

## COMMUNITY HOUSING DEVELOPMENT ORGANIZATION AGREEMENT

THIS AGREEMENT, made and entered into, by and between the City of Columbia, Missouri, a municipal corporation (hereinafter, "City") and Central Missouri Community Action, a non-profit corporation of the State of Missouri (hereinafter, "Agency") with an effect date of the last party's execution of this Agreement. The period of this agreement ends on the 31st day of July, 2022.

WITNESSETH:

WHEREAS, the City receives HOME Investment Partnership Program (HOME) funds from the U.S. Department of Housing and Urban Development for the purpose of retaining and adding to the supply of affordable housing in the community, and

WHEREAS, 15% of those funds are set aside for use by Community Housing Development Organizations (CHDO) in order to develop, sponsor and/or own affordable housing.

WHEREAS, Agency meets the requirements of CHDO designation as specified by the U.S. Department of Housing and Urban Development and intends to expend its funds on HOME eligible activities as defined in 24 CFR Part 92 (HOME regulations) to produce affordable housing.

WHEREAS, the City will be transferring title of property located at 1105 N Eighth Street Columbia, Missouri (hereinafter, "Property") to the Agency in order to develop one affordable housing unit on the property described as:

Lot 8 of the Cullimore Cottages Final Plat, A Re-Plat of Lots 4, 5 & 6 of JC Conley's addition to the City of Columbia in Boone County, Missouri.

Subject to all terms, conditions, and restrictions set forth herein.

NOW, THEREFORE, be it resolved that the City and the Agency agree as follows:

- 1) Eligible Activities
  - a. City agrees to provide Agency \$80,863 in 2019 HOME CHDO funding and transfer the above described real estate for the purpose of developing one owner-occupied housing unit on the parcel described above for a total of one house; and providing homeownership assistance to a low to moderate income household purchasing the Property. Funds shall be expended on HOME eligible activities as defined by HOME regulations at 24 CFR Part 92.206. The Agency shall not use these funds for the purposes of prohibited activities as defined by 24 CFR Part 92.214. The Agency shall provide an updated statement of sources and uses of financing to the City upon the obligation of funds for each activity for which HOME funds are obligated.
  - b. This agreement is subject to all terms and conditions of the agreement between the Agency and the Columbia Community Land Trust, labeled as, Columbia Community Land Trust and the Central Missouri Community Action Organization Agreement executed on August 20, 2020, attached hereto as Exhibit A and incorporated herein.
  - c. Payment may be made to the Agency as progress payments or upon completion of the project in City's discretion. In the case of progress payments, 90% of payment request amount shall be paid, the retained 10% shall be paid upon complete satisfaction of all terms of this agreement and the attached Columbia

Community Land Trust and Central Missouri Community Action Organization Agreement executed on August 22, 2017. Payment requests shall be provided with supporting invoices. No payment shall be made under this agreement until completion of environmental review of activities by the City is completed and a release of funds for activities proposed by the Agency has been obtained from the Department of Housing and Urban Development.

- d. The Agency shall satisfactorily demonstrate to City that they have effective management control of the development and will own, develop and/or sponsor all HOME funded developments. Each project shall meet the subsidy layering requirements as established by the City.
  - e. All housing activities shall comply with the specifications contained in the following documents: the request for proposal document issued by the City for the Property attached as Exhibit D and incorporated herein, and the proposal submitted by the Agency for the Property attached as Exhibit E and incorporated herein. Any changes to construction specifications must be agreed to and approved by the City in writing in advance.
- 2) **Performance Measurements:** Agency shall use CHDO funding from this agreement, CHDO proceeds available, and other available financing, to construct one single family home to benefit owner occupants at or below 80% of the median income.
- a) Agency must obtain approved City permits to begin construction by January 1, 2021, or City may require the Agency to repay expended funds and de-obligate the remaining balance under this agreement.
  - b) Agency must obtain a Certificate of Occupancy from the City of Columbia by December 31, 2021.
  - c) Final payment must be requested by Agency within 30 days of issuance of Certificate of Occupancy.
  - d) Agency must enter into ratified sales contract of Property within 9 months of the date of issuance of a Certificate of Occupancy by the City of Columbia. Such contract must comply with all terms and conditions of the Columbia Community Land Trust, and with the terms of this Agreement.

City may require the Agency to repay expended funds upon failure to meet any of these deadlines.

- 3) **City Recognition:** Agency shall ensure recognition of the role of the City HOME funds in providing services through this agreement, including reference to the support provided herein in all publications made possible with funds available under this Agreement.
- 4) **Proceeds from Home Sales:** Sales price and base price to the buyer shall be approved by City and based on market study and appraisal obtained by Agency. Base price shall be 80% of the CLT appraised value and assistance to buyer shall be in the form of a gift of equity or credit to buyer at closing. Any CHDO proceeds, as calculated by City, may be retained by the Agency and used for additional HOME eligible activities. Eligible activities may include operating costs as defined in 24 CFR Part 92.208, or other HOME eligible project costs defined at 24 CFR Part 92.206 within the City limits of Columbia. The total amount of CHDO proceeds expended for operating costs shall not exceed 10% of the CHDO set aside investment for each project. CHDO proceeds are defined as the sales price less superior loan repayment, CHDO development equity, sales and closing costs charged to CHDO, and developer fee. The Agency shall provide a report to the City on the receipt and use of all proceeds, including operating costs, on an annual basis, or upon request by City.
- 5) **City Inspections:** Agency shall notify the City of Columbia Community Development Department of completion of the following items for progress inspections:
- a) Foundation
  - b) Framing
  - c) HVAC and Electrical.
  - d) Final.

