## Organization: Town of Underhill Read Me Page

**Application Target Dates** 

**Board Meeting Dates** 

September 10, 2019

November 7, 2019

February 11, 2020 April 14, 2020 April 2, 2020 June 11, 2020

What Board Meeting is your project targeting? 6/10/2021

- 1. PUBLIC HEARING: Every applicant must hold a public hearing before the application can be submitted. Please see the Boards and Meetings VCDP website and be certain to get the public hearing notice published as required. Also if the application is a consortium one, keep in mind that more than one public hearing may be required. The public hearing notice form is part of the on-line application, so be sure to complete the form as one of the first steps in completing this application. For further information, contact your CD Specialist.
- MUNICIPAL PLAN: All applicant communities, including consortium member communities, must have an adopted and still current (municipal plans expire 5 years after adoption) Municipal Plan under 24 V.S.A. Chapter 117, Subchapter 5. For further information, contact your CD Specialist.
- 3. ENVIRONMENTAL REVIEW: Every project is required to complete an Environmental Review. For further guidance on Environmental Review please refer to our Environmental Review Webpage or contact the Department's Environmental Officer.
- 4. HISTORIC PRESERVATION: Every project is subject to review under Section 106 of the National Historic Preservation Act, please complete the Section 106 Preliminary Review Form and submit it to the email listed on the form. The Department's Environmental Officer. can assist you with completing the form, and staff from the Division for Historic Preservation will assist you with the Section 106 Process.

**NOTE:** Any application that is not submitted to Agency in time to be reviewed by the June Community Development Board meeting will need to start a new application for the next fiscal year which starts July 1.

✓ I certify that I have read and understand this page, and if I am not an employee of the applicant municipality, I have made the applicant municipality aware of the requirements on this page.

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Organization: Town of Underhill Program Area Selection

✔ Housing
 Economic Development
 Public Facilities
 Public Services

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#### 07110-PG-2020-Underhill-19

Organization: Town of Underhill Executive Summary

#### Working Title for Project UCU Affordable Housing

**Project** 

Applicant Municipality (or lead applicant if applying as a consortium): Town of Underhill

Is this a consortium project?

Yes

✓ No

If Yes, please select the participating municipalities. \*

Participating Municipalities

Chief Executive Officer (of lead applicant if consortium application)

Contact Person (of lead applicant if consortium Application)

#### Person who prepared this application

#### Municipal DUNS#:028795763

✓ I certify the Municipalities DUNS# above is current and valid, it blank please enter the Municipalities DUNS# on the "Municipal Policies, Plans, and Insurance" page under the Organization Detail page.

#### **Estimated Project Funding:**

**VCDP** Request

Municipal Funds

All Other Funds

Total (Municipal & Other)

#### **Total Project Funding**

Please select all that apply: \*

Applicant intends to: keep ✓ subgrant loan the VCDP Funds.

#### Enter legal name of Subgrantee:\*

United Church of Underhill, 7 Park St. Underhill, VT 05489 N/A

DUNS# 008101573 Federal ID# 03-0266880

Enter legal name of Borrower:\*

N/A

DUNS# 028795763 Federal ID# 03-6000718

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## Organization: Town of Underhill National and State Objectives

#### The following apply:

✓ Housing

**Economic Development** 

**Public Facility** 

Public Service

National Objective \*

✓ LMI

Slums & Blight

**Urgent Need** 

Note: For the purpose of planning activities, it is understood the work will have the potential to benefit low and moderate income individuals.

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#### **Grantee Roles and Capacity**

ROLE/TASK TO BE PERFORMED	NAME OF RESPONSIBLE PERSON	TITLE OF RESPONSIBLE PERSON	Do you antici pate this servi ce being paid for with VCD P funds ?
1. Project Application	Underhill Church of Underhill	Organization: United	Yes <b>✓</b>
Management/Preparer	(Collaborative effort amongst many members)	Church of Underhill	No Unsur e N/A
2. Environmental Review Preparer	Jeremy Roberts	Organization: KAS Environmental Science & Engineering Title: Principal, Environmental Program Manager	Yes No ✔ Unsur e N/A
3. Architect	N/A	N/A	Yes No Unsur e ✔ N/A
4. Engineer	David Burke	Organization: O'Leary & Burke Civil Associates,	✓ Yes

#### **Grantee Roles and Capacity**

5. Project Manager (Contact for project progress during implementation, start to finish)	Dan Manz	PLC Title: Professional Engineer, Partner Organization: United Church of Underhill Title: Project Chairperson	No Unsur e N/A Yes ✔ No Unsur
a. Preparation of Progress Reports	Al Simard	Organization: United Church of Underhill Title: Project Chairperson	e N/A Yes ✔ No Unsur
b. Review/submission of Progress Reports	Town Administrator	Organization: Town of Underhill Title: Town Administrator	e N/A Yes ✔ No Unsur e N/A
6. Historic Preservation Consultant(s)	N/A	N/A	Yes No Unsur e ✔ N/A
7. Financial Management at the Municipal Level			14/7
a. Reviews/approves invoices	Jennifer Silpe-Katz	Organization: Town of Underhill Title: Financial Officer	Yes ✔ No Unsur e N/A
b. Submits requisitions for disbursement of grant funds	Jennifer Silpe-Katz	Organization: Town of Underhill Title: Financial Officer	Yes ✔ No Unsur e N/A
c. Approves payments	Underhill Selectboard	Organization: Town of Underhill Title: N/A	Yes ✔ No Unsur

#### **Grantee Roles and Capacity**

d. Prepares checks for payment of invoices	Jennifer Silpe-Katz	Organization: Town of Underhill Title: Financial Officer	e N/A Yes ✔ No Unsur e N/A
e. Signs checks	Sherri Morin	Organization: Town of Underhill Title: Town Clerk & Town Treasurer	Yes ✔ No Unsur e N/A
f. Maintains and controls accounting records, including ledgers	Jennifer Silpe-Katz	Organization: Town of Underhill Title: Financial Officer	Yes ✔ No Unsur e N/A
g. Reconciliation of bank statements	Jennifer Silpe-Katz	Organization: Town of Underhill Title: Financial Officer	Yes ✔ No Unsur e N/A
h. Preparation/submission of Subrecipient Annual Report/Single Audit	N/A	N/A	Yes ✔ No Unsur e N/A
i. Reports financial status of grant to Municipal Governing Body	Jennifer Silpe-Katz	Organization: Town of Underhill Title: Financial Officer	Yes ✓ No Unsur e N/A
8. Financial Person at the Subrecipient/Borrower Level	Al Simard	Organization: United Church of Underhill Title: Financial Officer	Yes ✔ No Unsur e N/A
<ol> <li>Compliance Management</li> <li>Preparation of Request for</li> <li>Proposals/Qualifications for construction</li> </ol>	N/A	N/A	Yes No Unsur

