project Name/Title:** Program B (Housing Development/Newenhouse)
2. **Agency Name:** Movin' Out Inc
3. **Requested Amount:** 2013: \$60,000
2014: n/a (Prior Year Level \$0)
4. **Project Type:** New or Continuing

5. **Framework Plan Objective Most Directly Addressed by Proposed Activity:**

Objective B: Housing for Buyers; I. Funds will be provided to develop (acquire, construct or renovate) affordable housing for eligible households to purchase.

6. **Product/Service Description:**

Movin' Out's Newenhouse project involves the acquisition of a single family lot in the Allied area and construction of a highly energy and resource efficient 2 bedroom home which will be sold to a low income household that includes a family member with a permanent disability. The home will be accessible and affordable due to pass through subsidy and the energy cost savings that will provide a sustainable and permanently affordable home.

7. **Anticipated Accomplishments (Numbers/Type/Outcome):**

One (1) unit to be built and provide a low income household with a family member with a permanent disability with an affordable and accessible home. This home will demonstrate a new level of sustainability and energy efficiency in home construction. Movin' Out will hire Operation Fresh Start as the general contract if Operation Fresh Start receives funding from City of Madison in 2013. Project will then provide employment training opportunities to low income youth.

8. **Staff Review:**

The site identified in this application is part of CDA's redevelopment plans for the Allied Drive Neighborhood. The lot will be located in Mosaic Ridge (aka Allied Phase 2). CDA has submitted a letter of support for the project.

The CDA is currently planning a redevelopment phase designed to increase homeownership in the Allied area. Movin Out plans to purchase a lot in this development. Movin' Out Inc has the staff capacity and development experience to oversee the project. They have developed larger rental projects in Dane County with success. In the past 5 years they have worked on 23 projects and created 134 units of affordable housing.

The NewenHouse design is a new concept to the Madison market. The unit will be a fully accessible, furnace free home that is 80-90% more energy efficient than an average house. When reviewing the building design of the home there was some risk identified with the smaller square footage compared to other housing that will be built in the Allied neighborhood. The design for a 2 bedroom home will provide only 700 square feet of living space. Movin' Out will mitigate this risk by identifying a homebuyer prior to proceeding with the project. Movin Out will be seeking a low to moderate income household with one member who has a permanent disability. Movin' Out will work with their own referral source as well as the CDA to identify possible owners who are looking for a home and meet the needs of the proposed requirements. Movin Out housing counselors will provide support and homebuyer education to the household throughout construction

Because of the high energy efficient design this is an expensive home to build compared to other construction. According to the capital budget construction costs will be about \$180/sq ft. Funds from CDD will be utilized to make the mortgage affordable to the homeowner. The homeowner will receive a CDA subsidy for the land value of about \$30,000 as a forgivable loan but at a sales price of \$201,000 additional subsidy is needed to make the housing affordable to a low income household. CDD funds will be provided to the owner as a 0% deferred loan reducing the first mortgage cost. Movin' Out will provide matching funds from HCRI (State of Wisconsin) and AHP funds (Federal Home Loan Bank of Chicago) to reduce the first mortgage. The target first mortgage amount with these subsidies would be \$128,000 and a housing payment of roughly \$960. This is a slightly high housing payment for a household at \$30,000 (50% cmi for household 1) at 38%. However, the additional benefit of extremely low energy payments may compensate for this higher than average ratio.

Movin' Out has provided a clarification to the is capital budget; \$10,000 of funds identified as HOME BUY will actually be from Movin' Out's allocation of HCRI funds and not the City of Madison HOME BUY program. The land value will be approximately \$35,000 at the time of purchase; Movin Out is negotiating a purchase price of only \$4,001 with CDA for land.

The application states Movin' Out would like to hire Operation Fresh Start to be the general contractor and therefore also provide job training to youth participants of the OFS program. In the letter of support OFS states they will be able to pay for this crew with money they have requested through the City of Madison summer funding cycle in employment/training. If OFS does not get funded for a employment training program and cannot cover their costs of job training and supervision during the construction process Movin' Out would use a conventional general contractor. The estimated construction cost would be the same to Movin' Out.

HUD has proposed a slate of significant changes to the HOME regulations. These changes have been put forth for comment and at this time the final version is not decided. It is HUD's intent to have these rules finalized by the end of this year. If this project is funded it will have to comply with all future adopted regulatory changes.

Movin' Out is a Community Housing Development Organization (CHDO) and qualifies for HOME CHDO set aside funds.

Total <u>ESTIMATED</u> Cost/Total Beneficiaries Equals:	\$204,881/1 household= \$204,881 per unit price
CD Office Funds/CD-Eligible Beneficiaries Equals:	\$60,000 / 1 households = \$60,000
CD Office Funds as Percentage of Total Budget:	29%

ORGANIZATION:
PROGRAM/LETTER:
OBJECTIVE STATEMENTS:

ORGANIZATION
B Program B
CDBG: B1. Housing - Housing for homebuyers (CDBG)

DESCRIPTION OF PROJECT

1. NEED FOR PROJECT: Please identify local community need, including gap you are addressing, and assessment of market conditions of the neighborhood, the response of the neighborhood and the alderperson of the proposed project.

There is a consistent demand for affordable and accessible housing by lower income families and especially families who have a permanent disability. Due to their low income and disability these families often have few choices for housing that is accessible and affordable. Additionally this project is designed to be highly energy efficient thus providing an additional level of affordability through energy cost savings that provide a sustainable and permanently affordable home.

2. PROJECT DESCRIPTION: Please provide an overview of the project, including whether project is acquisition, rehab and/or new construction, type, size of unit created, and the impact of your project.

The Movin' Out Newhouse project involves the acquisition of a single family lot and construction of a new highly energy and resource efficient 2 bedroom home which will be sold to a low income household that includes a family member with a permanent disability. Movin' Out has assembled an experienced development team to carry out a high impact project. Team members include Movin' Out's developer, Operation Fresh Start as general contractor and employment training; Madison CDA as subdivision developer and assistance with marketing to low-income buyers; Dane County Department of Human Services assisting with marketing and long term supportive services, Sonya Newhouse for home design and sustainable construction consulting and Glueck Architects for construction supervision. The project will provide training opportunities to participants in OFS, create a new affordable and accessible home and demonstrate a new level of sustainability and energy efficiency in home construction (see attached description of home)

3. PROPOSED PROJECT GOALS: Please provide the total number of units in the project, the number of affordable units created and the number of units assisted with requested funds, the number of unduplicated households served by the assisted units.

1. Provide a low income household with a family member who has a disability with an affordable and accessible home. 2. Provide an employment and training opportunity to OFS participants. 3. Demonstrate a new level of sustainability and energy efficiency in home construction.

4. SERVICES INCLUDED IN PROPOSED PROJECT: Please describe any services (such as housing counseling), provided to the participants in this project, including those that are disability related.

1. Provide comprehensive housing counseling to new home buyer. 2. Provide employment training opportunities to low income youth. 3. Provide community opportunity to learn more about sustainable construction practices.

ORGANIZATION:

ORGANIZATION

PROGRAM/LETTER:

B Program B

5. LOCATION: Please identify the specific site(s) or target neighborhood(s).

The project will be located in Mosaic Ridge (formally Allied Drive neighborhood) on a lot developed by the Madison CDA (see letter from CDA)

6. POPULATION SERVED: Please describe the target population in terms of preferences to a specific population (e.g., individuals with a disability, first time home buyers) or any other unique characteristic.

The project will serve a low income household with a disabled family member as a first time home buyer, low income and disadvantaged youth with employment and training and Madison citizens with information and a working example of sustainable home construction.

7. OUTREACH PLAN: Please briefly describe your affirmative marketing strategy, participant selection plan and any other strategies to engage your intended population.

Movin' Out will work with the Madison CDA and Dane County Dept. of Human Services to identify a low income family to purchase the home. Through affirmative marketing we will focus on participants in the section 8 program and assist them in using their section 8 to purchase a home. The demonstration of sustainability will be accomplished through regular open houses during and after construction where information will be made available to the general public about the details and benefits of this method of construction. OFS will follow its usual outreach methods to ensure affirmative marketing of its training opportunities.

8. COORDINATION: Please describe how you coordinate your project with other community groups or agencies.

This project will be coordinated by Movin' Out with cooperation from OFS, the Madison CDA, the county human services and other project partners. Movin' Out will work with the local neighborhood association to ensure the neighborhood is included in the development process and information sessions.

9. VOLUNTEERS: Please describe how volunteers will be utilized in your project.

400 characters (with spaces) (4 lines max.) Not a project that uses volunteers.

10. Number volunteers utilized in 2011?

na

Number of volunteer hours utilized in 2011?

na

ORGANIZATION:
PROGRAM/LETTER:

ORGANIZATION
B Program B

11. BARRIERS: How will this project address barriers to housing experienced by your target population?

Without access to the requested funding this project will not be feasible. The target population of interested home buyers cannot afford to purchase a home without the assistance requested. The targeted youth who receive the training would not have the opportunity to learn about sustainable construction practices without the requested funding for the project.

12. EXPERIENCE: Please describe your agency's affordable housing development experience, qualifications of proposed project staff, financial capacity of your agency to complete your proposed project, and past performance that will contribute to the success of the proposed program. How many affordable housing units has your agency created and managed in the past five years?

Movin' Out has a highly experienced staff with extensive experience developing and marketing affordable housing for the targeted population. Our staff has more than 30 years of experience planning and carrying out development in excess of 600 units of affordable housing in Wisconsin. During the past 5 years Movin' Out has developed 23 projects with 134 units of housing using a wide range of financing and development approaches. Movin' Out has the financial capacity to carry out this project as evidenced by successful past experience.

13. RISK: Please describe the level of risk your agency will be taking with this project.
Please describe any fees you will be charging to the participant.

The level of risk for this project is low due to the approach we plan to use. We will have identified a qualified home buyer prior to closing on and constructing the home. The participating home buyer will not be charged by Movin' Out however the project will include modest fees to support Movin' Out's involvement.

14. STAFF: Project Staff: Staff Titles, FTE dedicated to this project and required qualifications for project staff.

Staff Title	FTE	Credentials/Qualifications
Howard Mandeville	3%	Executive Director
David Porterfield	7%	Real Estate Developer

ORGANIZATION:
PROGRAM/LETTER:

ORGANIZATION
B Program B

15. PARTICIPANT INCOME LEVELS:

Indicate the number of households at each income level that this project would serve in 2013.

Income Level	Number of Households
Over 80% county median income	0
61% - 80% county median income	0
51% - 60% county median income	0
30% - 50% county median income	1
Less than 30% of county median income	0
Total households to be served	1

16. If projections for 2014 will vary significantly from 2013, complete the following:

Income Level for 2014	Number of Households
Over 80% county median income	0
61% - 80% county median income	0
51% - 60% county median income	0
30% - 50% county median income	0
Less than 30% of county median income	0
Total households to be served	0

17. AGENCY COST ALLOCATION PLAN: If you plan to include a portion of indirect costs in your project budget, describe the method your agency uses to determine indirect cost allocations in your project.

600 characters (with spaces) (6 lines max.) NA

18. PROJECT ACTIVITIES: Describe activities/benchmarks by timeline to illustrate how your project will be implemented (such as acquisition, start of construction, end of construction, available for occupancy).

Activity Benchmark	Est. Month of Completion
Marketing and Identification of Home Buyer	May-13
Comprehensive Housing Counseling of Home Buyer	Jun-13
Close on Site	Jul-13
Begin Construction and provision of employment and training	Aug-13
Begin Community Education	Sep-13
Complete Construction	Aug-14
Purchase by Home Buyer	Aug-14

ORGANIZATION:	ORGANIZATION
PROGRAM/LETTER:	B Program B

DEMOGRAPHICS

Complete the following chart for unduplicated participants served by your agency's housing program in 2011. Indicate the number and percentage by the following characteristics. For new projects, please identify projected participant numbers and descriptors.

DESCRIPTOR	Part. #	Part. %	Staff #	Staff %	DESCRIPTOR	Part. #	Part. %	Staff #	Staff %
TOTAL	0	0%	0	0%	RESIDENCY				
MALE	0	0%	0	0%	CITY OF MADISON	0	0%		
FEMALE	0	0%	0	0%	DANE COUNTY (NOT IN CITY)	0	0%		
UNKNOWN/OTHER	0	0%	0	0%	OUTSIDE DANE COUNTY	0	0%		
					TOTAL RESIDENCY	0	0%		
					AGE				
					<2	0	0%		
					2 - 5	0	0%		
					6 - 12	0	0%		
					13 - 17	0	0%		
					18 - 29	0	0%		
					30 - 59	0	0%		
					60 - 74	0	0%		
					75 & UP	0	0%		
					TOTAL AGE	0	0%		
					RACE				
					WHITE/CAUCASIAN	0	0%	0	0%
					BLACK/AFRICAN AMERICAN	0	0%	0	0%
					ASIAN	0	0%	0	0%
					AMERICAN INDIAN/ALASKAN NATIVE	0	0%	0	0%
					NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	0	0%	0	0%
					MULTI-RACIAL:	0	0%	0	0%
					Black/AA & White/Caucasian	0	0%	0	0%
					Asian & White/Caucasian	0	0%	0	0%
					Am Indian/Alaskan Native & White/Caucasian	0	0%	0	0%
					Am Indian/Alaskan Native & Black/AA	0	0%	0	0%
					BALANCE/OTHER	0	0%	0	0%
					TOTAL RACE	0	0%	0	0%
					ETHNICITY				
					HISPANIC OR LATINO	0	0%	0	0%
					NOT HISPANIC OR LATINO	0	0%	0	0%
					TOTAL ETHNICITY	0	0%	0	0%
					PERSONS WITH DISABILITIES	0	0%	0	0%

Part. = Participant

Note: Race and ethnic categories are stated as defined in HUD standards

ORGANIZATION:

ORGANIZATION

PROGRAM/LETTER:

B Program B

PROJECT OUTCOMES

Number of unduplicated individual participants served during 2011.	0
Total to be served in 2013.	2

Complete the following for each project outcome. No more than two outcomes per project will be reviewed.

