

Rehabilitation Loan Committee Members

Greg Whitney – Chairperson

AVCOG
125 Manley Rd
Auburn, ME 04210
783-9186 (H) Attend?
gwhitney@avcog.org

Celia McGuckian

10 Fairmount Avenue
Auburn, ME 04210
786-3979 Attend?
mainedeja@yahoo.com

Chris Brann - Vice Chairperson

128 Cove Road
Auburn, ME 04210
333-4593 Attend?
cbrann@mechanicssavings.com

Ann Parker

69 Summit Street
Auburn, ME 04210
754-7809 (cell)
786-3504 (F) Attend?
amjparker@yahoo.com

Nikki Chabot

24B Martindale Road
Auburn, ME 04210
577-4350 (cell)
333-6001 (W) Attend?
nchabot@mainesource.com

Christopher Bouchard

63 Windemere Way
Auburn, ME 04210
576-7236 (cell) Attend?
440-2406 (W)
ctbouchard@yahoo.com

Meeting Date: October 7, 2016

**Community Development
Loan Committee Meeting
October 7, 2016 at 8:15 AM
Room #206**

AGENDA

- I. Roll Call
- II. Minutes: Review the Minutes of the August 22, 2016 meeting
- III. Loan Pool Balance Report - Review only
- IV. Rehabilitation Loan Requests
 - a. Charlie and Jane DeAngelis, 38 Fifth Street;
\$10,000 – CDBG Lead Loan
 - b. Steven Sasseville, 24 Joffre Street;
\$5,400 – CDBG SPOT Rehab
 - c. Reginald & Donna Smith; 112 Ninth Street;
\$2,500– CDBG SPOT Rehab
 - d. Potential - Lisa Rodrigues; 20 Eighth Street
\$3,319 – CDBG SPOT Rehab
- V. Other Business
- VI. Adjourn

Upcoming Meetings: November 4th
December 2nd

MOTION To Move to Executive Session

Motion: To move that the Community Development Loan Committee enter executive session in accordance with Title I MRSA Section 405, Section 6, Permitted Deliberations F – Discussion of information contained in records made, maintained or received by a body or agency when access by the general public to those records is prohibited by statute. Other parties included are (name those that are applicable) the Housing Coordinator, the Administrative Assistant, the Community Development Coordinator, the Director, the client, etc.

Second:

Vote: (vote must be 3/5ths of members in attendance)

3/5th vote: 9 present=6 8 present=5 7 present=5 6 present=4 5 present=3

**Community Development
Loan Committee Meeting
Minutes of August 22, 2016
DRAFT**

- **Roll Call**

Committee Members Present: Chris Brann, Nikki Chabot, Celia McGuckian, Ann Parker and Greg Whitney

Committee Members Excused: Dana Bonenfant

Staff Present: Hal Barter, Yvette Bouttenot, Lori Lewis, Michael Chammings and Eric Cousens

- **Minutes -** Review of meeting minutes of July 1, 2016

Motion: Chris Brann

2nd by Ann Parker

Vote: 5-0-0 in favor, motion carried.

- **Loan Pool Balance Report Review –**
For discussion only

- **Loan Requests -**

Christopher Nowland

72 Newbury St: \$81,290 (\$25,000 CDBG SPOT; \$56,290 CDBG Residential Rehab)

Motion: Ann Parker to approve the \$25,000 SPOT loan to fix the roof and 2nd floor apartment only. Any remaining funds may be used for the 3rd floor unit if they are sufficient to make it habitable otherwise any remaining funds will be a principal reduction to the loan. Staff to continue to counsel the client on managing his finances.

2nd by Chris Brann

Vote: 4-1-0 in favor, one denied, motion carried.

Roger & Susan Poulin

227 Broad St: \$9,000 HOME Rehab

Motion: Celia McGuckian to approve loan as presented.

2nd by Chris Brann

Vote: 5-0-0 in favor, motion carried.

Reginald & Donna Smith

112 Ninth St: \$45,381 HOME Rehab

Motion: Chris Brann to approve loan as presented.

2nd by Ann Parker

Vote: 5-0-0 in favor, motion carried.

- **Other Business** –
- **Next Meeting** – Next meeting will be held on Friday, October 7th at 8:15am.
- **Adjournment**

The meeting adjourned at 9:20 a.m.