#### **Grantee Roles and Capacity**

			<b></b>
			N/A
b. Responsible for oversight of bid	Al Simard	Organization: United	Yes <b>✓</b>
solicitation/procurement of contractors		Church of Underhill	No
		Title: Financial Officer	Unsur
			e N/A
c. Review/execution of contracts for	N/A	N/A	Yes
construction			No
			Unsur
			e <b>✓</b>
			N/A
d. Review/submission of certified	N/A	N/A	Yes
payrolls (only applies to projects that are		14//	No
subject to Davis Bacon)			Unsur
Subject to Bavio Bassii)			e <b>✓</b>
			N/A
e. Clerk of the Works	N/A	N/A	Yes
C. OICIR OF THE WORKS	IN//A	IV/A	No
			Unsur
			e <b>✓</b>
			N/A
f Inapaction of work prior to release of	Al Simard	Organization: United	Yes <b>✓</b>
f. Inspection of work prior to release of	Ai Simaru	Organization: United Church of Underhill	res <b>∨</b> No
payment			
		Title: Financial Officer	Unsur
Others	L. CC VA/: . L.	On which the NATA Is 0	e N/A
Other	Jeff Wick	Organization: Wick &	<b>~</b>
		Maddocks	Yes
		Title: Attorney, Partner	No
			Unsur
			e N/A
For Economic Development Projects, if	✓ N/A		

03/24/2021

project is not an Economic Development

e 🗸

#### **Grantee Roles and Capacity**

project, select N/A:

ROLE/TASK TO BE PERFORMED NAME OF RESPONSIBLE PERSON TITLE OF

RESPONSIBLE

**PERSON** 

1. Responsible for Job

Creation/Retention Requirements

For Scattered Sites Projects, if project is not a Scattered Sites project, select N/A:

✓ N/A

ROLE/TASK TO BE PERFORMED

NAME OF RESPONSIBLE PERSON

TITLE OF

RESPONSIBLE

**PERSON** 

- 1. Outreach/Marketing
- 2. Intake/Application review
- 3. Verification of application information/Underwriter
- 4. Housing rehab inspections
- 5. Tier II Environmental Reviews
- 6. Manager of Escrow Accounts
- 7. Loan Servicer
- 8. Delinquent Accounts Collector

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# Organization: Town of Underhill Project Description

Provide a description of the project. Be sure to include the following:

### a) Provide a detailed description of the scope of work and be sure to identify each Work Product resulting from the planning work.

The United Church of Underhill (UCU) is collaborating with the Town of Underhill on an affordable housing project to purchase and subdivide a nine acre parcel of property that abuts land currently owned by the United Church of Underhill. Utilities including water, electricity, natural gas, telephone and cable/internet are nearby with multiple access points to this parcel. Realistically, this subject parcel of land is one of the few remaining parcels within this zoning district that could easily support multiple affordable housing units in Underhill.

In January 2020, the UCU voted to form a committee to consider the feasibility of purchasing the property. A scenario of purchasing the entire nine acres and subdividing some of it for affordable housing emerged as a possible endeavor. If the UCU could sell housing lots, even at affordable prices, the revenue from those sales could offset at least a portion of the property purchase cost.

As part of the investigation of the property purchase and development plan, the UCU reached out to Green Mountain Habitat for Humanity (Habitat).

Habitat for Humanity brings many important elements to the project:

- 1. They have expertise in this type of development in similar settings;
- 2. Habitat has a system in place to keep property and homes perpetually affordable;
- 3. Habitat has income parameters established for eligibility in order to purchase and own the homes;
- 4. Habitat has sensitivity for the design and architecture of homes they build, which allows for a desirable fit with the surrounding neighborhood; and
- 5. From a financial perspective, Habitat has the ability to support the purchase of building lots, thus enabling the UCU to offset its purchasing costs, in this case, the purchasing of land from Phil Jacobs.

At a special meeting of the UCU in October 2020, the church congregation voted to move forward with purchasing the property for the purpose of creating affordable housing on approximately seven acres of land, while the UCU will retain two acres, directly behind the church for orchards, community gardens, recreation and to host a fall community event called Harvest Market. The UCU immediately began fundraising, and prior to the end of the year was able to raise over \$60,000. A \$50,000 down payment has been provided to Mr. Jacobs. The remaining balance is available to cover other costs, which includes the match requirements of this grant. The current concept (subject to engineering and other investigation hopefully supported by this grant) is to construct ten affordable homes: four of the structures would be single family units while the other three structures would be duplexes.

On February 2, 2021 representatives from the UCU met with the Underhill Selectboard to present an overview of the project and ask for their cooperation in applying for this grant. The Selectboard voted in favor of supporting this application and filling the role as the fiscal agent if funding is awarded.

If awarded, this Planning Grant will provide funding to support research on the feasibility of this affordable housing goal; a map developed by the engineers with road, septic locations and design standards, and other needed infrastructure; title search and legal documentation supporting the land purchase; a Phase I

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Organization: Town of Underhill

Project Description

07110-PG-2020-Underhill-19

environmental assessment and evidence of the need or not of any Phase II environmental assessments; Town permits and public hearings supporting the site design; and other reports and documents deemed important to future implementation of the affordable housing goals.

- b) Provide the address or location of the project. Be sure to include street address, city and zip.
  - b. The parcel address is 16 Harvest Run, Underhill, Vermont, 05489. It borders residences in Underhill Flats Village Center along Park Street on the south; Harvest Run to the east; United Church and other properties along Route 15 to the west; and residences along Meadow Lane to the north. There are two access opportunities to the subject land, one from Route 15, just north of the Underhill-Jericho Fire Department (UJFD), and the second from Harvest Run.
- c) The service area for this project if it serves beyond the municipality applying. (If not applicable enter N/A)

N/A

- d) Attach a location map and site plans.
  - https://egrants.vermont.gov/\_Upload/251343\_8077234-UnitedChurchofUnderhillPreliminarySitePlan.pdf N/A
- You may also submit photographs. The Grantee agrees that upon submission to the State the Grantee relinquishes all rights to ownership or control over the photographs and that all photographs become the sole property of the State of Vermont and may not be copyrighted or resold by the Grantee. The Grantee will exercise due care in creating or selecting content for photographs to ensure that such images do not violate the copyright, trademark, privacy or similar rights of others. To the extent the Grantee uses copyrighted materials in performance of work under this Grant the Grantee shall document and provide the State with the precise terms of the licensed use granted to the State by the owner of the copyright for future use of the copyrighted material. The Grantee shall not use any copyright protected material in the creation of photographs under this Grant Application that would require the payment of any fee for present or future use of the same by the State.