6) The following other Provisions Apply as required by 24 CFR Part 92:

- a) Housing for homeownership shall not exceed the mortgage limits established by Section 203(b) of the National Housing Act. Each family of a homebuyer assisted by the Agency shall qualify as low income as defined by HUD for the HOME program. Each unit shall be initially the principal residence of the homebuyer. The period of affordability of each homebuyer assisted unit is established by 24 CFR Part 92.254(4) and (5). As each housing unit constructed is sold to a low to moderate income buyer, the Agency shall provide a copy of the signed promissory note and recorded deed of trust enforcing the affordability provisions at 24 CFR Part 92.254(4) and (5).
- b) Nondiscrimination and equal opportunity. The Fair Housing Act (42 U.S.C. 3601-19) and implementing regulations at 24 CFR part 100 et seq.; Executive Order 11063, as amended by Executive Order 12259 (3 CFR, 1959-1963 Comp., p. 652 and 3 CFR, 1980 Comp., p. 307) (Equal Opportunity in Housing Programs) and implementing regulations at 24 CFR part 107; title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d- 2000d-4) (Nondiscrimination in Federally Assisted Programs) and implementing regulations at 24 CFR part 1; the Age Discrimination Act of 1975 (42 U.S.C. 6101-6107) and implementing regulations at 24 CFR part 146; section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) and implementing regulations at part 8 of this title; title II of the Americans with Disabilities Act, 42 U.S.C. 12101 et seq.; 24 CFR part 8; section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR part 135; Executive Order 11246, as amended by Executive Orders 11375, [[Page 41]] 11478, 12086, and 12107 (3 CFR, 1964-1965 Comp., p. 339; 3 CFR, 1966- 1970 Comp., p. 684; 3 CFR, 1966-1970 Comp., p. 803; 3 CFR, 1978 Comp., p. 230; and 3 CFR, 1978 Comp., p. 264, respectively) (Equal Employment Opportunity Programs) and implementing regulations at 41 CFR chapter 60; Executive Order 11625, as amended by Executive Order 12007 (3 CFR, 1971- 1975 Comp., p. 616 and 3 CFR, 1977 Comp., p. 139) (Minority Business Enterprises); Executive Order 12432 (3 CFR, 1983 Comp., p. 198) (Minority Business Enterprise Development); and Executive Order 12138, as amended by Executive Order 12608 (3 CFR, 1977 Comp., p. 393 and 3 CFR, 1987 Comp., p. 245) (Women's Business Enterprise). The nondiscrimination provisions of Section 282 of the National Affordable Housing Act of 1982.
- c) Must establish a minority outreach program described at 24 CFR 92.351(b).
- d) Disclosure requirements. The disclosure requirements and prohibitions of 31 U.S.C. 1352 and implementing regulations at 24 CFR part 87; and the requirements for funding competitions established by the Department of Housing and Urban Development Reform Act of 1989 (42 U.S.C. 3531 et seq.).
- e) Debarred, suspended or ineligible contractors. The prohibitions at 24 CFR part 24 on the use of debarred, suspended or ineligible contractors.
- f) Drug-Free Workplace. The Drug-Free Workplace Act of 1988 (41 U.S.C. 701 et seq.) and HUD's implementing regulations at 24 CFR part 24.
- g) Shall provide an annual audit to the City conducted by an independent certified CPA.
- h) Lead-Based Paint requirements at 24 CFR Part 35 and State of Missouri Lead Paint regulations at 19 CSR 30-70.110 - 640.
- i) Flood insurance requirements at 92.358.
- j) The Agency shall certify to the city that HOME funds do not provide more than 50% of its annual operating budget during the year in which funds are provided.

7. Records and Reports

- a. The Agency shall provide all information needed for compliance monitoring purposes by the City or the U.S. Department of Housing and Urban Development. Agency shall permit City to inspect all assisted housing to ensure compliance with required property standards.
- b. Upon the sale of each property, the Agency shall provide a copy of the closing statement and completion report to the City;
- c. Agency shall retain all records pertinent to the HOME program described at 92.508 (3) (4) vi-viii,

(7) (i) (A) & (B), and (ii) - (viii) and allow access to such records upon request and during monitoring visits.

8. Reversion of Assets

Upon expiration of this agreement, the Agency must transfer to the City any HOME funds on hand at the time of expiration and any accounts receivable attributable to the use of HOME funds.

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement on the day and year first above written.

**CITY OF COLUMBIA, MISSOURI**

By: \_\_\_\_\_  
John Glascock, City Manager

Date: \_\_\_\_\_

ATTEST:

By: \_\_\_\_\_  
Sheela Amin, City Clerk

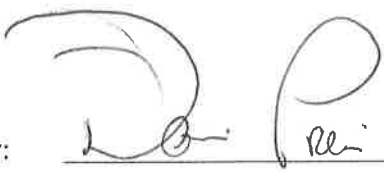
APPROVED AS TO FORM:

By: \_\_\_\_\_  
Nancy Thompson, City Counselor *NT*

CERTIFICATION: I hereby certify that this contract is within the purpose of the appropriation to which it is to be charged, Account No. 26704130-504990 COMMDEV-G44030, and that there is an unencumbered balance to the credit of such appropriation sufficient to pay therefor.