Refer to the instructions for detailed descriptions of what should be included in the table below.

Outcome Objective # 1:

To construct and sell an affordable and accessible new home to a low income household with at least one person having a permanent disability

Performance Indicator(s):

Successful home ownership by a low income household with a minimum of person with a disability.

Proposed for 2013:

Total to be considered in	1	Targeted % to meet perf. measures	100%
perf. measurement		Targeted # to meet perf. measure	1

Proposed for 2014:

Total to be considered in	0	Targeted % to meet perf. measures	0%
perf. measurement		Targeted # to meet perf. measure	0

Explain the measurement tools or methods:

1. A qualified household will be identified utilizing the HOME income requirements (< or = to 50% CMI) and will have a documented permanent disability. 2. The home will be constructed within the project budget. 3. The project will be completed within the project schedule.

Outcome Objective # 2:

Provide sustainable construction training to Fresh Start clients.

Performance Indicator(s):

Completion of house with trainees experienced in sustainable construction.

Proposed for 2013:

Total to be considered in	20	Targeted % to meet perf. measures	65%
perf. measurement		Targeted # to meet perf. measure	13

Proposed for 2014:

Total to be considered in		Targeted % to meet perf. measures	0%
perf. measurement		Targeted # to meet perf. measure	0

Explain the measurement tools or methods:

OFS will provide supervision of trainees, record hours of training for each participant and determine if the participant has earned a certificate of completion for sustainable construction practices.

ORGANIZATION: ORGANIZATION

1. CAPITAL BUDGET

Enter the proposed project capital budget. Identify the fund source and terms and whether the funds have been already committed or are proposed. **Place a C next to source if funds have already been committed and a P next to source if the fund source is proposed.** Ex.: Acquisition: \$300,000 HOME (P), \$100,000 from CDBG (P), \$200,000 from Anchor Bank @5% interest/15 years (C).

	TOTAL	Amount	Source/Terms**	Amount	Source/Terms**
Acquisition Costs:					
Acquisition	4,001	1,171	HOME 0% deferred	2,487	1st Mort. Market Rate
Title Insurance and Recording	0	0		0	
Appraisal	0	0		0	
Predvlpmnt/feasibility/market study*	0	0		0	
Survey	0	0		0	
Marketing*	0	0		0	
Relocation	0	0		0	
Other (List)					
	0	0		0	
Construction:					
Construction Costs	157,981	46,265	HOME 0% deferred	98,222	1st Mort. Market Rate
Soils/Site Preparation	1,550	454	HOME 0% deferred	964	1st Mort. Market Rate
Construction Mgmt	500	146	HOME 0% deferred	311	1st Mort. Market Rate
Landscaping, Play Lots, Signage	0			0	
Construction Interest	2,000	586	HOME 0% deferred	1,243	1st Mort. Market Rate
Permits; Print Plans/Specs	500	146	HOME 0% deferred	311	1st Mort. Market Rate
Other (List)					
Insurance	1,000	293	HOME 0% differed	622	1st Mort. Market Rate
Fees:					
Architect	3,000	879	HOME 0% deferred	1,865	1st Mort. Market Rate
Engineering	5,200	1,523	HOME 0% deferred	3,233	1st Mort. Market Rate
Accounting*	0	0		0	
Legal*	500	146	HOME 0% deferred	311	1st Mort. Market Rate
Development Fee*	8,500	2,489	HOME 0% deferred	5,285	1st Mort. Market Rate
Leasing Fee*	0	0		0	
Other (List)					
Housing Counseling	3,587	908	HOME 0% deferred	1,927	1st Mort. Market Rate
Project Contingency:	13,614	4,129	HOME 0% deferred	8,766	1st Mort. Market Rate
Furnishings:	0	0		0	
Reserves Funded from Capital:					
Operating Reserve	0	0		0	
Replacement Reserve	0	0		0	
Maintenance Reserve	0	0		0	
Vacancy Reserve	0	0		0	
Lease Up Reserve	0	0		0	
Other: (List)					
Seller's Closing Costs	2,950	864	HOME 0% deferred	1,834	1st Mort. Market Rate
TOTAL COSTS:	204881	60000		127381	

If CDBG funds are used for items with an asterisk (), the total cost of these items may not exceed 15% of the CDBG amount.

**Note: Each amount for each source must be listed separately, i.e., Acquisition: \$30,000 HOME, \$125,000 Capitol Revolving Fund. Identify if grant or loan and terms.

Amount	Source/Terms**	Amount	Source/Terms**
195	HOME-Buy 0% deferred	147	AHP 0% deferred
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
7,711	HOME-Buy 0% deferred	5,783	AHP 0% deferred
76	HOME-Buy 0% deferred	57	AHP 0% deferred
24	HOME-Buy 0% deferred	18	AHP 0% deferred
0		0	
98	HOME-Buy 0% deferred	73	AHP 0% deferred
24	HOME-Buy 0% deferred	18	AHP 0% deferred
49	HOME-Buy 0% deferred	37	AHP 0% deferred
146	HOME-Buy 0% deferred	110	AHP 0% deferred
254	HOME-Buy 0% deferred	190	AHP 0% deferred
0		0	
24	HOME-Buy 0% deferred	18	AHP 0% deferred
415	HOME-Buy 0% deferred	311	AHP 0% deferred
0		0	
151	HOME-Buy 0% deferred	600	AHP 0% deferred
688	HOME-Buy 0% deferred	30	AHP 0% deferred
0		0	
0		0	
0		0	
0		0	
0		0	
0		0	
144	HOME-Buy 0% deferred	108	AHP 0% deferred
10000		7500	

ORGANIZATION: ORGANIZATION

2. Real Estate Project Data Summary

	# of Units Prior to Purchase	# of Units Post- Project	# Units Occupied	# Tenants to be Displaced	Appraised Value Current	Appraised Value Post-Project	Purchase Price	Accessible Current?	Accessible Post-Project?
Address:	Mosaic Ridge Lot 11								
	0	1	0	0	0	201900	201900	No	Yes
Address:									
Address:									
Address:									
Address:									

If no specific site has been identified, use the average of the high-low range or your best estimate of costs.

3. Provide the following information for owner-occupied properties (list each house or project unit):

Address/Unit#	# Bedrooms	Amount of CD \$ Requested	Proj. Monthly PITI	Proj. Income Category*	Affordability Period # Yrs	Sale Price
Mosaic Ridge Lot 11	2	60000	1044	30-50% CMI	20	201900

*Less than or equal to 30% CMI, 31-50% CMI, 51-60% CMI, 61-80% CMI, >80% CMI

4. Identify if your project includes any of the following features (Check all that apply):

- Incorporates accessibility features X
- Incorporates energy efficiency improvements X
- Involves lead paint removal
- Involves asbestos removal
- Incorporates long-term affordability restrictions greater than that required by the HOME rules
- Provides pre-purchase and post-purchase homebuyer counseling X

5. Do you qualify as a Community Housing Development Organization (CHDO)? Yes

ORGANIZATION:

ORGANIZATION

6. MATCH: Please describe if you could provide non-federal matching funds for this project. If yes, describe amount and source of matching funds.

Movin' Out will use a combination of AHP, Home-buy and CDA funding to provide a total of \$21,500 in HOME match for the project

7. FUNDS NEEDED: Please describe why CDD funds are needed and how you can ensure the project will be viable.

The project is not feasible without the requested HOME funding. The requested HOME funding will allow us to leverage the balance of the required resources to carry out the project.

ORGANIZATION:	Movin' Out, Inc.
PROGRAM/LETTER:	B CDBG Housing for Buyers

10. PROGRAM BUDGET

a. 2012 BUDGETED

REVENUE SOURCE	SOURCE TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	0	0	0	0	0
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER	0	0	0	0	0
TOTAL REVENUE	0	0	0	0	0

b. 2013 PROPOSED BUDGET

REVENUE SOURCE	SOURCE TOTAL	PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	60,000	0	0	0	60,000
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER**	144,881	0	0	0	144,881
TOTAL REVENUE	204,881	0	0	0	204,881

*OTHER GOVT 2013

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2013

Source	Amount	Terms
1st mortgage	127,381	market rate
HomeBuy	10,000	deferred
AHP	7,500	grant
	0	
	0	
TOTAL	144,881	

ORGANIZATION:	Movin' Out, Inc.
PROGRAM/LETTER:	B CDBG Housing for Buyers

11. 2014 PROGRAM CHANGE EXPLANATION

Complete only if you are requesting more than your 2013 request.

Note: Additional funding should only be requested where services or programming will change or expand in the second year.

a. PROGRAM UPDATE: If requesting more than 2013, describe any major changes being proposed for the program/service in 2014, i.e., expansions or narrowing in target population, scope and level of services, geographic area to be served, etc.).

200 characters (w ith spaces) (2 lines max.) This project w ill be completed in 2013. There is no request for 2014.

b. 2014 COST EXPLANATION

Complete only if significant financial changes are anticipated between 2013-2014.

Explain specifically, by revenue source, any significant financial changes that you anticipate between 2013 and 2014.

For example: unusual cost increases, program expansion or loss of revenue.

200 characters (w ith spaces) (2 lines max.)

c. 2014 PROPOSED BUDGET		ACCOUNT CATEGORY			
REVENUE SOURCE	BUDGET TOTAL	PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	0	0	0	0	0
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER**	0	0	0	0	0
TOTAL REVENUE	0	0	0	0	0

*OTHER GOVT 2014

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2014

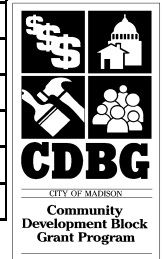
Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

APPLICATION FOR 2013-2014 FUNDS



1. AGENCY CONTACT INFORMATION

Organization	Movin' Out, Inc.
Mailing Address	600 Williamson Street, Madison 53703
Telephone	608 251 4446 ext. 3
FAX	608 819 0623
Admin Contact	Howard Mandeville
Financial Contact	Howard Mandeville
Website	www.movin-out.org
Email Address	howard@movin-out.org
Legal Status	Private: Non-Profit
Federal EIN:	391833482
State CN:	
DUNS #	19470348



2. SIGNATURE PAGE

AFFIRMATIVE ACTION

If funded, applicant hereby agrees to comply with City of Madison Ordinance 39.02 and file either an exemption or an affirmative action plan with the Department of Civil Rights. A Model Affirmative Action Plan and instructions are available at www.cityofmadison.com/dcr/aaForms.cfm.

LIVING WAGE ORDINANCE

If funded, applicant hereby agrees to comply with City of Madison Ordinance 4.20. The Madison Living Wage for 2013 will be \$12.19 (hourly). This reflects a 3% increase over Madison Living Wage for 2012, and is consistent with prior annual increases.

CITY OF MADISON CONTRACTS

If funded, applicant agrees to comply with all applicable local, State and Federal provisions. A sample contract that includes standard provisions may be obtained by contacting the Community Development Division at (608) 266-6520. If funded, the City of Madison reserves the right to negotiate the final terms of a contract with the selected agency.