Model releases. The grantee will be responsible for obtaining appropriate signed model release forms when photographing people and minors. All forms must be reviewed and approved by the State prior to use. Signed model release forms must be filed with the State at the same time images are distributed.

✓ N/A

f) Is any part of the project located in a flood plain?

Yes

✓ No

If only part of the project is located in a flood plain, please clarify what part is in the flood plain. The property is not located within a floodplain. Floodplain map attached.

g) If implemented would the project be located in a designated downtown or designated village center as determined by the Downtown Development Board?

Yes

✓ No

If no, is it located downtown?

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Organization: Town of Underhill

Project Description

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Yes

✓ No

### If only part of the project is located in a designated downtown, designated village center or simply in the downtown, please clarify what part.

While this property is not part of a state designated Village Center, it abuts the boundary of the Underhill Flats Village Center, which could be expanded to include this parcel. The project area is located in a zoning district that allows for single and multifamily residential housing with a minimum acreage requirement of one acre per property.

#### h) Please provide the Environmental Review Identifier Number and status of the Environmental

**Review for this project.** Please Note: Completion of the Environmental Review is not required before submitting an application, but it is critical that you have a handle on what environmental review components may impact your project's timeline/budget in order to properly represent the budget and timeline in the project's application.

An environmental assessment is in process by KAS Environmental Consultants and the Environmental Review number is XX

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Project Budget: Housing: Planning - Only

**Activity** Planning - Only

VCDP Amount Requested \$60,000 Activity Total \$71,180

If you are uploading your Activity Details and Basis for Estimates, put See Attached in the textbox and upload your document.

#### **Activity Details and Basis for Estimates\***

- 1. Environmental Review: KAS Consulting Estimate of \$3,000 to \$10,000, depending on the complexity of the testing.
- 2. Site Engineering: O'Leary Burke Civil Associates, PLC Estimate of \$40,000. This could be \$50,000 depending on ACT 250 requirements.
- 3. Test Pit Holes: E&S Electric Company Estimate of \$1,500
- 4. Permits: Town of Underhill
- a. Estimate of DRB related costs: \$750
- b. Estimate of Roads & Driveway Permits: \$1,750
- 5. Attorney Fee: Wick & Maddocksa. Estimate of legal fees: \$3,500b. Estimate of Title Insurance: \$900
- c. Estimate of Town Recording Fees: \$105
- d. Estimate of Property Transfer Tax: \$2,675 (see note below)
- 6. VT Property Transfer Tax: PTT-172 Exemption 23 Total tax equal \$0

https://egrants.vermont.gov/ Upload/251351 8076118-BasisforBudgetEstimates.pdf

Instructions: For the Other Resources entries below, please select the appropriate resource, the resource type and enter the amount. If you select "Other" as the Resource, enter a brief description in the "Other Description" column. If you have supporting documentation for the Resource and can upload an electronic version, use the Browse button and upload the document. The Other Resources Total and the Activity Total will be calculated when you Save this page.

Other Resources	Туре	Amount	Other Description	Funding Source	Status	Upload	Alread Upload
(VHCB-F) - Vermont Housing & Conservation Board - Feasibility	Grant	\$10,000		State/Local	In-Hand	https://egrants.vermont.gov/_Upload/2 51351_8076244-HabitatUnderhillgranta wardletter.pdf	
(CC) - Capital Campaign	Cash-In-Kind	\$1,180		Private	In-Hand	https://egrants.vermont.gov/_Upload/2	

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Organization: Town of Underhill

Total

Project Budget: Housing: Planning - Only

51351\_8076245-210322FinancialSumm
ary.pdf

\$11,180

### Organization: Town of Underhill

**Project Need** 

#### Project need is well-documented (e.g. studies, updated data, etc).

Describe the need for this project.\*

Underhill contains approximately 1278 residential dwellings units (2018 Census). Of these units, 96% are single family dwellings. Between 2015-2019 (the last full year of available data), only 30-46 residences were available to be purchased. Each year, the average price of those homes continued to increase and in 2019 the average price was \$399,815. Based on the State median income, \$57,808, and the corresponding income-based affordable home price of \$202,000, residences in Underhill being sold for approximately\$145,500 above the price for an affordable home, as well as being sold for prices well above their assessed value. In addition, demand for residences in Vermont from out-of-state buyers has been increasing due to COVID-19; therefore, Underhill residences are not likely to decrease in sale prices, exceeding the financial capability of the average Vermonter.

(Vermont Housing Data Website (housingdata.org) and Underhill's Assessor's Office)

In 2020, a Housing Needs Assessment was completed by the Town and found that affordable houses (< \$200,000 assessed value) comprised about 6% of the residences in Underhill and were, on average, small in area (<1,000 sq. ft.), on small lots (<1 acre), and were in poor to fair or fair to average condition.

Underhill's population is approximately 3,065 residents (2018 Census); included in that approximation are 381 families with children. Families with children in Town have been decreasing over the past 20 years. Relatedly, the number of individuals per household has been decreasing as children grow up and move away. Currently, 60% of the households in Underhill have 1-2 individuals.

2. Describe the manner in which the need was determined and how your project (proposal) will meet the need described in #1 (cite relevant data and attach any studies or information to support this need).\* The 2015 Underhill Town Plan highlighted the need for affordable housing within the Town. The Goals, Policies and Strategies of the Town Plan's Housing Chapter all relate to increasing housing for low and moderate income levels, as well as increasing housing for young families, young individuals, and older community members who want to remain in the community. The proposed 2021 Town Plan has been more explicit, with both Housing Goals relevant to this Housing Needs Assessment: 1) Increase the supply of housing opportunities to serve residents of all income levels, age groups and special needs; and 2) maintain a balance among: the need for housing in the community; encouraging housing growth in Underhill's two village centers; and the impact on the environment, public facilities and services. Over the past five years the Town has conducted public surveys, completed a Housing Needs Assessment study, and has identified ten strategies that would help ease the lack of housing stock and especially affordable housing stock. Like other towns in Chittenden County, housing demand continues to exceed the supply, and as a result, implementing the proposed strategies will take years if not decades.