By: \_\_\_\_\_  
Matthew Lue, Director of Finance

**Central Missouri Community Action**

By: 

Printed Name: Darin Preis

Date: 9/28/2020

ATTEST:

By: \_\_\_\_\_

1

REQUEST FOR PROPOSAL  
2018 COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO)  
DESIGN-BUILD 1101 and 1103 N. 8<sup>th</sup> Street  
FOR THE  
CITY OF COLUMBIA, MISSOURI



COMMUNITY DEVELOPMENT DEPARTMENT  
701 E. BROADWAY, 5<sup>TH</sup> FLOOR  
COLUMBIA, MO 65201  
(573) 874-7687

Closing Date: January 31, 2020

## **2 GENERAL REQUIREMENTS**

- 2.1 PURPOSE:**The City of Columbia is seeking design-build proposals from Community Housing Development Organizations (CHDO) for the redevelopment of property at 1103 and 1105 N. 8<sup>th</sup> Street with 5 single family affordable housing units. The homes shall be located on the southwest 5 lots as shown on the "Cullimore Cottages PD Plan" and labeled as lots 6, 7, 8, 9 and 10. Lots 6, 7, 9 and 10 shall use building plan B and lot 8 shall use building plan A.
- 2.2** Eligible applicants are nonprofit organizations eligible for Community Housing Development (CHDO) certification by the City of Columbia Community Development Department upon receipt of proposal. In order for organizations to be eligible for qualification as a CHDO, organizations must meet the HUD definition of a CHDO as defined in the 2013 HOME Final Rule 24 CFR 92.2. The CHDO shall have complete and exclusive control over the construction management, subject only to the terms of the agreement and RFP. CHDO's performing on-site work, or any sub-contractor firm performing work must be city licensed to perform, construct or develop new housing and such license must be kept current during the term of this agreement.
- 2.3** The City will grant to the CHDO an amount of FY 2018 HOME CHDO funds and FY 2019 HOME CHDO Funds for each house necessary to provide an affordable price at 80% LTV ratio based upon the CLT appraised value and a 10% development fee to the CHDO. These funds will be provided as a grant for development costs. HOME CHDO funds shall be used to pay for eligible construction costs as stated in 24 CFR 92.206. The remainder of the development costs will be the responsibility of the CHDO. Respondents will provide cost estimates, other sources of funds and total development costs (including developer fees) in their responses using Form X.
- 2.4** Drawing grant funds: The CHDO will forward billing invoice statements to the Housing Specialist. Invoices must clearly state the items purchased, date and cost of the purchase, and delivery address and location where materials were used. If requested, Vendor and/or sub-contractor bids and invoices must be provided. To the City's satisfaction CHDO, upon notification, must rectify improper payments made by the City to the CHDO.
- 2.5** The CHDO will develop a single family home as described in this document and Request for Proposal and will be responsible for marketing and sale of the completed home exclusively to owner-occupants approved by the primary lender and City of Columbia in accordance with HUD income limits and the City's Homeownership Assistance Neighborhood Development (HOA ND) program guidelines. The home must have a fully ratified sales contract within 9 months of obtaining a certificate of occupancy. The City reserves the right to approve all development plans including, but not necessarily limited to, home plans, specifications, allowances, change orders, and costs. Significant design change orders or deviations from previously agreed upon plans and specifications will require the approval of the City and CHDO. The development of the lot shall be a collaborative endeavor between the City and CHDO.
- 2.6** The CHDO shall furnish all labor, materials, tools, equipment, supervision, and services required to complete the work to be performed with quality workmanship in compliance with the specifications, plans, and Agreements as agreed upon by the CHDO and City. It shall be the CHDO's responsibility to resolve all "punch list" items to the City's satisfaction within the project budget.
- 2.7** The CHDO shall begin work only after execution of an agreement signed by the City and the CHDO. Project completion as determined by the issuance of a Certificate of Occupancy by the City of Columbia, should not take more than 365 days beginning from

the date of the agreement. Should construction take longer than 365 days, a review will be made by the City and the City may, at its option, terminate this Agreement upon giving a 30 day written notice.

- 2.8 Sale of Home:** The listed sales price shall be in accordance with HOA ND program guidelines and cannot exceed limits established by HUD in 24CFR 92.254(a)(2)(iii). Upon sale of the home, the CHDO will provide to the owner the guarantee of work performed, statement of contractor’s warranty a minimum of one (1) year and provide city or Buyer all manufacturers’ and suppliers’ written guarantees and warranties covering materials and equipment. The property will be subject to HUD recapture provisions as stated in 24 CFR 92.254.
- 2.9 Sale proceeds:** Developer fees will be paid out of the sale proceeds at the time of sale to a qualified buyer and cannot exceed 10% of the total development cost provided in the CHDO’s response to this RFP. The remaining sales proceeds will be calculated and distributed as follows:
- Close construction loan balance, and/or agency funds used to cover development expenses;
  - HOME funds drawn reimbursed to agency’s CHDO account;
  - Remaining proceeds will be retained by the CHDO as proceeds.
- 2.10** Each property and corresponding CHDO funds will be awarded to the winning respondent(s). Each CHDO response shall be reviewed for eligibility by Community Development Department Housing Programs Division staff. The Community Development Commission (CDC) shall provide recommendations for funding to the City Council. The City Council shall make the final approval and determination of the winning proposal.

**2.11 SCHEDULE OF ACTIVITIES:**

DATE	ACTIVITY
December 17, 2019	CHDO conference for eligible CHDO’s
December 18, 2019	Request for Proposals from CHDO’s Issued
January 31, 2020	Request for Proposal is due by 5:00 p.m. CDT
February 12, 2019	HCDC Public Hearing

**2.12 DUE DATE FOR PROPOSALS:**

Proposals must be submitted through the City’s web based “Neighborly” system. Proposals must be submitted by the closing date and time. Proposals received after the appointed time will be determined non-responsive and will not be considered.



## **2.13 QUESTIONS/CLARIFICATIONS OF THE REQUEST FOR PROPOSAL:**

All questions concerning the solicitation and specifications shall be submitted in writing via e-mail to the name below. You are encouraged to submit your questions via e-mail.

Randy Cole

Phone: (573) 874-6321

E-mail: randall.cole@como.gov

Any oral responses to any question shall be unofficial and not binding on the City of Columbia. An Addendum to this RFP providing the City of Columbia's official response will be issued if necessary to all known prospective respondents.