3. SIGNATURE

Enter name: Howard Mandeville

By entering your initials in the box HM you are electronically signing your name and agreeing to the terms listed above

DATE 5/24/2012

AGENCY CONTACT INFORMATION

ORGANIZATION **Movin' Out, Inc.**

1. AGENCY CONTACT INFORMATION

A	CDBG Housing for Homebuyers	CDBG: B2. Housing - Downpayment Assistance (CDBG)										
	Contact: Amy McGrath	New Prg?	No	Phone:	608 251 4446 x6	Email:	ajm@movin-out.org					
B	CDBG Housing for Buyers	CDBG: B1. Housing - Housing for homebuyers (CDBG)										
	Contact: Dave Porterfield	New Prg?	Yes	Phone:	608 251 4446 x8	Email:	dp@movin-out.org					
C	Program C	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
D	Program D	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
E	Program E	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
F	Program F	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
G	Program G	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
H	Program H	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						

2. AGENCY REVENUE DETAILED BY PROGRAM

REVENUE SOURCE	2011 ACTUAL	2012 BUDGET	2013-14 PROPOSED	2013-14 PROPOSED PROGRAMS								Non-City	
				A	B	C	D	E	F	G	H		
DANE CO HUMAN SVCS	164,281	128,259	130,000	0	0	0	0	0	0	0	0	0	130,000
DANE CO CDBG	100,000	75,000	470,000	170,000	0	0	0	0	0	0	0	0	300,000
MADISON-COMM SVCS		0	0	0	0	0	0	0	0	0	0	0	0
MADISON-CDBG	280,000	270,000	420,000	360,000	60,000	0	0	0	0	0	0	0	0
UNITED WAY ALLOC	0	0	0	0	0	0	0	0	0	0	0	0	0
UNITED WAY DESIG	2,544	0	0	0	0	0	0	0	0	0	0	0	0
OTHER GOVT	170,552	60,000	55,000	0	0	0	0	0	0	0	0	0	55,000
FUNDRAISING DONATIONS	38,309	19,501	20,000	0	0	0	0	0	0	0	0	0	20,000
USER FEES	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER	938,451	1,502,142	1,152,304	90,000	144,881	0	0	0	0	0	0	0	917,423
TOTAL REVENUE	1,694,137	2,054,902	2,247,304	620,000	204,881	0	0	0	0	0	0	0	1,422,423

3. AGENCY ORGANIZATIONAL PROFILE

a. AGENCY MISSION STATEMENT

600 characters (with spaces) (6 lines max.) Movin' Out, in partnership with people with disabilities and their allies, creates and sustains community-integrated, safe, affordable housing solutions.

b. AGENCY EXPERIENCE AND QUALIFICATIONS

6000 characters (with spaces) (47 lines max.) Movin' Out staff has been offering housing counseling since 1997 to Dane County and City of Madison residents. Staff members have worked with more than 4,000 households in 68 counties to develop a housing plan. Movin' Out housing counselors have assisted more than 1,200 people with disabilities in the state of Wisconsin to become first time homeowners or to rehab their existing home. The three current housing counselors have the experience and qualifications that come with a combined 25+ years of experience in all of the following tasks related to this proposal: pre-screening prospective homebuyers; loan origination and processing; credit checks; income and debt verifications; arranging for appraisals; underwriting; review of housing inspections; executing mortgages for first time homebuyers and addressing issues specifically relevant to people with disabilities becoming first time homeowners, such as accessibility and impact on their public benefits. Staff are highly knowledgeable about lending practices, mortgage products, financial literacy, real estate values, real estate trends, housing rehab and regulations that pertain to housing and mortgage funds. Since 2004, the City of Madison has awarded Movin' Out more than 2 million dollars to assist more than 60 low income households to purchase their first home. In this way people with disabilities have been integrated into almost every Madison neighborhood in safe, affordable housing. Movin' Out has proven to be a highly qualified, City of Madison ally in the effort to increase affordable housing opportunities for Madison citizens.

4. AGENCY GOVERNING BODY

How many Board meetings were held in 2011?

	6
How many Board meetings has your governing body or Board of Directors scheduled for 2012?	6
How many Board seats are indicated in your agency by-laws?	12

How many Board meetings has your governing body or Board of Directors scheduled for 2012?

How many Board seats are indicated in your agency by-laws?

Please list your current Board of Directors or your agency's governing body.

Name	Jean MacCubbin			
Home Address	3530 Heather Crest, Madison			
Occupation	Government			
Representing				
Term of Office		From:	mm/yyyy	To: 10/2013
Name	Howard Cagle			
Home Address	108 E Verona Ave, Verona			
Occupation	Mortgage Lender			
Representing	Lending			
Term of Office		From:	mm/yyyy	To: 10/2012
Name	Maureen Arcand			
Home Address	2610 Myrtle, Madison			
Occupation	Advocate			
Representing	disability/low income			
Term of Office		From:	mm/yyyy	To: 10/2012
Name	Nino Pedrelli			
Home Address	3755 Glenhurst Ave, St Louis Park, MN			
Occupation	Housing Development			
Representing	Development			
Term of Office		From:	mm/yyyy	To: 10/2012
Name	Sheila Briggs			
Home Address	125 S Webster st, Madison			
Occupation	Government			
Representing				
Term of Office		From:	mm/yyyy	To: 10/2013
Name	Brad Dakan			
Home Address	1722 S Thompson, Madison			
Occupation	Info Tech			
Representing	Movin' Out homeowner			
Term of Office		From:	mm/yyyy	To: 10/2013
Name	Sinikka Santala			
Home Address	27 S Yellowstone Dr			
Occupation	Government			
Representing				
Term of Office		From:	mm/yyyy	To: 10/2012
Name	Cheryl Schlitz			
Home Address	4426 White Aspen Road, Madison			
Occupation	Independent Living Council			
Representing	disability/low income			
Term of Office		From:	mm/yyyy	To: 10/2013

AGENCY GOVERNING BODY cont.

Name	Valerie Brown			
Home Address	617 E Dayton St Unit A, Madison			
Occupation	Advocate			
Representing	disability/ Movin Out homeowner/low income			
Term of Office		From:	mm/yyyy	To: 10/2012
Name	Mary Skadah			
Home Address	800 Wisconsin, Eau Claire			
Occupation	Parent Educator			
Representing	parents of persons with disabilities			
Term of Office		From:	mm/yyyy	To: 10/2013
Name	James Carter			
Home Address	4949 Brown Deer Rd, Milwaukee			
Occupation	Lawyer			
Representing	Finance			
Term of Office		From:	mm/yyyy	To: 10/2013
Name	Jake Johnson			
Home Address	2617 Targhee St, Fitchburg			
Occupation	Public relations			
Representing	disabilities; business owner			
Term of Office		From:	mm/yyyy	To: 10/2012
Name				
Home Address				
Occupation				
Representing				
Term of Office		From:	mm/yyyy	To: mm/yyyy
Name				
Home Address				
Occupation				
Representing				
Term of Office		From:	mm/yyyy	To: mm/yyyy
Name				
Home Address				
Occupation				
Representing				
Term of Office		From:	mm/yyyy	To: mm/yyyy
Name				
Home Address				
Occupation				
Representing				
Term of Office		From:	mm/yyyy	To: mm/yyyy

AGENCY GOVERNING BODY cont.

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

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Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

5. STAFF-BOARD-VOLUNTEER DEMOGRAPHICS

Indicate by number the following characteristics for your agency's current staff, board and volunteers.

Refer to application instructions for definitions. You will receive an "ERROR" until completing the demographic information.

DESCRIPTOR	STAFF		BOARD		VOLUNTEER	
	Number	Percent	Number	Percent	Number	Percent
TOTAL	7	100%	12	100%	0	0%
GENDER						
MALE	2	29%	5	42%	0	0%
FEMALE	5	71%	7	58%	0	0%
UNKNOWN/OTHER	0	0%	0	0%	0	0%
TOTAL GENDER	7	100%	12	100%	0	0%
AGE						
LESS THAN 18 YRS	0	0%	0	0%	0	0%
18-59 YRS	4	57%	8	67%	0	0%
60 AND OLDER	3	43%	4	33%	0	0%
TOTAL AGE	7	100%	12	100%	0	0%
RACE*						0
WHITE/CAUCASIAN	7	100%	12	100%	0	0%
BLACK/AFRICAN AMERICAN	0	0%	0	0%	0	0%
ASIAN	0	0%	0	0%	0	0%
AMERICAN INDIAN/ALASKAN NATIVE	0	0%	0	0%	0	0%
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	0	0%	0	0%	0	0%
MULTI-RACIAL:	0	0%	0	0%	0	0%
Black/AA & White/Caucasian	0	0%	0	0%	0	0%
Asian & White/Caucasian	0	0%	0	0%	0	0%
Am Indian/Alaskan Native & White/Caucasian	0	0%	0	0%	0	0%
Am Indian/Alaskan Native & Black/AA	0	0%	0	0%	0	0%
BALANCE/OTHER	0	0%	0	0%	0	0%
TOTAL RACE	7	100%	12	100%	0	0%
ETHNICITY						
HISPANIC OR LATINO	0	0%	0	0%	0	0%
NOT HISPANIC OR LATINO	7	100%	12	100%	0	0%
TOTAL ETHNICITY	7	100%	12	100%	0	0%
PERSONS WITH DISABILITIES	0	0%	5	42%	0	0%

*These categories are identified in HUD standards.

6. AGENCY EXPENSE BUDGET

This chart describes your agency's total expense budget for 3 separate years.

Where possible, use audited figures for 2011 Actual.

The subtotals for the 2012 BUDGET and 2013-14 PROPOSED must equal the amounts entered in the ACCOUNT CATEGORIES on the NonCityBudget and program budget worksheets. The "ERROR" message appears until the sum of the line items equals the amount of the subtotals that have aggregated from your NonCityBudget and program budget worksheets.

Account Description	2011 ACTUAL	2012 BUDGET	2013-14 PROPOSED
A. PERSONNEL			
Salary	361,297	368,000	382,200
Taxes	33,758	34,225	38,222
Benefits	57,396	58,475	60,732
SUBTOTAL A.	452,451	460,700	481,154
B. OPERATING			
All "Operating" Costs	107,363	320,159	303,901
SUBTOTAL B.	107,363	320,159	303,901
C. SPACE			
Rent/Utilities/Maintenance	40,279	43,056	40,868
Mortgage (P&I) / Depreciation / Taxes	0	0	0
SUBTOTAL C.	40,279	43,056	40,868
D. SPECIAL COSTS			
Assistance to Individuals	595,461	340,710	585,500
Subcontracts, etc.	0	0	0
Affiliation Dues	0	0	0
Capital Expenditure	0	0	0
Other: Development/Rental Programs	498,583	890,277	835,881
SUBTOTAL D.	1,094,044	1,230,987	1,421,381
SPECIAL COSTS LESS CAPITAL EXPENDITURE	1,094,044	1,230,987	1,421,381
TOTAL OPERATING EXPENSES	1,694,137	2,054,902	2,247,304
E. TOTAL CAPITAL EXPENDITURES	0	0	0

7. PERSONNEL DATA: List Percent of Staff Turnover

0.0%

Divide the number of resignations or terminations in calendar year 2011 by total number of budgeted positions.

Do not include seasonal positions. Explain if you had a 20% or more turnover rate in a certain staff position/category.

Discuss any other noteworthy staff retention issues, or policies to reduce staff turnover.

600 characters (with spaces) (6 lines max.) There has been no turnover at Movin' Out since 2006.

8. PERSONNEL DATA: Personnel Schedule

a. Personnel Schedule

List each staff position by title. Seasonal Employees should be entered in seasonal section. Indicate if the position meets the Living Wage Exception with an asterisk (*).

Indicate the number of 2013 Proposed Full-Time Equivalents (FTEs) in each staff position, across all agency programs.

Indicate the total salaries for all FTEs in that staff position. **Do NOT include payroll taxes or benefits in this table.**

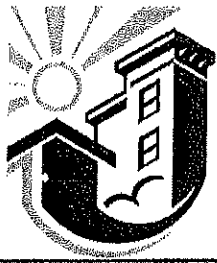
Indicate base hourly wage for each position. **All positions in city funded programs must meet City Living Wage requirements.**

The Madison Living Wage for 2013 will be **\$12.19 (hourly)**.

Staff Position/Category	2012		2013-14		Hourly Wage	2013-14 PROPOSED FTEs DISTRIBUTED BY PROGRAM									
	Est. FTE	Est. Salary	Proposed FTE	Proposed Salary		A	B	C	D	E	F	G	H	Non-City	
						FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE
Executive Director	1.00	78,500	1.00	78,500	38.25	0.14	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.83	
Grant Administration/Compliance	0.88	62,200	0.88	62,500	33.50	0.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.64	
Rental Program Coordination	1.00	48,500	1.00	49,000	22.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	
Housing Development	0.75	45,000	0.75	46,000	29.00	0.00	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.68	
Housing Counselor	2.80	126,000	2.80	130,000	22.50	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.80	
Administrative Assistant	0.25	7,800	0.50	16,200	15.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
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	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	6.68	368,000	6.93	382,200		1.38	0.10	0.00	0.00	0.00	0.00	0.00	0.00	5.45	
	TOTAL PERSONNEL COSTS:			382,200											

b. Seasonal Employees

Seasonal/Project Employee ONLY	Nbr of Weeks	Total Hours	Hourly Wage	Seasonal Earnings		A	B	C	D	E	F	G	H	Non-City
						# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS
	0	0	0.00	0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0	0	0.00	0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0	0	0.00	0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0	0		0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



CDA

Community Development Authority

Natalie Erdman, Executive Director
Madison Municipal Building, Suite 312
215 Martin Luther King, Jr. Boulevard
Madison, Wisconsin 53703
ph (608) 267.1992 fx (608) 261.6126
email nerdman@cityofmadison.com
mail P.O. Box 2983, Madison, WI 53701-2983

May 30, 2012

Mr. David Porterfield
Movin' Out, Inc.
600 Williamson Street
Madison, WI 53703

RE: Mosaic Ridge Newenhouse Project

Dear Dave,

The CDA is very interested in working with Movin' Out, Inc. on its Newenhouse Project at Mosaic Ridge. We view this as an excellent opportunity to work together on providing energy efficient housing for your constituents and improve the Allied neighborhood with a "state of the art" home.