Respectfully submitted,



Yvette Bouttenot
Community Development Manager

DATE:	09/14/2016	FAMILY SIZE:	2
NAME:	Charles & Jane DeAngelis	MEDIAN INCOME:	182%
ADDRESS:	81 Harold St., Lewiston	PROPERTY TYPE:	2 Unit Multi
REHAB LOCATION:	38 Fifth St., Auburn	TARGET AREA:	New Auburn

Program Qualifications:

This project qualifies under the guidelines of the CDBG Rehab Program guidelines for a lead loan and maximum loan amount is \$5000 per unit.

Loan Program	CDBG Lead Loan
Loan Request	\$10,000.00
Term (months)	120
Interest Rate	0%
Payment	\$83.34

Applicants:

Charles DeAngelis is employed as the city electrician for the City of Auburn. His wife, Jane is employed as a nurse at St. Marys . Together they own two rental properties and together, the annual income is \$81,390.00. Charles and Jane have had two prior loans with us, both were in satisfactory status and have both been paid in full.

Charles has a credit score of 724. There were no collection or derogatory accounts found on his credit report. He has 5 open accounts. He has a mortgage on his home with a balance of \$99,904 with a monthly payment of \$386; Three are charge accounts with balances of \$1,802, \$21,477 and \$118. The last open account has a zero balance. The open accounts are are listed on the cash flow statement.

Jane has a credit score of 742. She has 7 open accounts. Five accounts are zero balance and two are joint accounts with her husband already listed.

Property:

The property is located at 38 Fifth Street, Auburn, Maine. Charles and Jane have owned the property since 1985. This is a 2-unit multi family. In researching the mortgages, an open junior mortgage was found with a zero balance that hasn't been discharged from 1985 for the amount of \$5149.20 and held by Casco Northern Bank. Taxes and insurance are current.

PROPERTY DEBT	Original Amount	Current Balance	Interest Rate	Term
<i>Proposed Mortgage</i>	\$10,000.00		0%	10 years
Total Property Debt:	\$10,000.00	\$0.00		

PROPERTY VALUE	
Assessed Value:	\$112,000

	Applicant	Co-Applicant
Credit Score	724	742

Monthly Cash Flow

NAME: Charles and Jane DeAngelis
ADDRESS: 81 Harold Street, Lewiston
PROPERTY ADDRESS: 38 Fifth Street, Auburn

<u>NET MONTHLY INCOME</u>	<u>Current</u> <u>Monthly</u>	<u>Projected</u> <u>After Rehab</u>	
Charles City of Auburn	\$3,818.00	\$3,818.00	
Jane St. Mary's	\$1,193.00	\$1,193.00	
Rental Income	\$473.90	\$432.23	
Total Net Monthly Income	\$5,484.90	\$5,443.23	
 <u>FIXED MONTHLY PAYMENTS</u>			
			<u>Balances</u>
Bank of America- mortgage	\$386.00	\$386.00	\$99,904.00
Real Estate Taxes	\$123.00	\$123.00	
Real Estate Insurance	\$43.00	\$43.00	
Total Housing Payment	\$552.00	\$552.00	
 <u>Installment Loan Payments</u>			
			<u>Balances</u>
Capital One Bank -charge acct	\$18.00	\$18.00	\$1,802.00
Discover -charge acct.	\$430.00	\$430.00	\$21,477.00
Bank of America - charge acct.	\$25.00	\$25.00	\$118.00
Total Installment Payments	\$473.00	\$473.00	\$23,397.00
 Debt to Income Ratio for all debt	14.86%		
(Based on Gross Income)			
 <u>EXPENSES</u>			
Heating	\$191.00	\$191.00	
Water/Sewer	\$100.00	\$100.00	
Electricity	\$97.00	\$97.00	
Cellphone	\$100.00	\$100.00	
Cable/Internet/Telephone	\$175.00	\$175.00	
Auto Operating Expenses	\$0.00	\$0.00	
Auto Insurance	\$37.75	\$37.75	
Life Insurance	\$50.00	\$50.00	
Medical Insurance (if not payroll deduction)	\$0.00	\$0.00	
Medical Expenses	\$20.00	\$20.00	
Child Care	\$0.00	\$0.00	
Food	\$300.00	\$300.00	
Other (5% of Total Income	\$274.25	\$272.16	
For Misc. Expenses			
Total Monthly Expenses	\$1,345.00	\$1,342.91	
 REMAINING DOLLARS AT END OF MONTH:	\$3,114.91	\$3,075.32	