## **2.14 VALIDITY OF PROPOSALS**

Respondents agree that proposals will remain firm for a period of ninety (90) calendar days after the date specified for the return of proposals.

## **2.15 REJECTION OF PROPOSALS:**

The City of Columbia reserves the right to reject any or all proposals received in response to this RFP, or to cancel the RFP if it is in the best interest of the City of Columbia to do so. Failure to furnish all information requested in this RFP may disqualify the proposal. Any exceptions to the requirements specified must be identified in the proposal.

## **2.16 WITHDRAWAL OF PROPOSALS:**

Any Presenter may withdraw their proposal at any time prior to the scheduled closing time for the receipt of proposals. However, no proposal will be withdrawn for a period of ninety days after the scheduled closing time for the receipt of proposals.

## **2.17 ALTERATION OF SOLICITATION:**

The wording of the City of Columbia's solicitation may not be changed or altered in any manner. Respondents taking exception to any clause in whole or in part should do so by listing said exceptions on their letterhead and submitting them with their proposal; such exceptions will be evaluated and accepted or rejected by the City of Columbia, whose decision will be final.

## **2.18 RESPONSE MATERIAL OWNERSHIP:**

All material submitted regarding this RFP becomes the property of The City of Columbia.

## **2.19 INCURRING COSTS:**

The City of Columbia shall not be obligated or be liable for any cost incurred by Respondents prior to issuance of a Contract. All costs to prepare and submit a response to this solicitation shall be borne by the Respondent.

## **2.20 COLLUSION CLAUSE:**

Any agreement or collusion among Respondents and prospective Respondents to illegally restrain freedom of competition by agreement to fix prices, or otherwise, will render the proposals of such Respondents void.

## **2.21 CONTRACT DOCUMENTS:**

The final Contract between the City of Columbia and the Respondent will include by reference:

- Respondent's Proposal
- The Specifications contained in this RFP

## **2.22 FUNDS:**

Financial obligations of the City of Columbia payable after the current fiscal year are contingent

upon funds for that purpose being appropriated, budgeted, and otherwise made available. In the event funds are not appropriated, any resulting Contract will become null and void, without penalty to the City of Columbia.

### **2.23 TAX EXEMPTION:**

The City of Columbia is funded by public monies and as such has been approved by the State of Missouri for sales/use tax-exempt status. Respondents are responsible for determining expenditures that are eligible for being tax-exempt.

### **2.24 APPLICABLE LAW:**

The proposal and Contract shall be governed in all respects by the ordinances of The City of Columbia and the laws of the State of Missouri, and any litigation with respect thereto shall be brought in the courts in the State of Missouri.

### **2.25 RESPONSIBILITY:**

The City of Columbia reserves the right to require the apparent successful vendors to file proof of his/her ability to properly finance and execute the Contract, together with his/her record of successful completion of similar Contracts prior.

### **2.26 ASSIGNMENT:**

Firm shall not assign the Contract, subcontract it, or sublet it as a whole. Assignment, subcontracting, or subletting will in no way relieve the Firm of any of its obligations under this Contract unless specifically stated by the City of Columbia in its consent.

### **2.27 AUDITING OF INVOICES:**

Invoices are subject to audit for a period of five (5) years after the expiration date of the final year of the Contract. If during the audit it is revealed that the Respondent charged the City of Columbia a price higher than the proposed price, the Respondent will reimburse the City of Columbia the amount of the overcharge.

### **2.28 NONDISCRIMINATION IN EMPLOYMENT**

In connection with the furnishing of supplies or performance of work under this Contract, the Firm agrees to comply with the Fair Labor Standard Act, Fair Employment Practices, Equal Opportunity Employment Act, and all other applicable Federal and State laws and further agrees to insert the foregoing provisions in all subcontracts awarded hereunder.

### **2.29 TERMINATION FOR DEFAULT**

If, through any cause, the firm shall fail to fulfill, in a timely and proper manner, its obligations under this contract, or if the firm shall violate any of the covenants, agreements, or stipulations of this contract, the City of Columbia shall thereupon have the right to terminate this contract for cause by giving written notice to the firm of its intent to terminate and at least ten (10) calendar days to cure the default or show cause why termination is otherwise not appropriate. In the event of termination all finished or unfinished documents, data, studies, survey, drawings, maps, models, photographs, and reports or other material prepared by the firm under this contract shall, at the option of the City of Columbia, become its property, and the firm shall be entitled to receive just and equitable compensation for any services and supplies delivered and accepted. The firm shall be obligated to return any payment advanced under the provisions of this contract.

Notwithstanding above, the firm shall not be relieved of liability to the City of Columbia for any damages sustained by the City of Columbia by virtue of any breach of the contract by the firm, and the City of Columbia may withhold any payment to the firm for the purpose of mitigating its damages until such time as the exact amount of damages due the City of Columbia from the firm is determined.

If after such termination it is determined, for any reason the firm was not in default, or that the firm's action/inaction was excusable, such termination shall be treated as a termination for convenience, as described herein.

### **2.30 TERMINATION FOR CONVENIENCE:**

The performance of work under this Contract may be terminated by the City of Columbia in whole or in part, whenever the Community Development Director will determine that such termination is in the best interest of the City of Columbia. Any such termination will be affected by delivery to the Respondent of a letter of termination specifying the extent to which performance of work under the Contract is terminated and the date upon which such termination is effective.

After receipt of a termination letter the Respondent will:

- Stop work on the Contract on the date and to the extent specified in the letter.
- Place no further orders for materials, services or facilities except as may be necessary to complete any portions of the work under Contract not terminated.
- Complete on schedule such part of the work as will not be terminated by termination letter.