The CDA will assist Movin' Out, Inc. by (1) identifying and marketing to qualified public housing residents and Section 8 voucher recipients that have a family member with a disability and are interested owning a Newenhouse and (2) selling either lot 11 or lot 23 at Mosaic Ridge to a Movin' Out buyer for the construction of a Newenhouse. In addition, the CDA will offer Movin' Out's buyer the same package of incentives available to families purchasing directly from the CDA. The incentive packages will include acceptance of a soft subordinate mortgage from income qualified buyers for a significant portion of the lot purchase price (the "Land Loan"). The Land Loan will carry an interest rate of 0% and will only be due and payable if the lot is sold or transferred prior to the Land Loan maturity. The CDA also expects to provide incentives for homes that surpass prescribed levels of sustainability.

This letter is not intended to constitute an agreement and neither party will be legally bound until a contract has been prepared, executed and delivered between them, terms and conditions of the contract are approved by the CDA and the City of Madison, and a Purchase and Sale Agreement is executed by and between the CDA and Movin' Out, Inc.

Sincerely,

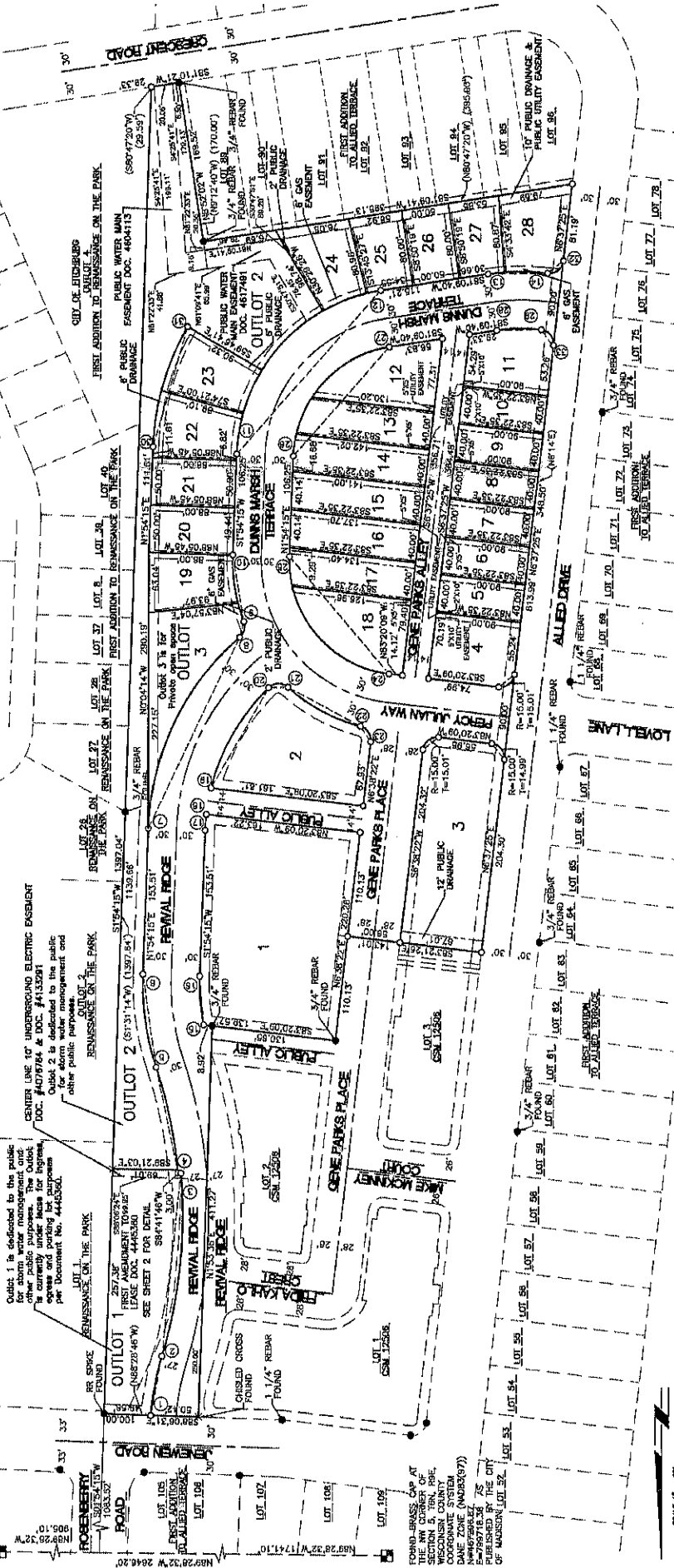
Natalie Erdman
Executive Director

Lot 23
12.0.11

MOSAIC RIDGE

LOT 4, CERTIFIED SURVEY MAP 12506, 'LANDS DEDICATED TO THE PUBLIC', FIRST ADDITION TO ALLED TERRACE, BEING PART OF THE NE 1/4, SW 1/4 AND SE 1/4 OF SECTION 5, T6N, R9E, IN THE CITY OF MADISON, DANE COUNTY, WISCONSIN

THIS INSTRUMENT WAS DRAFTED BY FRANCIS R. THORNDAY
FOUND BRASS CAP AT THE N
1/4 CORNER OF SECTION 5, T6N,
R9E, S44°00'00"W 150.00 FT.
COORDINATE SYSTEM DANE COUNTY
WISCONSIN COUNTY COORDINATE SYSTEM
DANE COUNTY (NAD83) DATUM
NAD83(11) N=467182.65
E=789878.35
THIS INSTRUMENT WAS FILED BY
THE CITY OF MADISON



CENTER LINE 10' UNDERGROUND ELECTRIC EASEMENT
FOR STORM WATER MANAGEMENT AND
OTHER PUBLIC PURPOSES
DOC. #4078784 & DOC. #4132281
OUTLET 2 IS DEDICATED TO THE PUBLIC
FOR STORM WATER MANAGEMENT AND
OTHER PUBLIC PURPOSES
PER DOCUMENT NO. 4440360

OUTLET 1 IS DEDICATED TO THE PUBLIC
FOR STORM WATER MANAGEMENT AND
OTHER PUBLIC PURPOSES
PER DOCUMENT NO. 4440360
SEE SHEET 2 FOR DETAIL
384°41'46"W 3.00'

LOT AREAS

LOT NO.	LOT AREA
1	33,980 SQ. FT.
2	14,415 SQ. FT.
3	18,978 SQ. FT.
4	6,271 SQ. FT.
5	3,600 SQ. FT.
6	3,600 SQ. FT.
7	3,600 SQ. FT.
8	3,600 SQ. FT.
9	3,600 SQ. FT.
10	3,600 SQ. FT.
11	3,600 SQ. FT.
12	3,600 SQ. FT.
13	3,600 SQ. FT.
14	3,600 SQ. FT.
15	3,600 SQ. FT.
16	3,600 SQ. FT.
17	3,600 SQ. FT.

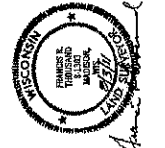
LOT AREAS

LOT NO.	LOT AREA
18	7,648 SQ. FT.
19	5,086 SQ. FT.
20	4,400 SQ. FT.
21	4,400 SQ. FT.
22	5,368 SQ. FT.
23	5,368 SQ. FT.
24	5,368 SQ. FT.
25	5,368 SQ. FT.
26	5,368 SQ. FT.
27	4,072 SQ. FT.
28	6,027 SQ. FT.
OUTLET 1	17,432 SQ. FT.
OUTLET 2	48,258 SQ. FT.
OUTLET 3	9,192 SQ. FT.
OUTLET 4	5,442 SQ. FT.
OUTLET 23	5,268 SQ. FT.
OUTLET 24	5,268 SQ. FT.

LEGEND:
 (X) FOUND
 (O) RECORDED AS DATA
 (O) DENOTES 1 1/4" x 2 1/4" SOLID ROUND IRON STAKE
 ALL OTHER LOT AND OUTLET CORNERS ARE
 MARKED WITH A 7/8" x 2 1/4" SOLID ROUND IRON
 STAKE WEIGHING 2.04 LBS./FT. (REBAR).
 ALL DIMENSIONS LENGTHS AND WIDTHS ARE
 MEASURED TO THE NEAREST HUNDRETH OF A
 FOOT.
 UTILITY EASEMENT DIMENSIONS UNLESS OTHERWISE
 NOTED - NO POLES OR BURIED CABLE TO BE
 LOCATED ON ANY LOT LINE OR LOT CORNER.
 DISTANCES ARE MEASURED TO THE CENTER OF
 SECTION 23A.32 (2)(3) WISCONSIN STATUTES.
 PUBLIC NON-EXCLUSIVE EASEMENT FOR DRAINAGE
 PURPOSES.

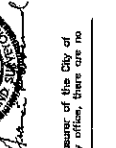
FOR SURVEY FOR
 COUNTY OF DANE
 COUNTY OF MADISON
 210 WATER LUTHER KING JR. BLVD
 MADISON, WI 53703

There are no objections to this plat with respect to
 Size: 236.15, 236.16, 236.20 and 236.21 (1) and (2),
 Wis. Stat. as provided by s. 236.12, Wis. Stat.
 Certified _____ 20____



COMMON COUNCIL RESOLUTION:
 Resolved that this plat, shown as Mosaic Ridge located in the City of Madison
 and County of Dane, Wisconsin, be and it is hereby certified that the
 same is correct and that said amendment, further provided for the
 occupation of those lands dedicated and rights conveyed by said plat to the City of
 Madison for public use.
 Dated this _____ day of _____ 20____
 Keith Weitz-Born, City Clerk
 City of Madison, Dane County Wisconsin

**ARNOLD AND
 SHERIDAN INC.**
 COUNTY OF MADISON
 1000 W. MOUNTAIN VIEW
 MADISON, WI 53706
 PHONE: 608.261.1111
 FAX: 608.261.1112
 WWW.ASINC.COM



CITY TREASURER'S CERTIFICATE
 STATE OF WISCONSIN
 COUNTY OF DANE
 COUNTY OF MADISON
 I, S.S., the duly appointed and qualified City Treasurer of the City of
 Madison, do hereby certify that in accordance with the provisions of the
 unpaid taxes or unpaid special assessments as of
 on any of the land included in the plat of "Mosaic Ridge".
 David M. Owens, Treasurer, City of Madison

CITY OF MADISON, DANE COUNTY WISCONSIN
 David M. Owens, Treasurer, City of Madison

LOCATION PLAN
 PART OF THE NE 1/4, SW 1/4 AND SE
 1/4 OF SECTION 5, T6N, R9E,
 DANE COUNTY, WI



Operation Fresh Start

Member YouthBuild Affiliated Network

Building Lives

1925 Winnebago Street
Madison, WI 53704
www.operationfreshstart.org

Phone: 608-244-4721
Fax: 608-244-8162
TTY: 608-245-3305

Dear CDBG Committee,

Operation Fresh Start is excited about the opportunity to partner with Movin' Out in building this house using innovative design and construction materials for the greatest sustainability and energy conservation. Operation Fresh Start is an education and employability training organization that assists disconnected youth ages 16 to 24 finish High School and gain the skills to attain full time self sustaining employment. This house provides an opportunity for twenty young people to learn the latest technology and the science behind that technology. This is additional knowledge and skills that will serve them well as they enter the workforce and are part of our community. Whether attaining careers in building trades or in other fields, Fresh Start graduates, having worked on this house will be better able to participate in our community that will need to continue to develop materials and techniques that conserve energy and are sustainable.

Operation Fresh Start will bring over \$200,000 in additional funding to this project to support wages for Operation Fresh Start staff and living stipends for Operation Fresh Start participants. Funding sources include Federal, State and local grant sources from over twenty different funders that understand Operation Fresh Start transitions disconnected youth from at risk and a significant cost to our community to self sustaining neighbors that give back. Each High School dropout costs a community over \$254,000 over the course of their lifetime. Operation Fresh Start turns 100 High School dropouts into completers each year – saving our community millions of dollars of expenses in subsidized housing, healthcare and other social service costs.