Land available for housing, especially in concentrated growth centers of Underhill Flats and Underhill Center, is limited. After gathering data for the 2021 Underhill Town Plan, the following issues were identified: undeveloped parcels are becoming more challenging to locate for development projects; Underhill does not have municipal sewer, and therefore, all new dwellings must be able to support a septic system; two of the Town's zoning districts require minimum lot sizes of 10 and 15 acres, resulting in more expensive sale values; the Town prohibits development over 1,500 ft in elevation; and the Town has 39.6% of land in Town Land Contracts or State Use Value Appraisal programs, and are therefore

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Organization: Town of Underhill

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**Project Need** 

currently unavailable for housing unless a tax penalty is incurred. All of these factors restrict land availability for affordable housing.

The proposed project is an opportunity that will accomplish several established Town goals:

- 1. Facilitate the development of new affordable housing;
- 2. Locate development in the village centers where access to services and transportation are likely to be more available, and
- 3. Protect open land outside of village centers by concentrating development in village growth areas, following smart growth guidelines.

The subject proposal focuses on a nine-acre parcel in Underhill Flats adjacent to a current State designated Village Center and located in the Underhill Flats Village Zoning District. The parcel abuts the United Church of Underhill, who will be a collaborator in the project.

Municipalities are not in the business of building homes, so rarely have an opportunity to directly facilitate development of affordable housing. This Planning Grant proposal represents a unique opportunity for the Town to collaborate with other non-profit organizations (the UCU and Habitat for Humanity) to take steps towards creating new, perpetually affordable homes.

#### There is not a more appropriate solution than the one presented.

3. a) Describe why this is the best approach to meet this need.\* This Planning Grant proposal seeks to explore the feasibility of purchasing nine acres of land in Underhill Flats, in collaboration with the United Church of Underhill and with Green Mountain Habitat for Humanity, to be used for planning and designing an affordable housing development.

The property is already situated in a zoning district that allows for 1-acre lots, or as a Planned Unit Development where a landowner can maximize the density by building a 5-dwelling unit structure per lot. There are two potential driveway entry points; access to municipal water, as well as to electricity and natural gas. An initial "Intent to Purchase Agreement" is in place between the landowner and the Church.

Collaboration with the Church will allow the Town to accomplish the majority of the associated administrative burdens, thus minimizing the burden on Town Staff. Participation by Habitat for Humanity will provide needed expertise in building homes that are affordable, energy efficient, and in creating a system for keeping these residences affordable in perpetuity. Some of the matching funds for this project will come from a feasibility grant that Habitat has secured from the Vermont Housing & Conservation Board.

b) Identify other approaches that were considered and explain why they were not pursued.\* The Town has never pursued other similar development opportunities, as it is not normally involved in collaborating with housing development. The proposed project is a unique opportunity that aligns with Underhill's Town goals for new affordable housing. This particular property is the only property that has been made available for this purpose.

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### Organization: Town of Underhill

**Project Need** 

#### All appropriate funding sources have been sought.

4. Describe the effort to obtain other funding, and why particular funding sources were considered but not pursued.\*

Initial fundraising by the UCU has focused on soliciting donations from church members. The funds collected thus far have been used to provide a down payment on the property. Additional fundraising through the church will be used towards the purchase of the land.

The UCU has investigated commercial loans and other loans from groups interested in supporting the creation of affordable housing, such as the Vermont Community Foundation. While some loan funding is possible, it will come with interest payments that will add to the total cost of this project. Some loans require a site plan to be in place prior to making the loan.

We anticipate continuing to pursue other funding sources once we have completed the planning process that would be completed under this Planning Grant. Habitat for Humanity has successfully been granted a Feasibility Grant through the Vermont Housing and Conservation Board.

Explain the level of municipal government support.\*

The Town of Underhill's point of contact will be the Town of Administrator.. He will provide assistance with his understanding of Town and State permitting requirements, zoning regulations, and the development processes to ensure that the project adheres to development standards. His experience with development review in the area will improve the design of the future housing development. The Town also has a Financial Officer who will assist in administering grant reimbursement requests

The Town and the UCU will follow all VCDP and Town procedures for financial administration of this grant.

The Underhill General Fund budget will not be contributing to this project, as the United Church of Underhill and Habitat will be fundraising and contributing to the balance of the project.

#### How well the project meets a Consolidated Plan goal.

For specific information about the Consolidated Plan refer to the <u>VCDP Application Instructions</u> and <u>Program</u> Guide or contact your CD Specialist.

6. Describe how the project meets the goals of the Consolidated Plan and identify the strategies that will be employed to meet those goals.\*

The Consolidated Plan operates on three principles:

- 1. Achieving the perpetual affordability of housing resources and investments;
- 2. Promoting development in State designated downtowns, village centers, neighborhood development areas and other areas that are consistent with the State's historic settlement pattern and "Smart Growth"

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Organization: Town of Underhill

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**Project Need** 

- including designated 'new town centers' and 'growth centers'; and
- 3. Connecting our homeless assistance activities with permanent housing through systems, practices and initiatives that are informed by data and proven approaches.

Underhill embraces smart growth goals, and while this property lies just outside the boundary of the Underhill Flats Village Center, it is within the Town's growth center. Increasing perpetually affordable housing in growth centers, such as is proposed in this project, supports many of the Vermont service-oriented Agencies goals. Keeping Vermonters healthy, employed, safe, and thriving depends on good housing at its foundation. By working with Habitat for Humanity, who has a system for creating perpetually affordable homes, as well as by identifying those Vermonters who have a critical need for housing, in addition to locating this proposed project in a village growth center, this project aligns with the principles identified above.

Moreover, current housing statistics identify cost-burdened and severely-cost-burdened households in Vermont, and (rough approximations) for Underhill, that illustrate the dire need for more housing that does not exceed 30% of a households income. With recent increases in unemployment due to COVID-19, the risk of homelessness for cost burdened households has increased. Statewide, 36% of households are estimated to be cost burdened, while 16% are estimated to be severely cost burdened. As these statistics relate to Underhill (2018 Census), over 1,200 individuals in households have been identified as cost burdened. As illustrated directly above, there is a clear need for housing that is actually affordable.

Concentrating housing in the vicinity of services and existing infrastructure is also a cost-effective approach. For example, housing in villages helps reduce energy consumption for transportation; provides homes that are in closer proximity to jobs and other services; makes trips shorter and allows travel by walking, biking, public transportation and car sharing more feasible. This proposed affordable housing project aligns with advantages outlined above.