Prepared by:



 Jacklyn Holt / Accounting Compliance and Underwriter

Date: 9.30.2016

Multi - Unit Income Cash Flow

Address: 38 Fifth Street

INCOME:

<u>Units</u>	<u># Bedrooms</u>	<u>Current Monthly</u>	<u>After Rehab</u>
1	2	\$575.00	\$575.00
2	1	\$475.00	\$475.00
		\$1,050.00	\$1,050.00
Assumed vacancy loss (8%)		\$84.00	\$84.00
Gross Effective Income		\$966.00	\$966.00

DEBT SERVICE

1st Mortgage	\$0.00	\$0.00
Proposed Mortgage	\$0.00	\$41.67
Total Debt Service	\$0.00	\$41.67

MONTHLY OPERATING PROFORMA

Property taxes	\$245.52	\$245.52
Property Insurance	\$103.58	\$103.58
Advertising & Marketing	\$0.00	\$0.00
Oil	\$80.00	\$80.00
Gas	\$33.00	\$33.00
Electricity	\$0.00	\$0.00
Sewer/Water	\$48.00	\$48.00
Trash Removal	\$0.00	\$0.00
Snow Plowing	\$0.00	\$0.00
Repairs	\$0.00	\$0.00
Janitorial Supplies/Services	\$0.00	\$0.00
Extermination	\$0.00	\$0.00
Other:	\$20.00	\$20.00
Total Operating Expenses	\$530.10	\$530.10

SUMMARY

Total Gross Effective Income	\$966.00	\$1,004.00
Less Debt Service	\$0.00	\$41.67
Less Total Operating Expenses	\$530.10	\$530.10
Monthly profit/loss	\$435.90	\$432.23
Annual Profit/loss	\$5,230.80	\$5,186.76

Completed by Accounting Compliance and Underwriter: _____

Date: 9.30.2016



Applicant: Charles and Jane DeAngelis

Rehab Address: 38 Fifth Street

Scope of Work:

The work to be completed is a Lead Abatement Project. This loan will supplement the financing of the project.

Sources

Uses

Lead Grant	\$20,000.00		Lead Abatement	\$36,380.00
Healthy Homes Grant	\$4,600.00			
CDBG Lead Loan	\$10,000.00			
Owner Match	\$1,780.00			
Total	\$36,380.00		Total	\$36,380.00

Card 1 of 1

Location 38 FIFTH ST	Property Account Number 221028000	Parcel ID 221-028
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Old Parcel ID --

Current Property Mailing Address

Owner DEANGELIS CHARLES M DEANGELIS JANE F Address 81 HAROLD STREET	City LEWISTON State ME Zip 04240 Zoning
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Current Property Sales Information

Sale Date 7/1/1985 Sale Price 0	Legal Reference 1838-168 Grantor(Seller) LEGENDRE, ROSE A
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Current Property Assessment

Year 2016	<u>Card 1 Value</u> Building Value 112,200
Land Area 0.180 acres	Xtra Features Value 0 Land Value 25,900 Total Value 138,100

Narrative Description

This property contains 0.180 acres of land mainly classified as TWO FAMILY with a(n) MULT style building, built about 1920 , having VINYL exterior and ASPHALT SH roof cover, with 2 unit(s), 8 total room(s), 4 total bedroom(s), 2 total bath(s), 0 total half bath(s), 0 total 3/4 bath(s).

Legal Description

Property Images

<table border="1"> <tr> <td>20</td> <td>USF SHED POST (340)</td> <td></td> </tr> <tr> <td>17</td> <td></td> <td></td> </tr> <tr> <td>15</td> <td>UAT SFL FFL BMT (300)</td> <td>20</td> </tr> <tr> <td></td> <td></td> <td>5</td> </tr> <tr> <td></td> <td>ATC SFL FFL BMT (667)</td> <td>29</td> </tr> <tr> <td>23</td> <td></td> <td></td> </tr> </table>	20	USF SHED POST (340)		17			15	UAT SFL FFL BMT (300)	20			5		ATC SFL FFL BMT (667)	29	23			
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	ATC SFL FFL BMT (667)	29																	
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**CITY OF AUBURN REHABILITATION LOAN PROGRAM
PRESENTATION**

DATE:	09/27/2016	FAMILY SIZE:	1
NAME:	Steven Sasseville	MEDIAN INCOME:	47%
ADDRESS:	24 Joffre St	PROPERTY TYPE:	single family
REHAB LOCATION:	24 Joffre St	TARGET AREA:	Manley Road

Program Qualifications:

This project qualifies under the CDBG guidelines of the SPOT Rehabilitation Loan Program. The maximum loan amount is \$25,000. Because the household income is less than 65% of area median they are eligible for a deferred loan.