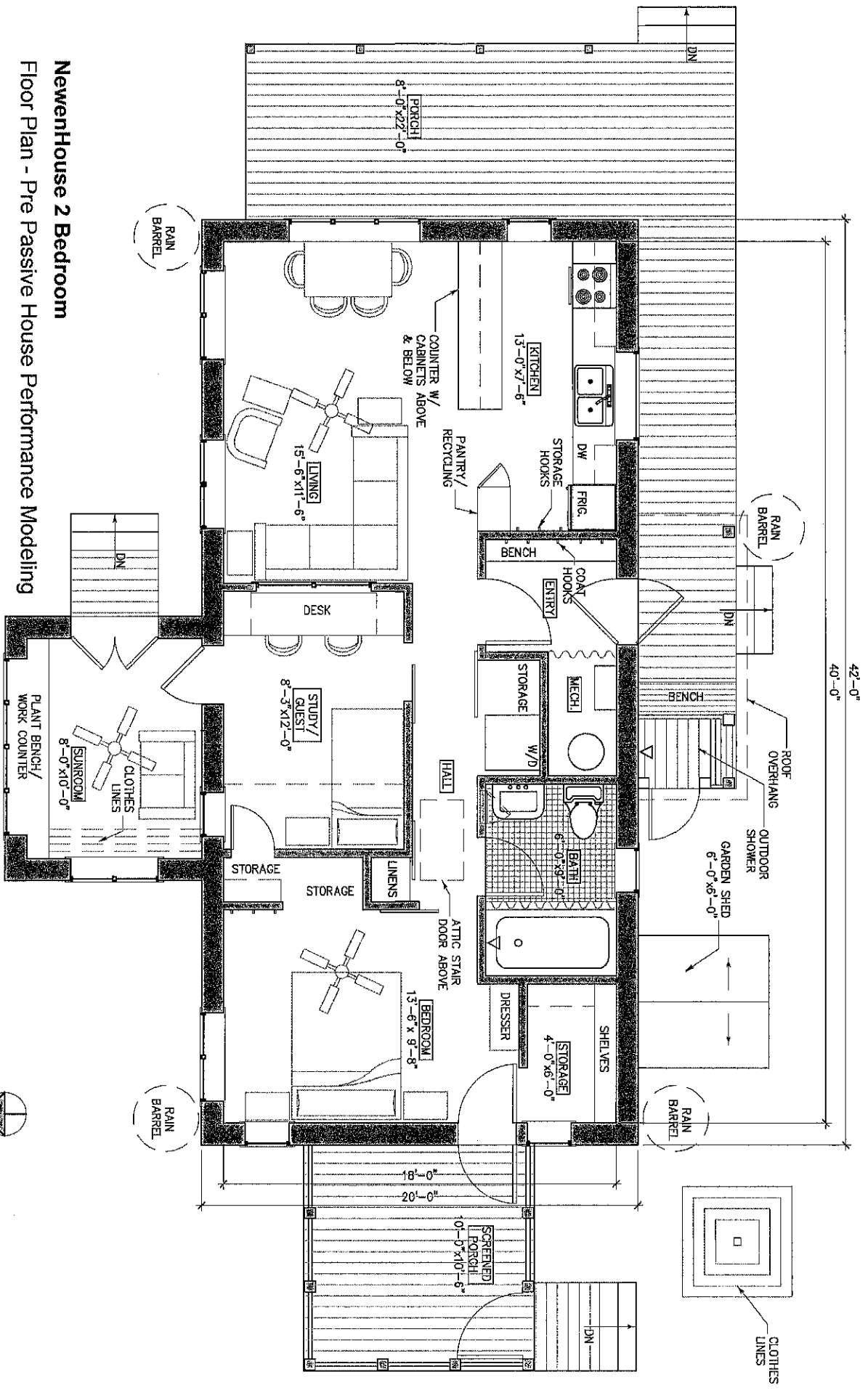
Although most parts of the \$200,000 of Operation Fresh Start's matching funding for this development is secure at this time, \$30,000 is not. This \$30,000 is part of Operation Fresh Start's funding request in the adult Employment Training category of the current City of Madison funding cycle.

Operation Fresh Start is excited about being part of the Mosaic Ridge development and providing disconnected youth the opportunity to work on this project while attaining the employability skills necessary for housing security for the rest of their lives.

Sincerely,

Gregory Markle
Executive Director





NewenHouse 2 Bedroom
 Floor Plan - Pre Passive House Performance Modeling



SOUTH

Home Model: NewenHouse 2 Bedroom

Significant Features: Sustainable Kit Home designed to Passive House Certification Standards

Description: This one story two bedroom one bath ranch home will be a fully accessible furnace free home that includes a carport. The home is designed with an open living, dining, kitchen concept and a small second bedroom that includes a large desk with a transom window overlooking the living area and a twin day bed for guests. The edible landscape plan will include a raised bed accessible small garden. The floor plan design included here gives you a near complete vision of the home, which will be redesigned to make the ranch wheel chair accessible and to ensure Passive House Certification performance measures which means we will need to remove the sun room, change the window sizes and locations, and add a detached three season porch and storage room in lieu of a basement. The home will have the interior dimension of approximately 700 sf and exterior dimensions of approximately 875 sf (due to the 16" thick walls).

Construction Details: Following are some of the main construction detail features for this home. During construction a minimum of two blower door tests will be performed (before and after insulation) to ensure performance levels meet specifications. The HRV system will be balanced prior to occupancy and a user friendly homeowner manual will be created.

- Designed for peak heat demand to not exceed 1500 watts (the equivalent of a hair dryer)
- 16" thick, double wall framing system filled with dense pack cellulose insulation
- Insulation R Value approximately 55 in walls and under floating monolithic slab, with R Value of above 70 in ceiling
- Triple pane insulated fiberglass frame windows
- Heat Recovery Ventilation System (HRV) with 92% heat recovery
- Standing seam metal roof with hidden fasteners
- Solar hot water system with electric hot water back up
- All electric home, no gas service needed
- .8 gpf toilet and low flow faucets
- Ultra safe paints and wood finishes
- Cedar board and batten siding
- Large window eaves
- Gutters and rain barrels
- Designed to incorporate salvaged materials such as light fixtures, interior doors and sinks

Home Owner Opportunity: Movin' Out could sponsor a semiannual tour of the home as this home will be the first furnace free home in the Madison area and may attract great interest. If the home owner is comfortable sharing her/his space s/he could generate \$500 annually with a \$10/ticket price and an estimate of 50 attendees per tour.



NewenHouse

by Madison Environmental Group, Inc.

25 N. Pinckney, Suite 310 • Madison, WI 53703
608.280.0800 phone • madisonenvironmental.com
sonya@madisonenvironmental.com

March 2011

NewenHouse will provide small, super insulated, sustainable homes for people who want to live lightly on the earth.

NewenHouses are designed to be **80 to 90% more energy efficient** than the average home. The prototype, currently under construction in Viroqua, WI, is aiming for both **Passive House** and **LEED Platinum** certification.



East Elevation

Design Features

- Three sizes to choose from: 600 sf (1 br), 800 sf (2 br), & 1000 sf (3 br, 2 ba), all at least 50% smaller than an average new American home
- Cozy, contemporary interior
- Designed for entertaining and hosting overnight guests
- Large southern windows for day-lighting and solar gain
- Direct or borrowed light in all rooms
- Built-in benches and storage
- No furnace necessary (peak heat demand is only ~2500 W, the equivalent of 2 hairdryers)
- Designed to reduce interior electromagnetic fields
- Solar hot water system and PV system ready
- Semi-attached three-season porch and storage area with root cellar and sleeping loft
- 1200 gallon rainwater harvesting and storing system
- Vegetable garden and native and edible landscaping plan, plus green roof option for entry awning

Construction Details

- 16 inch-thick double wall system filled with dense pack cellulose
- Insulation R values of 57 under slab and around walls and 100 in the attic
- Heat Recovery Ventilation (HRV) system with 92% heat recovery
- Triple-pane windows with insulated fiberglass frames
- FSC certified wood roof trusses
- Shiplap cedar siding
- Standing seam metal roof with hidden fasteners
- 1.28 gpf or dual-flush toilets, plus low-flow faucets
- No-VOC paints and low/no-VOC sealers specified to improve air quality
- Local and natural materials sourced whenever possible
- Designed to incorporate optional salvaged materials
- Designed for deconstruction

How Can I Build a NewenHouse?

Madison Environmental Group, Inc. will market and distribute the designs, construction documents, special building materials, and a detailed specification sheet for the remaining building materials. We will also provide project management assistance and green construction consulting for customers during the building process, plus a comprehensive guide to living green in your new home. Please contact Sonya Newenhouse, President, for more information.

**STAFF REVIEW OF PROPOSALS FOR
2013 – 2014 Funding Process**

1. **Project Name/Title:** WPHD/OFS Lease-Purchase
2. **Agency Name:** Wisconsin Partnership for Housing Development
3. **Requested Amount:** 2013: \$214,000
2014: \$214,000 (Prior Year Level \$0)
4. **Project Type:** New or Continuing
5. **Framework Plan Objective Most Directly Addressed by Proposed Activity:**
Objective B: Housing for Buyers; I. Funds will be provided to develop (acquire, construct or renovate) affordable housing for eligible households to purchase.

6. Product/Service Description:

WPHD and Operation Fresh Start (OFS) will work together to create 4 affordable lease purchase housing units in 2013 and 4 affordable lease purchase housing units in 2014. This program would also be providing job training to at-risk youth. WPHD will be responsible for identifying sites and will own the properties and serve as the general contractor. WPHD will work with OFS to develop a scope of work to be completed at each property and will contract with the training crews to complete the work. Once complete, the potential homebuyer would initially rent the home with an option to purchase. WPHD will develop a lease purchase program that will provide education to families in order for them to purchase within 12-26 months of occupancy.

7. Anticipated Accomplishments (Numbers/Type/Outcome):

Four (4) units of affordable housing to be built in 2013 and 4 units in 2014. Both properties will be leased with an option to purchase, with anticipated sales within 12-26 months. The project will also provide job training, and employment and educational services to 80 at-risk youth ages 16-24.

8. Staff Review:

This is a joint application with WPHD and OFS which would allow WPHD to focus on housing related activities in development (buyer selection, marketing, education, etc). OFS will focus on rehab of the units while providing on the job training and educational support to their participants. WPHD/OFS are requesting 50% of the construction costs from CDD funds as a forgivable loan for the management and labor provided by OFS per the Framework guidelines.

WPHD is proposing three phases to establishing this program. Phase 1 would be to establish the Lease Purchase program and the criteria of tenant selection, education, property management, etc. At this time the program criteria has not been established. Phase 2 is an agreement between OFS and WPHD that WPHD will purchase the current units of unsold OFS housing inventory in Dane County. OFS currently has 10 unsold homes in Dane County they are holding in their inventory. New HOME regulations state all projects must have a project completion deadline of 4 years to be in compliance with federal funding. Four (4) of these unsold units are at high risk of non-compliance. WPHD will propose to purchase and convert the properties from ownership to lease-purchase for all units of unsold OFS inventory and for 2 unsold WPHD units in Twin Oaks. This will create 12 units of affordable lease-purchase housing within this phase. Phase 3 of the program will be to develop more affordable housing units which WPHD/OFS have requested in this application.

CDD Staff have sent the following questions to WPHD and at this time have received no response:

Describe in writing timeline for each phase of the above mentioned program?

For the Twin Oaks program, CDD provided financing to WPHD for Phase 1 and Phase 2 of the development. According to the CDD contract, a total of 6 affordable housing units would be built in phase 1 and 5 in phase 2. Construction of 8 units happened in phase 1 and phase 2 was not completed. Is it WPHD's intention to use any of the currently requested funds to complete phase 2 of the Twin Oaks development? Please specify what the development plans are to deliver the final units at Twin Oaks.

The proposed budget for 2013 lists a total personnel cost for this program at \$33,000. Where will the first year of funding come from for that position prior to the units being rented? The required staff for the program is

listed as 4 employees with 2 listed as FTE for the program. Could you clarify how your budget of \$33,000 will be sufficient to support these 4 positions?

This application has been submitted as a collaboration with OFS please provide a description of all OFS and all WPHD activities planned for 2013-2014 (e.g. Allied phase 2, any Dane County proposed properties), and discuss the agencies' capacity to meet the projected timelines in the application.

Federal regulations changed in 2012 which requires development projects to transfer an affordable housing unit to a qualified homeowner within 6 months of completion of the project. OFS has had difficulty meeting these timelines in past years.

This proposal does not identify a specific site(s) but rather requests funds to allow the agency to seek a site(s). New HUD rules state that funds may not be committed unless a specific local project with an address has been reviewed and approved based on detailed project information. If funding is recommended, this project may only be approved contingent upon having identified a specific site(s) by a certain date and providing related project detail sufficient for staff to ensure a viable project and compliance with regulatory requirements.

HUD has proposed a slate of significant changes to the HOME regulations. These changes have been put forth for comment and at this time the final version is not decided. It is HUD's intent to have these rules finalized by the end of this year. If this project is funded it will have to comply with all future adopted regulatory changes.

Capital Costs

Total ESTIMATED Cost/Total Beneficiaries Equals: \$832,000/4 households= \$208,000 per unit price

CD Office Funds/CD-Eligible Beneficiaries Equals: \$214,000 / 4 households = \$53,500

CD Office Funds as Percentage of Total Budget: 25%

ORGANIZATION:	Wisconsin Partnership for Housing Development, Inc.
PROGRAM/LETTER:	A WPHD/OFS Lease-Purchase
OBJECTIVE STATEMENTS:	CDBG: B1. Housing - Housing for homebuyers (CDBG)

DESCRIPTION OF PROJECT

1. NEED FOR PROJECT: Please identify local community need, including gap you are addressing, and assessment of market conditions of the neighborhood, the response of the neighborhood and the alderperson of the proposed project.

1000 characters (with spaces) (10 lines max.) Over the past two years, it has become increasingly difficult for low income households to obtain financing to purchase a home. Because of the economic changes, lenders have imposed strict requirements related to credit scores and work history. As a result, it is harder for families to qualify for the first mortgage required to purchase a home. Housing developed here will become part of a lease purchase program that will provide an opportunity for families to rent the home that they will eventually buy and create housing stability for these families and educational stability for their children. In addition, use of the OFS crews to complete the rehab on the houses provides an opportunity for at-risk youth to receive job training and to become productive community members. Finally, improvement of housing stock in Madison neighborhoods increases neighborhood stability and reduces vacancy rates, improving neighborhoods for current residents.

2. PROJECT DESCRIPTION: Please provide an overview of the project, including whether project is acquisition, rehab and/or new construction, type, size of unit created, and the impact of your project.