### **2.31 EMPLOYMENT OF UNAUTHORIZED ALIENS PROHIBITED:**

(a) Contractor agrees to comply with Missouri State Statute section 285.530 in that they shall not knowingly employ, hire for employment, or continue to employ an unauthorized alien to perform work within the state of Missouri.

(b) As a condition for the award of this contract the contractor shall, by sworn affidavit and provision of documentation, affirm its enrollment and participation in a federal work authorization program with respect to the employees working in connection with the contracted services. The Contractor shall also sign an affidavit affirming that it does not knowingly employ any person who is an unauthorized alien in connection with the contracted services.

(c) Contractor shall require each subcontractor to affirmatively state in its contract with contractor that the subcontractor shall not knowingly employ, hire for employment or continue to employ an unauthorized alien to perform work within the state of Missouri. Contractor shall also require each subcontractor to provide contractor with a sworn affidavit under the penalty of perjury attesting to the fact that the subcontractor's employees are lawfully present in the United States.

### **2.32 INSURANCE REQUIREMENTS:**

**CONTRACTORS INSURANCE:** The Contractor shall not commence work under this Contract until they have obtained all insurance required under this paragraph and such insurance has been approved by the City, nor shall the Contractor allow any subcontractor to commence work on their contract until all similar insurance required of subcontractor has been so obtained and approved. All policies shall be in amounts, form, and with companies satisfactory to the City which must carry an A-6 or better rating as listed in the A.M. Best or equivalent rating guide.

**WORKERS COMPENSATION INSURANCE:** The Contractor shall take out and maintain during the life of this Contract Employers Liability and Workers Compensation Insurance for all of their employees employed at the site of the work, and in case any work is sublet, the Contractor shall require the subcontractor similarly to provide Workers Compensation Insurance for all of the latter's employees unless such employees are covered by the protection afforded by the Contractor.

Workers Compensation coverage shall meet Missouri statutory limits. Employers Liability limits shall be at least \$500,000.00 each employee, \$500,000.00 each accident, and \$500,000.00 policy limit. In case any class of employees engaged in work under this Contract at the site of the work

is not protected under the Workers Compensation Statute, the Contractor shall provide and shall cause each subcontractor to provide Employers Liability Insurance for the protection of their employees not otherwise protected.

**COMMERCIAL GENERAL LIABILITY INSURANCE:** Contractor shall carry Commercial General Liability Insurance written on ISO occurrence form CG 00 01 07 98 or later edition (or a substitute form providing equivalent coverage) and shall cover all operations by or on behalf of the Contractor, providing insurance for bodily injury liability and property damage liability for the limits indicated below and for the following coverage:

Premises and Operations  
Products and Completed Operations

Contractual Liability insuring the obligations assumed by the Contractor under this Contract.  
Personal Injury Liability and Advertising Injury Liability

Except with respect to bodily injury and property damage included within the products and completed operations hazards, the general aggregate limit shall apply separately to the Contractor's project under this Contract. Completed Operations coverage must be maintained for the correction period provided by the agreement.

Limit of Liability. The Commercial General Liability policy limits shall not be less than:  
\$2,000,000 Each Occurrence (Comb. Single Limit for Bodily Injury & Prop. Damage)  
\$2,000,000 Aggregate for Products/Completed Operations  
\$2,000,000 Personal Injury/Advertising Injury  
\$2,000,000 General Aggregate (provide endorsement to apply the General Aggregate per project, if available).

Additional Insured The Owner, all of its officers, directors and employees, shall be named as Additional Insured under the Commercial General Liability Insurance using ISO Additional Insured Endorsements CG 20 10 or substitute providing equivalent coverage. This endorsement must be stated on the insurance certificate provided to the Owner and a copy of the endorsements confirming coverage should accompany the insurance certificate.

Primary Coverage the Contractor's Commercial General Liability Policy shall apply as primary insurance and any other insurance carried by the Architect or the Owner shall be excess only and will not contribute with Contractor's insurance. This must be stated on the insurance certificate and a copy of the endorsement confirming coverage should accompany the insurance certificate.

**BUSINESS AUTOMOBILE LIABILITY INSURANCE:** The policy should be written on ISO form CA 0001, CA 0005, CA 0002, CA0020 or a substitute form providing equivalent coverage and shall provide coverage for all owned, hired and non-owned vehicles. The limit of liability should be at least \$1,000,000 Combined Single Limit for Bodily Injury and Property Damage each accident and should also cover Automobile Contractual Liability. The policy should name the Owner and all of its officers, directors and employees as Additional Insureds. The policy shall be endorsed to be primary coverage and any other insurance carried by the Owner shall be excess only and will not contribute with Contractor's insurance. To confirm coverage, a copy of the Additional Insured Endorsement should accompany the insurance certificate.

**WAIVER OF SUBROGATION:** The Commercial General Liability and Automobile Liability policies shall each contain a waiver of subrogation in favor of the Owner and its officers, directors and employees.

**CERTIFICATES OF INSURANCE:** As evidence of the insurance, limits and endorsements

required, a standard ACORD or equivalent Certificate of Insurance executed by a duly authorized representative of each insurer shall be furnished by the Contractor to the Owner and Architect before any Work under the Contract is commenced by the Contractor. Owner shall have the right, but not the obligation, to prohibit Contractor or any Subcontractor from entering the Project site until such certificates are received and approved by the Owner. With respect to insurance to be maintained after final payment, an additional certificate(s) evidencing such coverage shall be promptly provided to Owner as a precondition to final payment. The Certificate of Insurance shall provide that there will be no cancellation or reduction of coverage without 30 days prior written notice to the Owner. The certificate must also contain a description of the project or work to be performed. Failure to maintain the insurance required herein may result in termination of the Contract at Owner's option. In the event the Contractor does not comply with the requirements of this section, the Owner shall have the right, but not the obligation, to provide insurance coverage to protect the Owner and charge the Contractor for the cost of that insurance. The required insurance shall be subject to the approval of the Architect, but any acceptance of insurance certificates by the Owner shall in no way limit or relieve the Contractor of their duties and responsibilities in this Agreement.