#### Is the project consistent with the local Municipal Plan?

7. Please provide a letter from the Municipality that tells us how this project is consistent with the Municipal Plan.\*

https://egrants.vermont.gov/\_Upload/251345\_8077261-TownofUnderhillCertification.pdf

#### Is the project consistent with the Regional Plan?

- 8. Upload a certification from the Regional Planning Commission that the project is consistent with the Regional Plan. Provide clarification if needed.\*

  https://egrants.vermont.gov/\_Upload/251345\_8077262-CCRPCUnitedChurchofUnderhill\_Underhill\_202 10323.pdf
- If this project is being carried out on behalf of the municipalities within your county or region, the application must include documentation of regional support. If not applicable please enter N/A in the textbox.\*
   N/A

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### Organization: Town of Underhill Project Need

#### Degree of health/safety risks to beneficiaries.

10. Describe how this project, if it were to be implemented, would directly address a health or safety issue for the intended beneficiaries.\*

Affordable homes help low and moderate income individuals and families break the cycle of poverty. When people own their own home they begin to accrue equity, which can allow them the opportunity to set goals and work towards them. Most of the families served by Habitat come from an environment of substandard housing. Risks they currently face include lead paint, inadequate heat and lighting, water quality issues, fire risks and similar considerations. Habitat for Humanity builds homes that are safe, meet all current building codes, are extremely energy efficient, and often are more economical to own and maintain than the purchaser's currently living arrangements. Water for the dwelling units will be sourced from an established water district system with a strong history of good management.

Aside from the quality of the housing units being constructed, there are many other features of this property that contribute to health and safety. The village setting allows for more exercise within this walkable community. The homes will be within easy walking distance of the Underhill Flats Post Office, the Jericho Market (a supermarket), the Deborah Rawson Memorial Library, the Browns River Middle School, Mills Riverside Park, a bank, an auto mechanic and multiple churches. The property also borders the Underhill-Jericho Fire Department's (UJFD) Underhill station. The UJFD is a full service, mixed career/volunteer agency that provides fire suppression, fire prevention, hazmat and EMS services. Additionally, Underhill receives law enforcement services from the VT State Police and the Chittenden County Sheriff's. Those agencies are often visible as they access the UJFD fire station when they are in the area. Underhill has recently approved a contractor to install a sidewalk along Route 15 from Park Street to Meadow Lane, which will bisect the subject property's land along Route 15, and is expected to enhance the safety of walkers as they travel to and from the services and facilities along the Route 15 corridor.

Aside from the businesses and facilities nearby, this parcel is located within a "community" in the finest sense of the word. Youth sports abound. There are scouting groups. An active AA group meets regularly (except during the COVID-19 pandemic) at the UCU. There is a dance studio in the neighborhood. The library sponsors a Tai-Chi class and many other programs. Once each year the homes on this site will have the best possible access to the annual Old Fashion Harvest Market! All of these and many more are the individual threads that form the fabric making Underhill and Jericho such a desirable area to live with a safe and healthy quality of life.

#### **Timing Pressures**

11. Please describe, if applicable, any particular issues that make this project "time sensitive".\*

The current owner of the land has extended to the UCU the opportunity to purchase this parcel, which expires December of 2021. The UCU is hoping to make substantial progress on site planning and project feasibility prior to the end of the year.

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Organization: Town of Underhill

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**Project Impact** 

#### Level of beneficiary involvement in the development of the project, as appropriate.

12. Describe how persons of low- and moderate- income were involved in the development of this project. How have they shown support?\*

Invitations to attend presentations on the proposed project were first made to nearly 100 neighbors on January 26th. In addition, an initial Town Selectboard meeting open to the public was warned and a presentation made on February 2nd. Additional presentations and a warned public hearing were held on April 8th . While no direct connection has been made with low- and moderate-income (LMI) individuals, these individuals have had the opportunity to attend and participate in these public meetings and hearings.

Following planning and all necessary permitting and approvals, the UCU anticipates an implementation phase of this project. Habitat for Humanity is expected to advertise the future availability of these new affordable housing units. At that point, LMI persons can begin applying for the dwelling units even though they have not yet been constructed. This is when the majority of direct interactions with LMI citizens will be made. Criteria that Habitat for Humanity uses for their selection of families for the affordable homes are based on need, willingness to participate in the construction process and income. Some of the criteria for need include: living in overcrowded conditions or unsafe environments; living with relatives, friends or in temporary housing; high monthly housing expenses; needing accessibility features for a household member; or being unable to qualify for conventional mortgages at current market rates. Qualifying income limits are determined by family size earning up to 80% of the greater Chittenden County Median Family Income (MFI).

#### How well the project indirectly impacts the community and/or additional LMI people.

13. Describe the indirect impact to the community, if it were to be implemented, and other LMI beneficiaries that may be indirectly served by the project.\*

A healthy community depends on a diverse population with a range of ages, incomes, interests, occupations, and ideas. In Underhill, the age distribution has shifted from younger-aged families with children to a more older, aging population. The total population of Underhill in 2018 was approximately 3,065, estimated to reside in 1,206 households. Since 1990, the number of households with children has decreased, from 458 families with children, to 381 today. Just recently, one of the local elementary schools (Underhill I.D. School) closed, the primary reason being that there were not enough students to justify keeping the school open. Healthy schools are an important aspect to a community, as it is a common gathering place for all ages.

One goal that the Town would like to attain is increasing the school-age population, as well as increasing the amount of diversity within that population. Historically, Underhill's population grew in the 1970s and 1980s as the regional economy expanded; however, the population has largely stagnated over the past 20 years. In the past decade, only 73 new housing units were constructed. While the number of housing units being constructed has slowed, the number of households has grown at a faster rate than the number of residents, reflecting the smaller number of residents in each household. Families with children, who represented more than half of all households in 1980, now account for less than one-third of households in Underhill.

As the number of families has declined over the decades, the age of the Underhill population has

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Organization: Town of Underhill

Project Impact

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increased. A recent survey of Underhill residents showed that the majority of those who are over 60 hope to remain in Town as they continue to age. Based on previous census data, the number of residents that will be over 60 was projected at 792 by 2020 - 26% of the Underhill population. From a housing availability perspective, this data suggests a slowing housing market. And from an economic development standpoint, this data suggests a shortage of employee options.

The Riverside/Underhill Flats Village straddles two towns, Underhill and Jericho. The majority of large employers, such as the school, library, grocery store, quick stop, etc. are just over the Town boundary in Jericho, but are well within walking distance.

The Underhill community needs affordable housing, as the availability and affordability of homes in the community is out of reach for most young families. Housing that is more affordable would allow children or multiple generations to live in the town where they grew up. In the event that each dwelling is owned by ten new families, it would represent a nearly 3% increase in the number of families with children. Furthermore, these homes would be affordable in perpetuity creating a permanent housing stock for new homeowners. Home ownership can lead to a better quality of life.