Loan Program	SPOT
Loan Request	\$5,400.00
Term (months)	Deferred
Interest Rate	0%
Payment	\$0.00

Applicants:

Steven has an annual income of \$18,584. He receives monthly Social Security disability benefits. He has a credit score of 521. Besides his mortgage, he has one other open charge account. There is one judgement against him from Atlantic Credit and Finance. This was an old credit card he opened when he was working. Shortly after he opened the credit card he became disabled and couldn't keep up with the monthly payments. He has been over 30 days late on his mortgage twice and over 30 days late twice on his other open charge account. He has three charge offs and four accounts to collections you can find those listed under cash flow. He also has six open loans with the city- one is in repayment and is current.

Property:

Steven has owned the property since 2000. Camden National Bank holds the first mortgage. He is current on his taxes and insurance. Verification is in the file.

PROPERTY DEBT	Original Amount	Current Balance	Interest Rate	Term
1st Mortgage - Maine State Housing	\$50,800.00	\$26,842.00	7.55%	20 years
2nd Mortgage -City of Auburn	\$1,000.00	\$1,000.00	0.00%	deferred
3rd Mortgage - City of Auburn	\$1,000.00	\$945.29	0.00%	deferred
4th Mortgage - City of Auburn	\$1,000.00	\$997.28	0.00%	deferred
5th Mortgage -City of Auburn	\$35,000.00	\$31,442.25	0.00%	30 years
6th Mortgage - City of Auburn	\$1,000.00	\$961.78	0.00%	deferred
7th Mortgage - City of Auburn	\$1,000.00	\$845.72	0.00%	deferred
<i>Proposed Mortgage</i>	\$5,400.00			
Total Property Debt:	\$96,200.00	\$63,034.32		

PROPERTY VALUE	
Assessed Value:	\$54,800.00

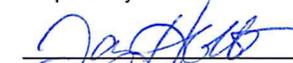
	Applicant	Co-Applicant
Credit Score	521	

Personal Monthly Cash Flow

NAME: Steven Sasseville
 ADDRESS: 24 Joffre St
 PROPERTY ADDRESS: 24 Joffre St

	<u>Current Monthly</u>	<u>Projected After Rehab</u>	
<u>NET MONTHLY INCOME</u>			
Steven (Social Security)	\$1,547.00	\$1,547.00	
Total Net Monthly Income	\$1,547.00	\$1,547.00	
<u>FIXED MONTHLY PAYMENTS</u>			
* Included in Mortgage Payment			
Mortgage	\$377.06	\$377.06	
Real Estate Taxes	\$102.00	\$102.00	
Real Estate Insurance	\$42.00	\$42.00	
Second Mortgage - City of Auburn	\$96.99	\$96.99	
Proposed Mortgage	\$0.00	\$0.00	
Total Housing Payment	\$618.05	\$618.05	
<u>Installment Loan Payments</u>			
Amazon- charge account	\$44.00	\$44.00	<u>Balances</u> \$260.00
<u>Delinquencies</u>			
NH/NE Credit Services	\$0.00	\$0.00	\$25.00
NH/NE Credit Services	\$0.00	\$0.00	\$18.00
Diversified Consultant	\$0.00	\$0.00	\$277.00
Enhanced Recovery	\$0.00	\$0.00	\$127.00
Total Installment Payments	\$44.00	\$44.00	\$707.00
Debt to Income Ratio for all debt (Based on Gross Income)	52.23%		
<u>EXPENSES</u>			
Heating	\$83.00	\$83.00	
Water/Sewer	\$12.00	\$12.00	
Electricity	\$120.00	\$120.00	
Cellphone	\$43.00	\$43.00	
Cable/Internet/Telephone	\$42.00	\$42.00	
Auto Operating Expenses	\$25.00	\$25.00	
Auto Insurance	\$0.00	\$0.00	
Life Insurance	\$0.00	\$0.00	
Medical Insurance (if not payroll deduction)	\$0.00	\$0.00	
Medical Expenses	\$106.00	\$106.00	
Child Care	\$0.00	\$0.00	
Food	\$300.00	\$300.00	
Other (5% of Total Income For Misc. Expenses)	\$77.35	\$77.35	
Total Monthly Expenses	\$808.35	\$808.35	
REMAINING DOLLARS AT END OF MONTH:	\$76.60	\$76.60	