**SUBCONTRACTORS:** Contractor shall cause each Subcontractor to purchase and maintain insurance of the types and amounts specified herein. Limits of such coverage may be reduced only upon written agreement of Owner. Contractor shall provide to Owner copies of certificates evidencing coverage for each Subcontractor. Subcontractors' commercial general liability and business automobile liability insurance shall name Owner as Additional Insured and have the Waiver of Subrogation endorsements added.

**HOLD HARMLESS AGREEMENT:** To the fullest extent not prohibited by law, Contractor shall indemnify and hold harmless the City of Columbia, its directors, officers, agents, and employees from and against all claims, damages, losses, and expenses (including but not limited to attorney fees) arising by reason of any act or failure to act, negligent or otherwise, of Contractor, of any subcontractor (meaning anyone, including but not limited to consultants having a contract with Contractor or a subcontractor for part of the services), of anyone directly or indirectly employed by Contractor or by any subcontractor, or of anyone for whose acts the Contractor or its subcontractor may be liable, in connection with providing these services. This provision does not, however, require Contractor to indemnify, hold harmless, or defend the City of Columbia from its own negligence.

### 3 SCOPE OF WORK

#### 3.1 BACKGROUND:

The City of Columbia's Department of Community Development acquired properties at 1101 and 1103 N. 8<sup>th</sup> Street to remove the dilapidated foundation structure and redevelop the lots with affordable housing. The City of Columbia receives federal funding annually to promote, develop, or preserve affordable housing.

The completed homes will be a model for affordable, energy efficient, universally accessible design. The City has worked closely with the North Central Columbia Neighborhood Association (NCCNA) on how to best redevelop the site in terms of site layout, density and home design.

All homes must also be developed in accordance with the PD Plan for Cullimore Cottages approved by City Council on November 19, 2018 and approved architectural plans.

Eligible buyer's income must be at or below 80% of the current HUD determined Area Median Income, which can be viewed on the City's website and as seen below:

### Current 80% AMI Limits

1 person	\$42,800
2 persons	\$48,900
3 persons	\$55,000
4 persons	\$61,100
5 persons	\$66,000
6 persons	\$70,900
7 persons	\$75,800
8 persons	\$80,700

### 3.2 DESIGN REQUIREMENTS:

Proposer agrees to provide to City

- 5 Slab on grade single family cottage housing style homes;
- Interested bidders are requested to submit costs on building plans A, B and C included as an attachment to this RFP.
- Plans should include driveways, as well as service lines to sanitary sewer main, water lines to water meter, and landscaping as shown on the PD Plan.

## 4 TECHNICAL REQUIREMENTS

### 4.1 SPECIFICATIONS

#### EXTERIOR WALLS:

A. SIDING – FRONT, SIDES, & REAR: Please provide pricing on both option 1 and 2.

Option 1: Engineered wood, or fiber cement board.

Option 2: Vinyl siding

#### ROOF SYSTEM:

B. SHINGLES: 30 year architectural

#### GUTTERS & DOWNSPOUTS:

A. GUTTERS: 4" or 5" k-type Seamless .032 aluminum. Hang with hidden gutter hangers 2' OC. Ensure gutters drain towards bio retention area.

#### INTERIOR FINISH:

A. PAINT: Walls – primer plus 2 coats of single color, all rooms painted with same color.

Ceilings - primer plus 2 coats of "off white". Garage walls may be painted same color as ceiling.

Trim: Two coats latex semi-gloss.

#### INTERIOR DOORS & TRIM:

A. DOORS: Pre hung hollow core 6 panel - Prefinished.

B. TRIM: Pre-primed base, window and door case, window stool and apron. Polystyrene or MDF trim is acceptable.

C. FINISH: Pre-primed, to be painted by contractor

D. HARDWARE: Brushed nickel finish

E. OTHER: All nail holes and gaps larger than 1/16" shall be filled and smoothed for

painting, all corners shall be mitered or coped.

**WINDOWS:**

- A. ALL: Vinyl double pane with insect screen.

**EXTERIOR DOORS:**

- A. FRONT DOOR: Insulated steel door with wide view peep.
- B. OVERHEAD GARAGE DOORS: 9x7 insulated overhead residential rated door
- C. AUTO OPENER: 2 remotes to be included

**CABINETRY:**

- A. KITCHEN: Cabinets are to have solid wood drawer fronts and doors, concealed hinges, and metal handles/hardware. Countertops are to be laminate material and include a backsplash. Finish floor under sink base.
- B. BATHS: Vanities are to have solid wood drawer fronts, and doors, concealed hinges, and metal handles/hardware. Countertops are to be laminate material and include a backsplash.

**BATH MIRRORS AND ACCESSORIES:**

- A. TOWEL BARS: 2 per bath PAPER HOLDERS: 1 per bath
- B. MIRRORS: 1 per sink bowl, width to approximate vanity top width
- C. TOWEL RINGS: one per bath

**FINISH FLOORING:**

- A. CARPET: \$21.00 / sq yd installed allowance Living, Dining, Bedrooms;
- B. VINYL: \$25.00 / sq yd installed allowance Kitchen, Baths, Entry; finish floor under sink base.
- C. WOOD: n/a
- D. CERAMIC: \$33 / sqyd Kitchen, Bath, Entry; finish floor under sink base.
- E. STAINED CONCRETE: Optional and must be finished and sealed.

**HOME PERFORMANCE:**

- A. INFILTRATION: Final air infiltration rate compliant with current City Building Codes.