\*\*\*Data from the 2018 US Census Bureau Stats and Underhill Grand List, and included in the 2020 Underhill Housing Study.\*\*\*

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Organization: Town of Underhill
Project Feasibility

#### 07110-PG-2020-Underhill-19

#### Readiness to start within four months of the award.

14. Please specifically identify the level of access to any land or buildings that will be required in order to complete your project as proposed; please explain when and how you expect to obtain such access. For specific information about site control requirements refer to the <u>VCDP Application Instructions</u> and <u>Program Guide.</u> \*

The current owner of the property, Phil Jacobs, has been generous in allowing the UCU access to the property, and a letter of support from Mr. Jacobs that commits to continuing this access until the property is owned by the UCU is provided (and attached).

The parcel of land that is the subject of this grant application is currently an open and undeveloped pasture. The property currently has frontage along two roads: Vermont Route 15, a State Highway, and Harvest Run, a private road. Both areas are potential options allowing access to the proposed development.

15. Please Identify the status of commitments from each other funding source; please identify when commitments are expected from each funding source.\*br />Funding for this project will come from several sources: donations, private loans, grants, traditional loans and the Green Mountain Habitat for Humanity. As of March 2021, the United Church of Underhill has undertaken various fund raising efforts to support this project and if feasible, the eventual purchase the property. The focus has mainly been with its own members and friends, with the intent to reach out to the greater community. To date, this effort has raised \$69,350 in pledged support, of which \$69,050 has been received. The United Church of Underhill has two offers from church members that are agreeable to loan substantial funds to this project. These loans can be used in any way to support the project, and would be paid back to the lenders as building lots are sold. These two members agreed to loan UCU a total of \$110,000. Additionally, UCU expects that there will be other people who would be agreeable to loan money to this project, but at this time, there has not been much effort put towards pursuing those individuals.

Furthermore, the Green Mountain Habitat for Humanity has applied for and been awarded a Vermont Housing & Conservation Board Feasibility Grant. The award from this grant of \$10,000 is to be used for the following tasks: (the list is not inclusive): appraisals, financial planning, site design, studies, septic tests, hazardous waste tests, water quality tests, market studies, sales contract options and energy analyses. Since Green Mountain Habitat for Humanity is intended to purchase the lots that are created, they will allow the UCU to use the grant funding to help support some of the initial project costs. The \$10,000 Feasibility Grant will also serve as a match for this VCDP Planning Grant.

Should UCU be awarded the VCDP Planning Grant, the awarded funds are expected to cover planning costs. The UCU is also intending to apply for the VCDP Implementation Grant to help with building expenses.

The UCU is hoping to avoid the need for a traditional bank loan; however, in the event that the UCU does not obtain all of the necessary funding, obtaining a traditional bank loan has been explored as an alternative option. The UCU has conducted several conversations with the loan department of the New England Federal Credit Union, which is the United Church of Underhill's bank. An option for a land loan or a business loan has been presented, which the UCU has reserved making a decision on until no other

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#### Organization: Town of Underhill Project Feasibility

funding options are available. The land loan would require an appraisal of the property and a deposit of twenty percent from the Church. The loan amount under this type of loan (land) would be up to the balance from the appraisal. A business loan would be based on the equity of the Church properties. This loan would not require a down payment. Both loan options appear to be obtainable.

The UCU has also had conversations with The Vermont Community Loan Fund, an entity that focuses on providing loans for affordable housing projects. The Vermont Community Loan Fund was very supportive of the proposed project. The UCU is currently working to complete their loan application. To proceed with the submission of the application, engineering work needs to be completed.

Lastly, the UCU is receiving support directly from Green Mountain Habitat for Humanity themselves. Habitat for Humanity are agreeable to making down payments on some of the proposed lots ahead of the actual purchase of the lots, which would assist with cash flow. Habitat for Humanity can only make this deposit after the project engineering is completed and Town approval is obtained, thus providing actual cost estimates.

#### **Benefit/Timeframe Feasibility**

16. There must be a reasonable expectation for achieving benefits for persons of low- and moderate-income if the plan(s) developed with the use of VCDP funds was to be implemented. Explain what the anticipated benefit(s) would be and how this was determined.\*

This proposed affordable housing project will include partnership with Green Mountain Habitat for Humanity, whose organizational mission is to support and facilitate affordable housing projects for low and moderate income individuals and families. The UCU's proposal will rely on their expertise in implementing affordable homes and finding homeowners that qualify as LMI. As described further in Question 12, Habitat for Humanity provides opportunities for low-income families by partnering with them to become homeowners. Habitat for Humanity sells homes to qualified families at a low interest mortgage. The monthly mortgage payment plus homeowner insurance, as well as property taxes, will not exceed 30% of their gross monthly income. All the homes in this proposed project will be developed and sold to low income families through Habitat for Humanity using their LMI homeowner and perpetual affordability criteria.

#### 17. Time Table:

(a) Provide a project time line. Include dates for each proposed activity as well as for procurement steps including hiring, the achievement of the Benefit completion, and any other key dates for actions to carry out this project. \*

The tentative timetable for this project is as follows:

#### April 2021:

Submit the VCDP application for Planning Grant

#### June 2021:

Complete the surveying work needed to complete the boundary line adjustment with the seller. Initiate the final Environmental Study for the property

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#### 07110-PG-2020-Underhill-19

Organization: Town of Underhill
Project Feasibility

Commence with the permitting and approval processes with the Town of Underhill Hold community meeting(s)

#### Fall 2021:

Proposed property design completion
Secure funding for construction phase
Close on the purchase of the property
Hire contractor/developer for subdivision utilities and roadways
Hold community meeting(s)

#### Winter 2021/22:

Finalize the sale of the first few lots with Green Mountain Habitat for Humanity (GMHH) Finalize the design and subdivision of property Secure final permits and approvals from the Town of Underhill and State of Vermont Hold community meeting(s)

#### Spring 2022:

Initiate construction work to bring in utilities and roadways in support of the project Support GMHH to break ground for the first few units Hold community meeting(s)

(b) How was this time table determined?\*

UCU's goal is to break ground in the Spring of 2022; to meet this goal we created a timetable working backwards from there, including major milestones to complete prior to that time. This timeline was established through the assistance of Habitat for Humanity, as well as others with housing development experience.

18. If the applicant community has an open PG, please explain its capacity to administer an additional PG and describe the timeline to complete the open PG.\*

Underhill has no other Vermont Community Development Program Planning Grants at this time.