Prepared by:



Jacklyn Holt, Accounting Compliance and Underwriter
 Date: 9.30.2020

SCOPE OF WORK and BUDGET

Applicant: Steven Sasseville
Rehab Address: 24 Joffre St., Auburn

Scope of Work:

Repair bedroom wall and flooring caused by water damage (some of which is due to an airconditioner that was mounted in a wall that has been leaking). Because of frost, the existing wheelchair ramp has deteriorated requiring it to be jacked and lifted with additional supports installed. Ramp repairs will include replacing a set of steps and one smaller ramp. Electrical repairs are necessary and includes tracing a short in one run and making the needed repairs.

<u>Sources</u>		<u>Uses</u>	
SPOT	\$5,400.00	Wall / Floor repair	\$1,250.00
		Electrical	\$800.00
		Steps & Ramp repair	\$1,850.00
		Contingency	\$1,500.00
Total	\$5,400.00	Total	\$5,400.00

Card 1 of 1

Location 24 JOFFRE ST	Property Account Number 197022000	Parcel ID 197-022
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Old Parcel ID --

Current Property Mailing Address

Owner SASSEVILLE STEVEN F	City AUBURN
Address PO BOX 172	State ME
	Zip 04212-0172
	Zoning

Current Property Sales Information

Sale Date 4/1/2000	Legal Reference 4394-319
Sale Price 53,500	Grantor(Seller) PROVENCHER GERARD O

Current Property Assessment

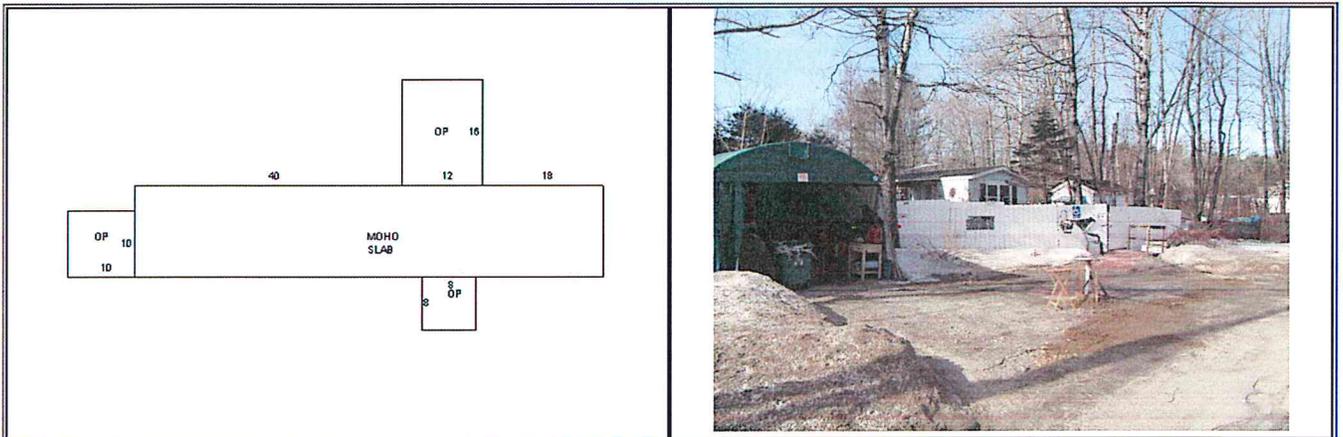
Year 2016	<u>Card 1 Value</u>
Land Area 0.760 acres	Building Value 25,700
	Xtra Features Value 2,400
	Land Value 26,700
	Total Value 54,800

Narrative Description

This property contains 0.760 acres of land mainly classified as SINGLEFAMILY with a(n) MOHO style building, built about 1989 , having VINYL exterior and ASPHALT SH roof cover, with 1 unit(s), 4 total room(s), 2 total bedroom(s), 1 total bath(s), 0 total half bath(s), 0 total 3/4 bath(s).