1600 characters (with spaces) (16 lines max.) The Wisconsin Partnership for Housing Development and Operation Fresh Start will work together to create affordable housing and provide job training to at-risk youth. WPHD will be responsible for identifying projects and will own the properties and serve as the general contractor. We will work with OFS to develop a scope of work to be completed at each property and will contract with the training crews to complete the work. Once complete, the home will be used to provide rental units and then homeownership opportunities for low income households. Using a private financing, in addition to grant and loan funds requested here, we will purchase and rehab homes throughout Madison. WPHD will develop a lease purchase program that will provide an opportunity for families to live in the house they will purchase while taking the steps necessary in order to purchase the home within a 12-26 month period. This program will make use of existing services in Madison to ensure that homeowners receive homebuyer counseling and home maintenance training while they are living in these homes. When they have completed necessary training and are in a position to get mortgage finance to purchase the home, ownership will be transferred to them. The funds requested here are only for the construction or rehab of the housing; the lease purchase program will be financed with a combination of other grant funds and income from the property rentals. We expect that most of the 8 units to be completed over the two year period will be substantial rehab projects.

3. PROPOSED PROJECT GOALS: Please provide the total number of units in the project, the number of affordable units created and the number of units assisted with requested funds, the number of unduplicated households served by the assisted units.

400 characters (with spaces) (4 lines max.) Goal #1; To increase the stock of affordable housing by developing a total of 8 housing units. 8 families will be provided affordable housing, first as a rental unit and when they are ready, as homeowners. Goal #2: We will provide a job training for 160 youth as they learn useful skills and improve neighborhoods.

4. SERVICES INCLUDED IN PROPOSED PROJECT: Please describe any services (such as housing counseling), provided to the participants in this project, including those that are disability related.

400 characters (with spaces) (4 lines max.) Funds requested here will allow OFS to continue to provide a wide range of education, job training and counseling services to youth in the community. In addition, the 8 households who will rent/purchase the housing will be provided a wide range of counseling, including housing counseling, home maintenance training, and credit counseling.

ORGANIZATION:	Wisconsin Partnership for Housing Development, Inc.
PROGRAM/LETTER:	A WPHD/OFS Lease-Purchase

5. LOCATION: Please identify the specific site(s) or target neighborhood(s).

400 characters (w ith spaces) (4 lines max.) We w ill look in neighborhoods across the city for properties, targeting foreclosed or vacant homes in established neighborhoods. Decisions about specific homes w ill be based on an assessment of property marketability and need for rehab or other construction that w ill provide good training opportunities for Operation Fresh Start crew s.

6. POPULATION SERVED: Please describe the target population in terms of preferences to a specific population (e.g., individuals with a disability, first time home buyers) or any other unique characteristic.

400 characters (w ith spaces) (4 lines max.) This program w ill serve low income homeow ners. The most likely targets for the lease purchase program are first time home buyers or those w ho have experienced a change in family or financial situation. These households are most likely to require time and financial assistance in order to purchase a home.

7. OUTREACH PLAN: Please briefly describe your affirmative marketing strategy, participant selection plan and any other strategies to engage your intended population.

1000 characters (w ith spaces) (10 lines max.) 1. Outreach to homeow ners. WPHD and OFS use a variety of outreach methods. We w ork w ith a local realtor w ho routinely w orks w ith first time homebuyers, list home availability on our w ebsite, participate in the Dane County Home Buyer Fair, conduct Sunday Open Houses and outreach to other community organizations w ho have contact w ith low income homeow ners. We w ill w ork w ith a property management company w ho w ill also provide referrals to the program. Because WPHD w orks w ith many local lenders as a result of the FHLBC's Dow npayment Plus program, w e w ork closely w ith them to identify households in the area w ho need assistance in order to purchase a home. OFS reaches out to young people in challenged neighborhoods in Madison through parent and peer referral and by soliciting referrals from neighborhood police officers, neighborhood centers, high school counselors, community corrections agents, and Dane County Human Services social w orkers.

8. COORDINATION: Please describe how you coordinate your project with other community groups or agencies.

1000 characters (w ith spaces) (10 lines max.) This is a joint project betw een Wisconsin Partnership for Housing Development and Operation Fresh Start and coordination w ill take place at many levels throughout the project. As part of the lease purchase program, w e w ill also w ork w ith other local nonprofit agencies w ho provide home buyer and credit counseling, home maintenance training and other types of training necessary for families to become ready for home ow nership. We w ill collborate w ith local realtors, lenders and CDFI's to identify funding for the construction of these homes and mortgages for the families purchasing the homes. OFS also w orks w ith numerous local agencies to identify youth for participation in the program. In addition to those mentioned in Section 7 above, OFS w orks w ith Madison College and the Workforce Development Board to provide occupational certification training to OFS participants and w ith local employers for job placement.

9. VOLUNTEERS: Please describe how volunteers will be utilized in your project.

400 characters (w ith spaces) (4 lines max.) Volunteers are used by OFS to complete various phases of home construction. Volunteer tutors w ork w ith OFS participants to improve reading or math skills. Volunteer mentors provide job shadow ing opportunities and UW nurses provide heath assessment and education. Both organizations have volunteer Board members w ho assist in planning and financing.

10. Number volunteers utilized in 2011?

172

Number of volunteer hours utilized in 2011?

2,135

ORGANIZATION:	Wisconsin Partnership for Housing Development, Inc.
PROGRAM/LETTER:	A WPHD/OFS Lease-Purchase

11. BARRIERS: How will this project address barriers to housing experienced by your target population?

600 characters (w ith spaces) (6 lines max.) One of the impacts of the recession is the tightening of the credit market. Current restrictions require higher credit scores and longer employment as requirements for obtaining a mortgage to purchase a home. This program w ill allow potential homeow ners to move in to a high quality, affordable home that they w ill be able to purchase in the future, creating housing stability. Such stability in housing is important for children's educational opportunities as w ell as allow ing families to become involved in a neighborhood w here they w ill remain.

12. EXPERIENCE: Please describe your agency's affordable housing development experience, qualifications of proposed project staff, financial capacity of your agency to complete your proposed project, and past performance that will contribute to the success of the proposed program. How many affordable housing units has your agency created and managed in the past five years?

2000 characters (w ith spaces) (20 lines max.) Both OFS and WPHD have substantial experience in the development of housing. OFS, the contractor for these projects, has built over 220 homes using their youth crew s. WPHD has completed a number of developments, including Coachyard Square and Oak Glen in Madison, and the Uplands in Sun Prairie and has w orked w ith numerous nonprofits throughout the Midw est as they have developed housing in their local communities. Most recently, WPHD has w orked throughout the state doing purchase, rehab and resale of foreclosed housing in New Richmond, Appleton, Waukesha, Janesville, and Madison. We have completed and sold 15 homes in these communities, and have an additional 8 homes under construction. In addition, as a technical assistance provider, WPHD has w orked w ith communities to develop purchase and resale programs in communities in Illinois and Colorado. WPHD and OFS have w orked together on tw o homes in Madison, w hich have been sold, and a third home is underw ay. In completion of these homes, WPHD has used private financing to supplement NSP funds. The program proposed here w ould w ork in a similar manner to this development so staff and financial capabilities are in place to manage this project. We intend to w ork w ith an experienced project manager for property management during the rental period of the lease purchase program, as w ell as internal staff w ho have experience w orking w ith first time home buyers as they move through the purchase process. WPHD staff have assisted 500 families per year as they w ork to purchase their first home as part of managing the FHLBC Dow npayment Plus program and the HOME Consortium in Southeastern Wisconsin. OFS staff have many years of experience w orking w ith young people as they develop affordable housing, developing talents in the construction trade and OFS staff have significant experience in the daily management of construction projects

13. RISK: Please describe the level of risk your agency will be taking with this project.
Please describe any fees you will be charging to the participant.

400 characters (w ith spaces) (4 lines max.) WPHD w ill be taking on development risk associated w ith this project. While w e w ill w ork w ith families closely as they w ork tow ard purchase of the home, there is alw ays the risk that they w ill not qualify to purchase the housing at the end of the time frame. If this occurs, w e w ill be required to carry the property as a rental or identify another family.

14. STAFF: Project Staff: Staff Titles, FTE dedicated to this project and required qualifications for project staff.

Staff Title	FTE	Credentials/Qualifications
WPHD Deputy Director	0.1	Management of NSP program, completion of over 100 home rehab projects
WPHD Asst. Project Manager	0.1	Oversight of NSP rehab activities
WPHD Program Assistant	0.1	Work with home buyers
OFS staff	2	Direction of youth crews and construction management

ORGANIZATION:	Wisconsin Partnership for Housing Development, Inc.
PROGRAM/LETTER:	A WPHD/OFS Lease-Purchase

15. PARTICIPANT INCOME LEVELS:

Indicate the number of households at each income level that this project would serve in 2013.

Income Level	Number of Households
Over 80% county median income	0
61% - 80% county median income	4
51% - 60% county median income	0
30% - 50% county median income	0
Less than 30% of county median income	0
Total households to be served	4

16. If projections for 2014 will vary significantly from 2013, complete the following:

Income Level for 2014	Number of Households
Over 80% county median income	0
61% - 80% county median income	4
51% - 60% county median income	0
30% - 50% county median income	0
Less than 30% of county median income	0
Total households to be served	4

17. AGENCY COST ALLOCATION PLAN: If you plan to include a portion of indirect costs in your project budget, describe the method your agency uses to determine indirect cost allocations in your project.

600 characters (with spaces) (6 lines max.) Staff submit monthly timesheets, reporting their time in 15 minute increments and by contract or program. Costs are allocated to contracts/programs based on the actual time spent at the hourly billing rate of each staff person. Our Indirect Cost Allocation Plan is reviewed and approved by the U.S. Department of Housing and Urban Development on an annual basis.

18. PROJECT ACTIVITIES: Describe activities/benchmarks by timeline to illustrate how your project will be implemented (such as acquisition, start of construction, end of construction, available for occupancy).

Activity Benchmark	Est. Month of Completion
Acquisition of 1 home	Jan-13
Acquisition of 1 homes (2 total)	Mar-13
Acquisition of 1 home (3 total)	Jun-13
Completion of 1 home	Jul-13
Acquisition of 1 home (4 total)	Jul-13
Completion of 1 home (2 total)	Aug-13
Completion of 1 home (3 total)	Sep-13
Completion of 1 home (4 total)	Dec-13
Acquisition of 4 remaining homes (8 total)	Mar-14
Completion of 4 homes (8 total)	Dec-14

ORGANIZATION:	Wisconsin Partnership for Housing Development, Inc.
PROGRAM/LETTER:	A WPHD/OFS Lease-Purchase

DEMOGRAPHICS

Complete the following chart for unduplicated participants served by your agency's housing program in 2011. Indicate the number and percentage by the following characteristics. For new projects, please identify projected participant numbers and descriptors.

DESCRIPTOR	Part. #	Part. %	Staff #	Staff %	DESCRIPTOR	Part. #	Part. %	Staff #	Staff %
TOTAL	4	100%	6	100%	RESIDENCY				
MALE	1	25%	2	33%	CITY OF MADISON	4	100%		
FEMALE	3	75%	4	67%	DANE COUNTY (NOT IN CITY)	0	0%		
UNKNOWN/OTHER	0	0%	0	0%	OUTSIDE DANE COUNTY	0	0%		
					TOTAL RESIDENCY	4	100%		
					AGE				
					<2	0	0%		
					2 - 5	0	0%		
					6 - 12	0	0%		
					13 - 17	0	0%		
					18 - 29	0	0%		
					30 - 59	4	100%		
					60 - 74	0	0%		
					75 & UP	0	0%		
					TOTAL AGE	4	100%		
					RACE				
					WHITE/CAUCASIAN	3	75%	6	100%
					BLACK/AFRICAN AMERICAN	1	25%	0	0%
					ASIAN	0	0%	0	0%
					AMERICAN INDIAN/ALASKAN NATIVE	0	0%	0	0%
					NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	0	0%	0	0%
					MULTI-RACIAL:	0	0%	0	0%
					Black/AA & White/Caucasian	0	0%	0	0%
					Asian & White/Caucasian	0	0%	0	0%
					Am Indian/Alaskan Native & White/Caucasian	0	0%	0	0%
					Am Indian/Alaskan Native & Black/AA	0	0%	0	0%
					BALANCE/OTHER	0	0%	0	0%
					TOTAL RACE	4	100%	6	100%
					ETHNICITY				
					HISPANIC OR LATINO	1	25%	0	0%
					NOT HISPANIC OR LATINO	3	75%	6	100%
					TOTAL ETHNICITY	4	100%	6	100%
					PERSONS WITH DISABILITIES	1	25%	0	0%

Part. = Participant

Note: Race and ethnic categories are stated as defined in HUD standards

ORGANIZATION:	Wisconsin Partnership for Housing Development, Inc.
PROGRAM/LETTER:	A WPHD/OFS Lease-Purchase

PROJECT OUTCOMES

Number of unduplicated individual participants served during 2011.	4
Total to be served in 2013.	4 households

Complete the following for each project outcome. No more than two outcomes per project will be reviewed.
 Refer to the instructions for detailed descriptions of what should be included in the table below.