**HVAC:**

- A. FURNACE: Forced warm air, natural gas AFUE 95% or greater
- B. HEAT PUMP OPTION: Ducted: 15 SEER minimum; Ductless: 22 SEER minimum, electric back up furnace is allowable.
- C. AIR CONDITIONING: 13 SEER minimum
- D. BATH EXHAUST FANS: 1 each bath – Energy Star rated, vented to exterior
- E. DUCT WORK: Return air shall be ducted from all spaces not prohibited by code, single central return is not allowed; seal all duct work.

**BATH, KITCHEN, PLUMBING**

- A. ACCESSIBLE BATH:
  - i. Faucets: Chrome single lever, Shower and Lavatory, Delta or Moen.
  - ii. Toilet: Low flow; locate in clear space 48" wide, 60" deep, 18" from sidewall; seat

- height 17"; flush valve on open side of toilet; min 2x10 nominal blocking for grab bars;
- iii. Mirror: Width approximate to vanity top; bottom edge @38" above finished floor; top edge at least 66" above finished floor;
- iv. Electrical: Energy Star rated exhaust fan; one GFCI outlet in easy reach range.

**SECONDARY BATH:**

- v. Tub/shower: single piece tub / shower combo with grab bar and seat blocking installed;
- vi. Lavatory Single sink and vanity
- vii. Faucets Chrome single lever, Shower and Lavatory, Delta or Moen
- viii. Toilet: Low flow; locate 18" from sidewall; seat height 15" (17" optional); flush valve on open side of toilet.
- ix. Mirror: Width approximate to vanity top
- x. Electrical: Energy Star rated exhaust fan

**B. KITCHEN:**

- i. Sink: Stainless double sink max 7" depth, drain shall be towards the back of the bowl.
- ii. Sink faucet Chrome single lever w/sprayer, Delta or Moen
- iii. Garbage disposal: ½ HP.
- iv. Dish washer: Energy Star rated

**MISCELLANEOUS:** Run black iron or CSST gas line or equal in house to furnace and hot water heater as required. Run ¾" from meter to home and size water lines in house to provide adequate flow at fixtures. Install PVC building drain, cleanouts and sewer lateral as required. All drain lines in house to be PVC-DWV plastic.

**OTHER:**

- i. Sillcocks: Minimum 2 freeze proof
- ii. Floor drains: minimum of 1. One in utility room.
- ii. Laundry box: One
- iii. Water heater: 40-50 gal gas or electric energy star qualified, or on-demand energy star qualified.
- iv. Quarter turn shut off valves at all fixture supply lines.

**ELECTRICAL: Buried 200 AMP SERVICE**

- A. HVAC: Per plans and code
- B. DOOR BELL: One, illuminated.
- C. TELEVISION 2 outlets in living spaces, one per bedroom
- D. TELEPHONE 2 outlets in living spaces, one in master bedroom, one in accessible bathroom
- E. OUTLETS AND SWITCHES: Quantity determined by plans and code; receptacle height ≥15" to center of outlet, switch height ≤ 48", 45" if over cabinet or a vanity. Bath GFCI's shall be in easy reach range.
- F. APPLIANCES: Per plans and code.

**APPLIANCES:**

- A. RANGE: Electric range with front controls,



- B. GARBAGE DISPOSAL: ½ HP,
- C. REFRIGERATOR: Energy Star rated,
- D. RANGE HOOD: Energy Star rated, vented to the exterior.
- E. DISHWASHER: Energy Star rated,
- F. DRYER: Vented to the exterior,
- G. CLOTHES WASHER: High efficiency washing machine.

Stacked units are acceptable as long as the required floor space for side by side units is provided in the design.

**INSULATION (LIVING AREA ONLY):**

- A. EXTERIOR WALLS: Code compliant assembly. All seams sealed with approved tape. (Exterior rigid foam not required with SIPs)
- B. CEILINGS: Blown cellulose insulation to code compliant level.
- D. VAPOR BARRIER TYPE: Tyvek or equivalent, all seams taped
- E. GARAGE WALLS/CEILINGS: N/A
- F. FOUNDATION: Code compliant assembly.
- G. SUB-SLAB: Code compliant assembly.

**FINAL GRADE AND SEED:**

- A. Finish grade and seed with climate and site appropriate mix. Apply straw mulch or equivalent.

**LANDSCAPING:**

- A. Landscaping in conformance with minimum requirements noted on the approved PUD Plan for Cullimore Cottages.

**4.2 PRICING TO BE QUOTED**

Respondents must provide a signed completed copy of Form X with their submission

**5 SUBMISSION OF PROPOSAL**

**5.1 TRANSMITTAL LETTER**

All Respondents must submit a transmittal letter prepared on the vendor's letterhead. An individual who is authorized to bind this firm to all statements, services, and prices contained in the proposal for both the primary and sub firms must sign the letter. In addition, a letter from any sub-vendor to be used in the service should be included. This letter must be signed by an individual who is authorized to bind the firm and should give a brief description of the work they are to perform.

**5.2 SUBMISSION CONTENTS & INSTRUCTIONS**

Applicants must submit the following in response to this RFP:

1. Transmittal letter and board authorization for submission of proposal.
2. CHDO CERTIFICATION INFORMATION
  - a. Federal tax ID number.
  - b. DUNS Number.
  - c. Non-profit 501c3 status.