Legal Description

Property Images



**CITY OF AUBURN REHABILITATION LOAN PROGRAM
PRESENTATION**

DATE:	08/02/2016	FAMILY SIZE:	4
NAME:	Reginald and Donna Smith	MEDIAN INCOME:	45%
ADDRESS:	112 Ninth Street	PROPERTY TYPE:	Single Family
REHAB LOCATION:	same	TARGET AREA:	City Wide

Program Qualifications:

This project qualifies under the CDBG guidelines of the SPOT Rehabilitation Loan Program. The maximum loan amount is \$25,000. Because the household income is less than 65% of area median they are eligible for a deferred loan.

Loan Program	SPOT
Loan Request	\$2,500.00
Term (months)	Deferred
Interest Rate	0%
Payment	\$0.00

Applicants:

Reginald and Donna Smith are a household of four with two school aged children. Reginald collects Social Security and a disability benefit and Donna works full-time for Labor Ready. Together their income is \$25,536 annually. This includes a Food Stamp annual benefit of \$4,860. Donna anticipates she will continue her education this fall while working full time.

In 2012 Reginald became disabled because of a medical condition. He has been unemployed since then. The family fell into financial hardship and Donna had to carry the financial burden with her income only. Credit accounts went unpaid and are reflected in the credit reports. They have intentions of paying off the old debt but there is no formal plan in place. Reginald has been approved for Social Security Benefits and Disability Benefits. He received a retro lump sum payment of \$15,466 in May, 2016. Most of the funds went into a new roof for the house.

Credit Score for Reginald is 531. There are five open accounts and they are current with no late payments noted. There are three collection accounts and two charge-offs. The reasons listed for credit score are delinquencies and collections filed, proportion of balances owed high on all accounts and the length of time the accounts have been open.

Credit Score for Donna is 594. There are five open account and they are current. One is a joint account with Reginald. The other four are student loans in her name only. Also listed are two charge-offs and three collection accounts. They are separate from Reginald's delinquencies. The reasons for the score are similar to Reginald's.

Property:

Reginald's sister-in-law gifted the property to the Smith's in September, 2015. There are no liens on the property so if approved the City will be in first position.

**CITY OF AUBURN REHABILITATION LOAN PROGRAM
PRESENTATION**

Reginald and Donna Smith - 112 Ninth Street

PROPERTY DEBT	Original Amount	Current Balance	Interest Rate	Term
1st Mortgage	\$0.00	\$0.00		
2nd Mortgage- City of Auburn	\$45,831.00	\$45,831.00	0.00%	deferred
<i>Proposed Mortgage</i>	\$2,500.00	\$2,500.00	0.00%	<i>deferred</i>
Total Property Debt:	\$45,831.00	\$45,831.00		

PROPERTY VALUE	
Assessed Value:	\$107,700.00

	Applicant	Co-Applicant
Credit Score	531	594

Personal Monthly Cash Flow

NAME: Reginald and Donna Smith
ADDRESS: 112 Ninth Street
PROPERTY ADDRESS: same

<u>NET MONTHLY INCOME</u>	<u>Current Monthly</u>	<u>Projected After Rehab</u>
Reginald - SSI	\$590.00	\$590.00
Reginald - SSDI	\$163.00	\$163.00
Donna - Labor Ready	\$1,450.00	\$1,450.00
Food Stamp Benefit	\$405.00	\$405.00
Total Net Monthly Income	\$2,608.00	\$2,608.00

FIXED MONTHLY PAYMENTS

* Included in Mortgage Payment

Mortgage	\$0.00	\$0.00
Real Estate Taxes (pays semi-annual)	\$173.01	\$173.01
Real Estate Insurance	\$129.42	\$129.42
<i>Proposed Mortgage</i>	<i>\$0.00</i>	<i>\$0.00</i>
Total Housing Payment	\$302.43	\$302.43

Installment Loan Payments

			<u>Balances</u>
Capital One Bank (CC)	\$25.00	\$25.00	\$1,056.00
First Premier Bank (CC)	\$30.00	\$30.00	\$305.00
Credit Acceptance (Auto)	\$311.00	\$311.00	\$13,883.00
Credit Acceptance (Auto)	\$362.00	\$362.00	\$15,144.00
Citi (Revolving)	\$25.00	\$25.00	\$45.00
Dept of Navient - Education	\$134.00	\$134.00	\$13,196.00
WF/EFS Education (deferred)	\$0.00	\$0.00	\$4,000.00