Outcome Objective # 1:	Increase home ownership opportunities for low and moderate income households
Performance Indicator(s):	Completion of 8 units of affordable ownership housing by the end of December 2014

Proposed for 2013:	Total to be considered in	4	Targeted % to meet perf. measures	100%
	perf. measurement		Targeted # to meet perf. measure	4
Proposed for 2014:	Total to be considered in	4	Targeted % to meet perf. measures	100%
	perf. measurement		Targeted # to meet perf. measure	4

Explain the measurement tools or methods:	Successful completion of this goal includes construction of the units and occupancy by a qualified and income-eligible household. Homes to be developed will be healthy (free of lead and asbestos) and energy efficient.
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Outcome Objective # 2:	Business development and job creation
Performance Indicator(s):	Placement of youth into employment, apprenticeships or post-secondary education.

Proposed for 2013:	Total to be considered in	80	Targeted % to meet perf. measures	80%
	perf. measurement		Targeted # to meet perf. measure	64
Proposed for 2014:	Total to be considered in	80	Targeted % to meet perf. measures	80%
	perf. measurement		Targeted # to meet perf. measure	64

Explain the measurement tools or methods:	Career development and placement staff at OFS will assist youth to obtain employment, enter into apprenticeships, or enroll in post-secondary education. This information will be used to measure achievement of this goal.
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ORGANIZATION: Wisconsin Partnership for Housing Development, Inc.

1. CAPITAL BUDGET

Enter the proposed project capital budget. Identify the fund source and terms and whether the funds have been already committed or are proposed. **Place a C next to source if funds have already been committed and a P next to source if the fund source is proposed.** Ex.: Acquisition: \$300,000 HOME (P), \$100,000 from CDBG (P), \$200,000 from Anchor Bank @5% interest/15 years (C).

	TOTAL	Amount	Source/Terms**	Amount	Source/Terms**
Acquisition Costs:					
Acquisition	1,086,906	1,086,906	FCI @ 6% interest/3 years (P)	0	
Title Insurance and Recording	4,000	4,000	FCI @ 6% interest/3 years (P)	0	
Appraisal	2,800	2,800	FCI @ 6% interest/3 years (P)	0	
Predvlpmnt/feasibility/market study*	0	0		0	
Survey	0	0		0	
Marketing*	0	0		0	
Relocation	0	0		0	
Other (List)					
Property Taxes	26,294	26,294	FCI @ 6% interest/3 years (P)	0	
Construction:					
Construction Costs	364,000	364,000	CDBG (P)	0	
Soils/Site Preparation	0	0		0	
Construction Mgmt	24,000	24,000	FCI @ 6% interest/3 years (P)	0	
Landscaping, Play Lots, Signage	0	0		0	
Construction Interest	74,160	74,160	FCI @ 6% interest/3 years (P)	0	
Permits; Print Plans/Specs	0	0		0	
Other (List)					
Utilities/Property Insurance	12,800	12,800	FCI @ 6% interest/3 years (P)	0	
Fees:					
Architect	0	0		0	
Engineering	0	0		0	
Accounting*	0	0		0	
Legal*	0	0		0	
Development Fee*	64,000	64,000	CDBG (P)	0	
Leasing Fee*	0	0		0	
Other (List)					
	0	0		0	
Project Contingency:	5,040	5,040	FCI @ 6% interest/3 years (P)	0	
Furnishings:	0	0		0	
Reserves Funded from Capital:					
Operating Reserve	0	0		0	
Replacement Reserve	0	0		0	
Maintenance Reserve	0	0		0	
Vacancy Reserve	0	0		0	
Lease Up Reserve	0	0		0	
Other: (List)					
	0	0		0	
TOTAL COSTS:	1664000	1664000		0	

If CDBG funds are used for items with an asterisk (), the total cost of these items may not exceed 15% of the CDBG amount.

**Note: Each amount for each source must be listed separately, i.e., Acquisition: \$30,000 HOME, \$125,000 Capitol Revolving Fund. Identify if grant or loan and terms.

ORGANIZATION: Wisconsin Partnership for Housing Development, Inc.

2. Real Estate Project Data Summary

	# of Units Prior to Purchase	# of Units Post- Project	# Units Occupied	# Tenants to be Displaced	Appraised Value Current	Appraised Value Post-Project	Purchase Price	Accessible Current?	Accessible Post-Project?
Address:	Addresses to be identified, accessibility characteristics unknown, average purchase price estimated								
	8	8	8	0	135000	180000	140000		
Address:									
Address:									
Address:									
Address:									

If no specific site has been identified, use the average of the high-low range or your best estimate of costs.

3. Provide the following information for owner-occupied properties (list each house or project unit):

Address/Unit#	# Bedrooms	Amount of CD \$ Requested	Proj. Monthly PITI	Proj. Income Category*	Affordability Period # Yrs	Sale Price

*Less than or equal to 30% CMI, 31-50% CMI, 51-60% CMI, 61-80% CMI, >80% CMI

4. Identify if your project includes any of the following features (Check all that apply):

- Incorporates accessibility features X
- Incorporates energy efficiency improvements X
- Involves lead paint removal X
- Involves asbestos removal X
- Incorporates long-term affordability restrictions greater than that required by the HOME rules X
- Provides pre-purchase and post-purchase homebuyer counseling X

5. Do you qualify as a Community Housing Development Organization (CHDO)? No

ORGANIZATION:

Wisconsin Partnership for Housing Development, Inc.

6. MATCH: Please describe if you could provide non-federal matching funds for this project. If yes, describe amount and source of matching funds.

400 characters (with spaces) We will borrow the funds needed to purchase and complete the rehab of these homes. Non-federal sources will be used for almost 75% of the costs of rehabbing the homes.

7. FUNDS NEEDED: Please describe why CDD funds are needed and how you can ensure the project will be viable.

400 characters (with spaces) The CDD funds will be used for materials for the rehab of the home and to pay for the labor provided by the Operation Fresh Start crews and their management (this portion will be repaid upon sale of the home by the homebuyer). The CDD funds are necessary to ensure housing affordability and to provide training and teaching opportunities for the OFS crew members.

ORGANIZATION:	Wisconsin Partnership for Housing Development, Inc.
PROGRAM/LETTER:	A WPHD/OFS Lease-Purchase

10. PROGRAM BUDGET

a. 2012 BUDGETED

REVENUE SOURCE	SOURCE TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	0	0	0	0	0
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER	0	0	0	0	0
TOTAL REVENUE	0	0	0	0	0

b. 2013 PROPOSED BUDGET

REVENUE SOURCE	SOURCE TOTAL	PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	214,000	24,000	5,120	2,880	182,000
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER**	618,000	9,000	1,920	1,080	606,000
TOTAL REVENUE	832,000	33,000	7,040	3,960	788,000

*OTHER GOVT 2013

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2013

Source	Amount	Terms
Construction Loan	618,000	Forward Community Investment @ 6% interest, 3 years (P)
	0	
	0	
	0	
TOTAL	618,000	

ORGANIZATION:	Wisconsin Partnership for Housing Development, Inc.
PROGRAM/LETTER:	A WPHD/OFS Lease-Purchase

11. 2014 PROGRAM CHANGE EXPLANATION

Complete only if you are requesting more than your 2013 request.

Note: Additional funding should only be requested where services or programming will change or expand in the second year.

a. PROGRAM UPDATE: If requesting more than 2013, describe any major changes being proposed for the program/service in 2014, i.e., expansions or narrowing in target population, scope and level of services, geographic area to be served, etc.).

200 characters (w ith spaces) (2 lines max.)

b. 2014 COST EXPLANATION

Complete only if significant financial changes are anticipated between 2013-2014.

Explain specifically, by revenue source, any significant financial changes that you anticipate between 2013 and 2014.

For example: unusual cost increases, program expansion or loss of revenue.

200 characters (w ith spaces) (2 lines max.)

c. 2014 PROPOSED BUDGET

REVENUE SOURCE	BUDGET TOTAL	ACCOUNT CATEGORY			
		PERSONNEL	OPERATING	SPACE	SPECIAL COSTS
DANE CO HUMAN SVCS	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0
MADISON-CDBG	0	0	0	0	0
UNITED WAY ALLOC	0	0	0	0	0
UNITED WAY DESIG	0	0	0	0	0
OTHER GOVT*	0	0	0	0	0
FUNDRAISING DONATIONS	0	0	0	0	0
USER FEES	0	0	0	0	0
OTHER**	0	0	0	0	0
TOTAL REVENUE	0	0	0	0	0

*OTHER GOVT 2014

Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

**OTHER 2014

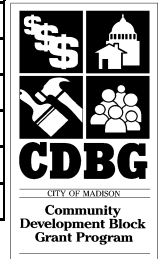
Source	Amount	Terms
	0	
	0	
	0	
	0	
	0	
TOTAL	0	

APPLICATION FOR 2013-2014 FUNDS



1. AGENCY CONTACT INFORMATION

Organization	Wisconsin Partnership for Housing Development, Inc.	
Mailing Address	121 South Pinckney Street, Suite 420, Madison, WI 53703	
Telephone	608-258-5560	
FAX	608-258-5565	
Admin Contact	Katherine Kamp	
Financial Contact	Katherine Kamp	
Website	www.wphd.org	
Email Address	kathykamp@wphd.org	
Legal Status	Private: Non-Profit	
Federal EIN:	39-1508503	
State CN:		
DUNS #	157313453	



2. SIGNATURE PAGE

AFFIRMATIVE ACTION

If funded, applicant hereby agrees to comply with City of Madison Ordinance 39.02 and file either an exemption or an affirmative action plan with the Department of Civil Rights. A Model Affirmative Action Plan and instructions are available at www.cityofmadison.com/dcr/aaForms.cfm.

LIVING WAGE ORDINANCE

If funded, applicant hereby agrees to comply with City of Madison Ordinance 4.20. The Madison Living Wage for 2013 will be **\$12.19 (hourly)**. This reflects a 3% increase over Madison Living Wage for 2012, and is consistent with prior annual increases.

CITY OF MADISON CONTRACTS

If funded, applicant agrees to comply with all applicable local, State and Federal provisions. A sample contract that includes standard provisions may be obtained by contacting the Community Development Division at (608) 266-6520. If funded, the City of Madison reserves the right to negotiate the final terms of a contract with the selected agency.

3. SIGNATURE

Enter name:

By entering your initials in the box you are electronically signing your name and agreeing to the terms listed above

DATE

AGENCY CONTACT INFORMATION

ORGANIZATION **Wisconsin Partnership for Housing Development, Inc.**

1. AGENCY CONTACT INFORMATION

A	WPHD/OFS Lease-Purchase	CDBG: B1. Housing - Housing for homebuyers (CDBG)										
	Contact: Katherine Kamp	New Prg?	Yes	Phone:	608-258-5560	Email:	kathykamp@wphd.org					
B	Program B	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
C	Program C	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
D	Program D	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
E	Program E	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
F	Program F	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
G	Program G	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						
H	Program H	Select an Objective Statement from the Drop-Down										
	Contact:	New Prg?		Phone:		Email:						

2. AGENCY REVENUE DETAILED BY PROGRAM

REVENUE SOURCE	2011 ACTUAL	2012 BUDGET	2013-14 PROPOSED	2013-14 PROPOSED PROGRAMS								Non-City	
				A	B	C	D	E	F	G	H		
DANE CO HUMAN SVCS	0	0	0	0	0	0	0	0	0	0	0	0	0
DANE CO CDBG	0	0	0	0	0	0	0	0	0	0	0	0	0
MADISON-COMM SVCS	0	0	0	0	0	0	0	0	0	0	0	0	0
MADISON-CDBG	3,903	0	214,000	214,000	0	0	0	0	0	0	0	0	0
UNITED WAY ALLOC	0	0	0	0	0	0	0	0	0	0	0	0	0
UNITED WAY DESIG	172	0	0	0	0	0	0	0	0	0	0	0	0
OTHER GOVT	734,248	888,420	714,596	0	0	0	0	0	0	0	0	0	714,596
FUNDRAISING DONATIONS	0	0	0	0	0	0	0	0	0	0	0	0	0
USER FEES	114,100	79,674	75,766	0	0	0	0	0	0	0	0	0	75,766
OTHER	1,067,230	802,162	1,226,453	618,000	0	0	0	0	0	0	0	0	608,453
TOTAL REVENUE	1,919,652	1,770,257	2,230,816	832,000	0	0	0	0	0	0	0	0	1,398,816

3. AGENCY ORGANIZATIONAL PROFILE

a. AGENCY MISSION STATEMENT

600 characters (with spaces) (6 lines max.) The Wisconsin Partnership for Housing Development seeks to expand access to affordable housing through partnerships among the public, nonprofit and private sectors. We develop housing; design and manage financing programs; and provide technical assistance and consulting services. We will work with Operation Fresh Start, an organization that seeks to help participants become contributing members of the community by providing opportunities to gain employment training, education, and a chance to serve the community by building affordable housing.