#### Cost estimates are reasonably supported.

19. Submit back-up documentation to support the cost shown on the Budget Forms. If supporting documentation was uploaded to the budget forms, select N/A. \*

**Environmental Review: KAS Consulting** 

589 Avenue D – Suite 10 PO Box 787, Williston, VT 05495

Jeremy Roberts (802) 383-0486 jeremyr@kas-consulting.com

Estimate of \$3,000 to \$10,000, depending on the complexity of the testing.

Site Engineering: O'Leary - Burke Civil Associates, PLC

13 Corporate Drive, Essex Junction, VT 05452

David Burke (802) 878-9990 dwburke@olearyburke.com

Estimate of \$40,000. This could be \$50,000 depending on ACT 250 requirements.

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### Organization: Town of Underhill Project Feasibility

Test Pit Holes: E&S Electric Company 50 Beartown Road, Underhill, VT 05489 Allen Simard (802) 448-3485 x106 alsimard@eselectriccompany.com Estimate of \$1.500

Permits: Town of Underhill

12 Pleasant Valley Road, PO Box 120, Underhill, VT 05489 Andrew Strniste (802) 899-4434 opt.6 astrniste@underhillvt.gov

Estimate of DRB related costs: \$750

Estimate of Roads & Driveway Permits: \$1,750

Property Appraisal: TDB

Attorney Fee: Wick & Maddocks

1 Grove Street, Essex Junction, VT 05452

Jeffrey Wick (802) 872-8200 jeff@wickandmaddocks.com

Estimate of legal fees: \$3,500 Estimate of Title Insurance: \$900

Estimate of Town Recording Fees: \$105

Estimate of Property Transfer Tax: \$2,675 (see note below)

VT Property Transfer Tax: PTT-172 Exemption 23 133 State Street, Montpelier, VT 05633 (802) 828-6851

Total tax equal \$0

https://egrants.vermont.gov/\_Upload/251348\_8077286-BasisforBudgetEstimates.pdf N/A

20. Despite best efforts and built in contingencies, please explain how cost overruns will be covered.\*

This project is being managed by two non-profit organizations. There are non-paid volunteers from the United Church of Underhill, as well as people from the Green Mountain Habitat for Humanity. The UCU volunteers bring a number of skill sets to the project. There are individuals involved in the local government, engineering, construction, and other professional skills. GMHH has been building affordable housing for many years, and has a good concept of what it costs to build a home. They have multiple house plans established that they select from and a history of the costs for each house. One person from the UCU volunteers has been involved with a similar project – a seven-lot subdivision located in Jericho that is coming to a close soon. That subdivision project has been used to help create an internal budget for this project. This unofficial budget has been helping guide the focus group to make sure the proposed project is feasible.

The UCU's goal to use seven acres of land for affordable housing. The Town's zoning regulations allow for one-acre lots in the area, and therefore, seven building lots are allowable. The Town zoning regulations also allows for up to five dwelling units on each lot (as a multi-family dwelling), and as a result, a total of 35 units of housing is allowed on the seven acre parcel. The UCU has opted not to maximize the number of dwelling units on this property for a couple of reasons. One reason is that 35 dwelling units

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# Organization: Town of Underhill Project Feasibility

would not conform with the rest of the village setting. The other reason is that earlier test pits performed at the start of the planning endeavor indicate that soil conditions would not support a septic field for that many dwelling units. Therefore, the UCU is proposing 10 dwelling units, which is expected to conform with the area well. There are expected to be three duplex units with the rest serving as single family units.

The UCU focus group has worked through many of the details for the proposed project internally; however, there are a couple of unknown items left to be performed. One item is ACT250 costs. 10 VSA § 6001(3)(C)(v) appears to create an exemption for up to 10 units of affordable housing. This exemption still needs to be confirmed, and therefore, there could potentially still be ACT250 costs for this project. The other unknown item is surface water management costs. There has already been work performed on the site to manage surface water, and there is an existing holding pond located behind the church. This earlier work might need to be enhanced in order to accommodate additional surface water caused by the development. This has yet to be engineered by O'Leary – Burke. Beyond these two items, the UCU believes the estimated budget for the proposed project provided herein is sound.

Regarding alternative plans for project overruns, the fund raising effort would be expanded to include people outside the UCU membership. For example, there are a number of local churches that have indicated a willingness to support this project. UCU will also be applying for the VCDP Implementation Grant to help offset some project costs. If that application is not accepted, UCU continues looking for other grants. UCU also has the option of building ten additional dwelling units. This option would spread out the costs over more housing units. However if this was done, the project schedule could potentially need adjusting to accommodate to a longer span of time. Lastly, UCU could sell a few of the building lots on the open market at full market value. This option would not be keeping with the goal for this project, but would raise additional funds for the remaining lots.

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Organization: Town of Underhill

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Municipal Resolution(s) and Regulations: Town of Underhill

#### Community Town of Underhill

1. Does your community have a valid Municipal Development Plan in Accordance with 24 V.S.A. Chapter 117?\*

✓ Yes

No

Date adopted 6/23/2015 Date expired 6/23/2020

2. Please select the appropriate Resolution for VCDP Grant Application Authority from below and have the Legislative body execute the resolution and upload. For Non-Municipal Resolutions have the Board of Directors execute the resolution and upload. The appropriate Resolution for VCDP Grant Application Authority has been executed and uploaded or mailed to DHCD. Resolution Uploaded:\*

3. Does your community currently regulate development within the floodplain? \*

✓ Yes

No

Uploaded copy of your Flood Hazard Area Regulations. https://egrants.vermont.gov/ Upload/251349 8074829-ArticleVI-FloodHazardAreaReview.pdf

4. Has a current designee from the municipality attended a Fair Housing Training by DHCD or a training approved by DHCD withing the past three years? \* If Yes, please verify information has been entered on the "Municipal Policies, Plans and Insurance" page. If no, please see upcoming trainings on our Departments website at: <a href="http://accd.vermont.gov/housing/events">http://accd.vermont.gov/housing/events</a>
Yes

✓ No

Please have your municipal zoning administrator complete and sign the Municipal Fair Housing Certification form below and upload.

https://egrants.vermont.gov/\_Upload/251349\_8074836-CD-VCDP-AFFH-Bylaw-Application-Questionn aire-Signed.pdf

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Organization: Town of Underhill Public Hearing Notice: 03/22/2021 04/08/2021

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For publication on or before 3/22/2021 Tear Sheet Requested.