Delinquencies

Grandpointe (Reginald)	\$0.00	\$0.00	\$150.00
First Premier Bank (Reginald)	\$0.00	\$0.00	\$450.00
Fed. Pacific Credit (Reginald)	\$0.00	\$0.00	\$172.00
Debt Recovery Solution (Reginald)	\$0.00	\$0.00	\$223.00
Time Warner (Reginald)	\$0.00	\$0.00	\$492.00
Credit Control Corp (Medical- Donna)	\$0.00	\$0.00	\$368.00
Santander Consumer USA Auto Loan (Donna)	\$0.00	\$0.00	\$4,121.00
First Premier Bank (Donna)	\$0.00	\$0.00	\$431.00
Jefferson Capital System (Donna)	\$0.00	\$0.00	\$2,426.00
Debt Recovery Solution (Donna)	\$0.00	\$0.00	\$290.00
Total Installment Payments	\$887.00	\$887.00	\$56,752.00

Debt to Income Ratio for all debt (Based on Gross Income)	56%	56%
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Personal Monthly Cash Flow

Reginald and Donna Smith, 112 Ninth Street

EXPENSES

Heating (LI-HEAP Approved)	\$0.00	\$150.00
Water/Sewer	\$33.00	\$33.00
Electricity	\$144.00	\$97.00
Cellphone	\$75.00	\$75.00
Cable/Internet/Telephone	\$75.00	\$75.00
Auto Operating Expenses	\$311.00	\$311.00
Auto Insurance	\$136.00	\$136.00
Life Insurance	\$0.00	\$0.00
Medical Insurance (if not payroll deduction)	\$0.00	\$0.00
Medical Expenses	\$0.00	\$0.00
Child Care	\$0.00	\$0.00
Food	\$406.00	\$406.00
Other (5% of Total Income For Misc. Expenses	\$130.40	\$130.40
Total Monthly Expenses	\$1,310.40	\$1,413.40

REMAINING DOLLARS AT END OF MONTH: \$108.17 \$5.17

Prepared by:



Yvette Bouttenot, Community Development Manager

Date: 9-30-16

SCOPE OF WORK and BUDGET

Applicant: Reginald & Donna Smith

Rehab Address: 112 Ninth St

Scope of Work:

This is an on-going project that has had significant alterations to date in an attempt to stay within the budget. We have, however run into a couple of problems, mainly I had asked the home owner to take on the responsibility of installing the smoke detectors thinking he could install battery operated devices. After talking with Code Enforcement, it is required that we install hard-wired devices that will communicate with each other because of the scope / size of the project. There are more issues concerning the plumbing work. It is required that all of the venting be replaced with new venting (which is an expense that was not anticipated). The request is to fund the above mentioned tasks without interrupting the progression of work anymore than it is at the present time.

<u>Sources</u>		<u>Uses</u>	
SPOT	\$2,500.00	Electrical	\$950.00
		Plumbing	\$1,050.00
Total Loan Request	\$2,500.00	Contingency	\$500.00
Total Project Cost	\$2,500.00	Total Project Cost	\$2,500.00

NOTE

Card 1 of 1

Location 112 NINTH ST	Property Account Number 210044000	Parcel ID 210-044
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Old Parcel ID --

Current Property Mailing Address

Owner SMITH DONNA SMITH REGINALD Address 112 NINTH ST	City AUBURN State ME Zip 04210 Zoning
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Current Property Sales Information

Sale Date 9/16/2015 Sale Price 1,000	Legal Reference 9225-60 Grantor(Seller) MEADE,THERESA
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Current Property Assessment

Year 2016	<u>Card 1 Value</u> Building Value 63,400 Xtra Features Value 1,000 Land Value 43,300 Total Value 107,700
Land Area 0.230 acres	

Narrative Description

This property contains 0.230 acres of land mainly classified as SINGLEFAMILY with a(n) CAPE style building, built about 1898 , having VINYL exterior and ASPHALT SH roof cover, with 1 unit(s), 5 total room(s), 2 total bedroom(s), 1 total bath(s), 0 total half bath(s), 0 total 3/4 bath(s).

Legal Description

Property Images