b. AGENCY EXPERIENCE AND QUALIFICATIONS

6000 characters (with spaces) (47 lines max.) WPHD and OFS are collaborating for this project, taking advantage of the strength and experience of both organizations. In addition to the long-standing organizational experience, OFS and WPHD have worked together for the past two years to develop housing using NSP funds. WPHD purchased three homes using NSP money and contracted with OFS to complete required rehabilitation. The first two homes have sold and the third project is underway. We are proposing to continue to use this collaborative model for the development of affordable housing and to expand the pool of potential homebuyers by developing a lease purchase program that will allow more families to access affordable housing. This project model allows both organizations to focus more specifically on the mission of their organizations. WPHD experience fits into four general categories including: (1) technical assistance and consulting to state and local government and nonprofit agencies related to the NSP, HOME and CDBG programs; (2) collaboration with other nonprofit agencies to develop affordable housing and revitalize neighborhoods; (3) management of downpayment assistance and home rehab programs; and (4) management of financing programs used to develop affordable housing. The program proposed here will benefit from WPHD experience in program design and development. As a national technical assistance provider, WPHD has developed and studied numerous successful lease purchase programs. We have worked collaboratively with counseling agencies, lenders and with over 500 households annually as they move toward homeownership. In addition, WPHD has been involved in development for over ten years and most recently has been involved in the purchase and renovation of single family housing using NSP funds. We have completed and sold 15 units of housing, with an additional 8 units of housing currently underway. Key to our success has been careful property selection, well designed rehab, and direct assistance to homeowners to ensure that they receive appropriate education and counseling prior to home purchase. Operation Fresh Start was founded in Madison in 1970 to provide comprehensive employment, training and education services to at-risk young people. OFS provides in-house classroom instruction leading to attainment of a high school diploma or equivalent; work readiness and occupational skills training; mental health counseling; health screening; career counseling; job placement; wages during program participation, and at least 12 months of follow up services. OFS collaborates with many local partners including the Madison Metropolitan School District, Dane County Human Services and the State of Wisconsin Board of Corrections to provide referrals; the Workforce Development Board of South Central Wisconsin and Madison College to provide short term occupational skills training for in-demand jobs; Madison College to provide enrollment counseling and assistance; the Building and Construction Trades Council to provide short-term pre-apprenticeship training in carpentry; community-based organizations to provide support services; and numerous employers to provide an opportunity for young people to apply, interview, and be considered for employment. Each year, OFS serves 120 young people and 80 percent of them successfully complete the program. On average, 75 percent earn a high school diploma or equivalent and 85 percent are placed into postsecondary education or career track employment. Using the youth crew, OFS has completed 220 homes, including both new construction and rehab. Development of affordable housing provides a unique opportunity for these young people to see tangible evidence of hard work and to develop marketable skills for the future. This project will provide an opportunity for OFS crews to continue the development of affordable housing, and allow the staff to focus on youth development and training rather than marketing and selling homes. It also allows WPHD to develop affordable housing and work to develop a new approach to identifying and assisting low income households in the City of Madison.

4. AGENCY GOVERNING BODY

How many Board meetings were held in 2011?	4
How many Board meetings has your governing body or Board of Directors scheduled for 2012?	4
How many Board seats are indicated in your agency by-laws?	12

Please list your current Board of Directors or your agency's governing body.

Name	Hal Bergan			
Home Address	714 Parman Terrace, Madison, WI 53711			
Occupation	Consultant			
Representing	Business			
Term of Office	2 years	From:	01/2011	To: 12/2012
Name	Michael Crowley, Jr.			
Home Address	503 Elkhart Lake Drive, Elkhart Lake, WI			
Occupation	President and CEO, Banking Industry			
Representing	Bank Mutual			
Term of Office	2 years	From:	01/2011	To: 12/2012
Name	Cory Nettles			
Home Address	233 E. Ravinia Baye Road, Milwaukee, WI 53217			
Occupation	Attorney			
Representing	Quarles & Brady LLP			
Term of Office	2 years	From:	01/2012	To: 12/2013
Name	James Sykes			
Home Address	625 North Segoe Road, Unit 908, Madison, WI 53705			
Occupation	Senior Advisor for Aging Policy			
Representing	University of Wisconsin, School of Medicine and Public Health			
Term of Office	2 years	From:	01/2012	To: 12/2013
Name	Rodney Tapp, Sr.			
Home Address	3109 Keswick Drive, Madison, WI 53719			
Occupation	Senior Vice President, Rental Housing Management			
Representing	Meridian Group, Inc.			
Term of Office	2 years	From:	01/2012	To: 12/2013
Name	Marissa Downs			
Home Address	6625 N Smoketree Pass, Appleton, WI 54913			
Occupation	Senior Vice President			
Representing	The Commonwealth Companies			
Term of Office	19 months	From:	05/2012	To: 12/2013
Name	Grace Jones			
Home Address	625 E. State Street S, Westby, WI 54667			
Occupation	Executive Director			
Representing	CouleeCAP			
Term of Office	19 months	From:	05/2012	To: 12/2013
Name				
Home Address				
Occupation				
Representing				
Term of Office		From:	mm/yyyy	To: mm/yyyy

AGENCY GOVERNING BODY cont.

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

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From: mm/yyyy

To: mm/yyyy

AGENCY GOVERNING BODY cont.

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

Name

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To: mm/yyyy

Name

Home Address

Occupation

Representing

Term of Office

From: mm/yyyy

To: mm/yyyy

5. STAFF-BOARD-VOLUNTEER DEMOGRAPHICS

Indicate by number the following characteristics for your agency's current staff, board and volunteers.

Refer to application instructions for definitions. You will receive an "ERROR" until completing the demographic information.

DESCRIPTOR	STAFF		BOARD		VOLUNTEER	
	Number	Percent	Number	Percent	Number	Percent
TOTAL	6	100%	7	100%	0	0%
GENDER						
MALE	2	33%	5	71%	0	0%
FEMALE	4	67%	2	29%	0	0%
UNKNOWN/OTHER	0	0%	0	0%	0	0%
TOTAL GENDER	6	100%	7	100%	0	0%
AGE						
LESS THAN 18 YRS	0	0%	0	0%	0	0%
18-59 YRS	5	83%	3	43%	0	0%
60 AND OLDER	1	17%	4	57%	0	0%
TOTAL AGE	6	100%	7	100%	0	0%
RACE*						0
WHITE/CAUCASIAN	6	100%	5	71%	0	0%
BLACK/AFRICAN AMERICAN	0	0%	2	29%	0	0%
ASIAN	0	0%	0	0%	0	0%
AMERICAN INDIAN/ALASKAN NATIVE	0	0%	0	0%	0	0%
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	0	0%	0	0%	0	0%
MULTI-RACIAL:	0	0%	0	0%	0	0%
Black/AA & White/Caucasian	0	0%	0	0%	0	0%
Asian & White/Caucasian	0	0%	0	0%	0	0%
Am Indian/Alaskan Native & White/Caucasian	0	0%	0	0%	0	0%
Am Indian/Alaskan Native & Black/AA	0	0%	0	0%	0	0%
BALANCE/OTHER	0	0%	0	0%	0	0%
TOTAL RACE	6	100%	7	100%	0	0%
ETHNICITY						
HISPANIC OR LATINO	0	0%	0	0%	0	0%
NOT HISPANIC OR LATINO	6	100%	7	100%	0	0%
TOTAL ETHNICITY	6	100%	7	100%	0	0%
PERSONS WITH DISABILITIES	0	0%	0	0%	0	0%

*These categories are identified in HUD standards.

6. AGENCY EXPENSE BUDGET

This chart describes your agency's total expense budget for 3 separate years.

Where possible, use audited figures for 2011 Actual.

The subtotals for the 2012 BUDGET and 2013-14 PROPOSED must equal the amounts entered in the ACCOUNT CATEGORIES on the NonCityBudget and program budget worksheets. The "ERROR" message appears until the sum of the line items equals the amount of the subtotals that have aggregated from your NonCityBudget and program budget worksheets.

Account Description	2011 ACTUAL	2012 BUDGET	2013-14 PROPOSED
A. PERSONNEL			
Salary	369,150	376,403	387,696
Taxes	34,206	37,842	38,977
Benefits	38,920	37,870	39,006
SUBTOTAL A.	442,276	452,115	465,679
B. OPERATING			
All "Operating" Costs	138,988	99,679	102,699
SUBTOTAL B.	138,988	99,679	102,699
C. SPACE			
Rent/Utilities/Maintenance	65,072	61,086	58,438
Mortgage (P&I) / Depreciation / Taxes	0	0	0
SUBTOTAL C.	65,072	61,086	58,438
D. SPECIAL COSTS			
Assistance to Individuals	0	0	0
Subcontracts, etc.	0	0	0
Affiliation Dues	0	0	0
Capital Expenditure	0	0	0
Other: Development Cost of Goods Sold	1,685,693	1,157,377	1,604,000
SUBTOTAL D.	1,685,693	1,157,377	1,604,000
SPECIAL COSTS LESS CAPITAL EXPENDITURE	1,685,693	1,157,377	1,604,000
TOTAL OPERATING EXPENSES	2,332,029	1,770,257	2,230,816
E. TOTAL CAPITAL EXPENDITURES	0	0	0

7. PERSONNEL DATA: List Percent of Staff Turnover

12.5%

Divide the number of resignations or terminations in calendar year 2011 by total number of budgeted positions.

Do not include seasonal positions. Explain if you had a 20% or more turnover rate in a certain staff position/category.

Discuss any other noteworthy staff retention issues, or policies to reduce staff turnover.

600 characters (with spaces) (6 lines max.)

8. PERSONNEL DATA: Personnel Schedule

a. Personnel Schedule

List each staff position by title. Seasonal Employees should be entered in seasonal section. Indicate if the position meets the Living Wage Exception with an asterisk (*).

Indicate the number of 2013 Proposed Full-Time Equivalents (FTEs) in each staff position, across all agency programs.

Indicate the total salaries for all FTEs in that staff position. **Do NOT include payroll taxes or benefits in this table.**

Indicate base hourly wage for **each** position. **All positions in city funded programs must meet City Living Wage** requirements.

The Madison Living Wage for 2013 will be **\$12.19 (hourly)**.

Staff Position/Category	2012		2013-14		Hourly Wage	2013-14 PROPOSED FTEs DISTRIBUTED BY PROGRAM									
	Est. FTE	Est. Salary	Proposed FTE	Proposed Salary		A	B	C	D	E	F	G	H	Non-City	
						FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	
Executive Director	0.50	52,692	0.50	54,273	52.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50	
Deputy Director	1.00	79,498	1.00	81,883	39.37	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.90	
Chief Financial Officer	1.00	66,977	1.00	68,986	33.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	
Project Manager	0.60	31,179	0.60	32,114	9.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.60	
Assistant Project Manager	1.00	42,025	1.00	43,286	20.81	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.90	
Program Assistant	1.00	33,502	1.00	34,507	16.59	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.90	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	5.10	305,873	5.10	315,049		0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.80	
TOTAL PERSONNEL COSTS:				315,049											

b. Seasonal Employees

Seasonal/Project Employee ONLY	Nbr of Weeks	Total Hours	Hourly Wage	Seasonal Earnings	A	B	C	D	E	F	G	H	Non-City
					# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS	# HRS
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0	0		0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



Operation Fresh Start

Member YouthBuild Affiliated Network

Building Lives

1925 Winnebago Street
Madison, WI 53704
www.operationfreshstart.org

Phone: 608-244-4721
Fax: 608-244-8162
TTY: 608-245-3305

Dear CDBG Committee Member,

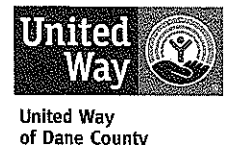
Operation Fresh Start is a partner in the Wisconsin Partnership for Housing Development (WPHD) application to the City of Madison Community Development Block Grant application process. This partnership application allows both organizations to focus on what they do best. Although Operation Fresh Start has over forty years of experience in housing development, the organizations central mission is developing young adults. WPHD's mission is the development of affordable housing.

The Achievement Gap and Housing:

Over the last year the City of Madison has been grappling with "the achievement gap." The achievement gap is measured in the number of youth of color that drop out of school and do not have employability skills. Operation Fresh Start provides a path out of the gap for 120 youth a year. This is a path towards attaining High School education and self sustaining employment. This is also a path towards housing security.

- Forty percent of Operation Fresh Start participants would be homeless if not for the living stipend supplied to them as participants with Operation Fresh Start.
- Each High School dropout costs a community over \$254,000 over their lifetime.
- Every Operation Fresh Start participant qualifies for rent subsidies or other housing assistance.

Through providing a path out of the achievement gap, Operation Fresh Start also significantly reducing the housing gap in Madison. Over 70% of Operation Fresh Start graduates obtain





Operation Fresh Start

Member YouthBuild Affiliated Network

Building Lives

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employment or go on to post secondary education into a career field that will pay a Madison living wage.

The Solution:

The inclusion of Operation Fresh Start in this proposal not only makes it feasible for WPHD to develop the houses as Operation Fresh Start brings over \$200,000 in additional program funding to each house. It also allows CDBG funding to have a much greater impact on affordable housing than the building of one house. Each house is a work platform for 15 to 20 youth.

These are fifteen youth that currently are housing insecure but through Operation Fresh Start's program will gain the skills necessary to gain employment and housing security for a lifetime. This application allows each organization to focus on what they do best while providing fifteen times greater impact on Madison's affordable housing issue than an applicant that does not include the Operation Fresh Start training element.

Sincerely,

Gregory Markle
Executive Director