#### **Notice of Public Hearing**

The Town of Underhill N/A is/are considering making application to the State of Vermont for a VCDP Planning Grant 2020 under the Vermont Community Development Program. A public hearing will be held at 05:00 PM on 4/8/2021 at Virtual Meeting Due COVID-19 Pandemic to obtain the views of citizens on community development, to furnish information concerning the amount of funds available and the range of community development activities that may be undertaken under this program, the impact to any historic and archaeological resources that may be affected by the proposed project, and to give affected citizens the opportunity to examine the proposed statement of projected use of these funds.

The proposal is to apply for \$60,000 in VCDP funds which will be used to accomplish the following activities: Exploration by the United Church of Underhill, as a sub-grantee, to explore the feasibility of purchasing and developing the nine acre parcel of land located behind the Church on Park Street for the purpose of creating perpetually affordable housing. Specific activities will include engineering costs, environmental assessments, legal fees and development of a site plan.

Copies of the proposed application are available at Online and by request. and may be viewed during the hours of 24 hours a day online.. Should you require any special accommodations, please contact Town Administrator at 802-899-4434 to ensure appropriate accommodations are made. For the hearing impaired please call (TTY) #1-800-253-0191.

Legislative Body for the Town of Underhill Copy submitted by: Brad Holden

Phone: 802-899-4434

Send tear sheet to: Brad Holden, 12 Pleasant Valley Road, P.O. Box 120, Underhill, VT 05489

bholden@underhillvt.gov

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Organization: Town of Underhill

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Copy of the Notice: Burlington Free Press Tear Sheet Public Notice Submission to Burlington Free Press

#### **Description**

Burlington Free Press Tear Sheet https://egrants.vermont.gov/\_Upload/251474\_8074845-BurlingtonFreePressTearSheet.pdf

#### **Description**

Public Notice Submission to Burlington Free Press https://egrants.vermont.gov/\_Upload/251474\_8074844-PUBLICHEARINGNOTICEFINAL\_BFP.pdf

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#### Organization: Town of Underhill

Certification of Program Income/Unrestricted Revenue Available

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Does the municipality currently have a revolving loan fund funded by previous VCDP or HUD-directed grants?\* Yes

✓ No

Does the sub-grantee currently have a revolving loan fund funded by previous VCDP or HUD-directed grants? IF yes, click ADD button and complete a form for the sub-grantee's revolving loan fund.\*

Yes

✓ No

Note: If no to both questions, then completing remainder of the form is not required.

\*Please note that communities with inactive (as defined by Agency Procedures) VCDP/HUD funded RLF's, must commit at least 20% of the RLF balance on hand when applying for any VCDP Grants. Committed funds may be in the form of a loan or grant to the project. For Planning Grants only, communities with inactive revolving loan funds will be required to commit 20% of the loan funds on hand or \$7,500 (25% of the maximum \$30,000 PG,) whichever is less.

Municipality

Reporting Date

Check appropriate box

**Applicant** 

Lead Applicant (consortium)

Participating Applicant (consortium)

NCDO/RLF Name:

#### Income/Revenue Generated From VCDP or HUD Funded Grants

#### Schedule 1 Establishment of the Current Cash Balance

	Third Previous Fiscal Year	Second Previous Fiscal Year	First Previous Fiscal Year	Current Fiscal Year
Opening balance Plus total receipts during fiscal year		\$0	\$0	\$0
Less total outlay during fiscal year Ending balance Current balance as of	\$0	\$0	\$0	\$0

**Schedule 2** Establishment of the amount of Current Cash Balance that is Obligated (A legally committed liability to a third party through a purchase order, executed contract or a loan commitment letter; but not funds reserved or designated for a specific purpose)

Explanation of Obligation Amount Obligated

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Organization: Town of Underhill

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Certification of Program Income/Unrestricted Revenue Available

Current balance from Schedule 1 \$0
Less total of all Obligation from Schedule 2 \$0
Equals the amount potentially available \$0
Amount of this that is committed to the proposed

Determination of what should be considered for use in this application

project

Describe how the funds were used during the past three years. Give the purpose including verification of eligible activity and amounts for each loan or grant.

Describe the process used to "Obligate" in Schedule 1 from the amounts listed in Schedule 2. Include a copy of loan policies that govern the expenditure of revolving loan funds.

Explain what loan payments are expected during the term of the proposed project(s), whether there will be balloon payments or other receipts of funds.

Indicate whether or not there has been any consideration given to selling the loan portfolio on the secondary market. If so, when would that happen?

Provide an explanation of any portion of the amount potentially available that is not being committed to the proposed project(s).

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### Organization: Town of Underhill **Application Attachments**

Local Bond Support*	✓ N/A
Public Service documentation*	✓ N/A
One for One Replacement Plan*	✓ N/A
Market Study* https://egrants.vermont.gov/_Upload/251325_8075401-Appraisalfort heUnitedChurchofUnderhill-16HarvestLane.pdf	N/A
Option Agreement/Other evidence of site control* https://egrants.vermont.gov/_Upload/251325_8075403-PhilJacobsle tterw_signature.pdf	N/A
Proposed/Executed Lease*	✓ N/A

**Document Name** 

Property Boundaries (Preliminary Site Plan)

https://egrants.vermont.gov/ Upload/251325 8075394-UnitedChurc

hofUnderhillPreliminarySitePlan.pdf

**Document Name** 

Land in Comparison to FEMA Floodway

https://egrants.vermont.gov/\_Upload/251325\_8075394\_2-LandFEM

AFloodway(1).pdf

**Document Name** 

Draft 2021 Underhill Town Plan (Chapter VII - Housing)

https://egrants.vermont.gov/ Upload/251325 8075394 3-Draft2021

UnderhillTownPlan(ChapterVII-Housing).pdf

**Document Name** 

**Underhill Flats Village Center Designation** 

https://egrants.vermont.gov/\_Upload/251325\_8075394\_4-Map8.2-U

nderhillFlatsVillageCenterDesignation.pdf

**Document Name** 

2015 Underhill Town Plan (Chapter VII - Housing)

https://egrants.vermont.gov/\_Upload/251325\_8075394\_5-2015Unde

rhillTownPlan(ChapterVII-Housing).pdf

**Document Name** 

Article IX of Unified Land Use & Development Regulations (Planned

Unit Developments)

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Organization: Town of Underhill Application Attachments

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https://egrants.vermont.gov/\_Upload/251325\_8075394\_6-ArticleIX-PlannedUnitDevelopment.pdf
Document Name
Underhill Flats Village Zoning District
https://egrants.vermont.gov/\_Upload/251325\_8075394\_7-UnderhillFlatsVillageZoningDistrict.pdf

atsVillageZoningDistrict.pdf
Document Name
Document Name
Document Name
Document Name

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