- d. Articles of Incorporation Provisions Checklist
  - No part of its net earnings inure to the benefit of any member, founder, contributor, or individual.
  - The nonprofit organization has, among its purposes, the provision of decent housing that is affordable to low- and moderate-income people.
- e. By-Laws Checklist
  - The nonprofit organization provides a formal process for low-income, program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development and management of affordable housing projects.
  - The CHDO is not controlled, nor receives directions from individuals, or entities seeking profit from the organization.
- f. Organization in good standing with the Missouri Secretary of State.
- g. Certification of financial accountability standards conforming to 2 CFR 200.
- h. Staff capacity with professional housing development experience.
- i. Demonstrated organizational success at housing development.
- j. List of all board members including denotation of public officials and low-moderate income members or representative of low to moderate income neighborhoods/census tracts. No more than 1/3 of its board represented by public officials and no less than 1/3 representation from low-moderate income individuals or low-moderate income neighborhood organization representatives.

### 3. ORGANIZATION INFORMATION AND CAPACITY

- a. Provide an overview of the organization's history and experience in developing affordable housing and homeownership opportunities. Identify your experience in working with City programs, including the CDBG or HOME programs.
- b. Provide names and describe the role, experience, and capacity of all personnel (including engineers, architects, contractors, construction managers, etc.) involved in the project.
- c. Briefly describe the staff positions and qualifications of those individuals who will carry out the construction project. Describe any existing commitments that would impact your ability to implement the project immediately.
- d. Have any persons employed by your agency been debarred by HUD or are otherwise restricted from entering into contracts with any federal agency?
- e. Provide current third party financial statements, letters of commitment, or other third party information to establish the financial capacity of the CHDO to undertake and complete the proposed project.

### 4. PROJECT INFORMATION

- a. Provide a projection of the timeframe for completion. Identify key tasks and completion dates that identify how your project is ready to proceed.
- b. Provide a project development budget, use Form "X":
  - i. Cost Estimates: Provide cost estimates for project components;
  - ii. Developer fee: Indicate the proposed developer fee (if any).

## 5. PLANS AND DRAWINGS:

- a. Proposals shall include a preliminary set of plans and specifications of sufficient detail and completeness to allow determination as to which proposal best meets the City's needs. Once a successful respondent has been identified, final plans will be required and included in the final contract documents.

## 5.3 **FORMAT OF PROPOSAL**

Proposals are to be submitted within the Neighborly system.

## 6 **EVALUATION AND AWARD**

### 6.1 **EVALUATION**

The City of Columbia reserves the right to reject any or all proposals, to negotiate with any respondent considered qualified, or to make an award without further discussion.

#### **Application Evaluation Criteria**

Applications will be subject to threshold review to determine eligibility for funding through the HOME program.

Threshold criteria include:

- 1) Application must be complete and received by the application submission deadline;
- 2) Applicant must meet the current CHDO definition as established in the 2013 HOME Final Rule at the time of proposal submission.
- 3) Applicant must demonstrate capacity to complete proposed project within the required timeframe;
- 4) Proposals must meet minimum energy efficiency and universal design elements.

Applicants that do not meet the threshold requirements may be deemed ineligible for further consideration.

Evaluation will be based on all elements of response to proposal criteria.

#### **Proposal Evaluation**

It is the purpose of this request for proposal to obtain data as complete as possible from each respondent that will enable the City of Columbia to determine which prospective CHDO is best able to serve all the criteria which are to be considered in the award of this contract. Evaluation of the respondents qualifying as finalists will be based on the following criteria:

#### **Organization and Management**

- Proven record of development and/or redevelopment experience with comparable activities in similar neighborhoods; Applicants demonstrating "capacity" will:
  - Have a recent history of development and/or redevelopment of quality affordable residential projects.

- Have adequate staffing levels with appropriate skills & qualifications to complete proposed project within stated timeframe.
- Have relevant real estate and construction experience, including experience working with federally-funded housing development or other programs
- Provide realistic estimated cost projections and schedules and show a track-record of meeting projected time-lines for any previously authorized City funded projects.
- Be able to provide the insurance coverage noted in this RFP

### **Financial Management**

- Proven record of compliant and effective fiscal procedures.
  - Sources and uses statement completed correctly with reasonable cost estimates.
  - Ability to demonstrate additional resources to complete project (bank letter of commitment, line of credit, agency account documenting agency funding, etc...)

### **Housing Development Experience and Staff Qualifications**

- Applicants demonstrating adequate housing development experience and staff qualifications will:
- Employ staff with demonstrated housing and development experience.
- Demonstrate successful management of housing development projects.

### **Readiness to Proceed**

- Ability to implement program activities within 45 days of commitment of funds. Applicants demonstrating "readiness" will:
  - Submit an application with as specific and detailed a proposal as possible
  - Present clear preliminary financial analysis that includes cost estimates for construction, price estimates/appraisal for sale
  - Submission of ALL required contract-related documents (insurance certifications, etc.).

### **Proposed Plans**

- The most successful applications will have façade and site designs consistent and compatible with the existing neighborhood character.

### **Energy Efficiency**

- Projects must meet the minimum energy efficiency design criteria as described in the bid specification. Additional energy efficiency elements will be considered and points awarded.

### **Universal Design**

- Projects must include the minimum UD elements as described in the bid specification. Additional UD elements will be considered and points awarded.

### **Project Timeline**

- Project plan includes timely construction of housing unit. Location, design, and price will ensure timely sale or occupancy of home.

Failure of the Respondent to provide in his/her proposal any information requested in this RFP may result in disqualification of the proposal and shall be the responsibility of the proposing individual or firm.

## **6.2 SELECTION AND AWARD**

The City of Columbia Community Development Department shall determine eligibility of proposals and certify organizational eligibility to be designated as a Community Housing Development Organization (CHDO). The Community Development Commission will provide funding recommendations to the City Council for final consideration. The CDC's rating sheet can be viewed on the following page.

## A. Organization

Completed by *darcie.clark@como.gov* on 2/11/2020 11:16 AM

Case Id: 11090

Name: CMCA Cullimore Cottages - 2020

Address: \*No Address Assigned

---

### A. Organization

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Please provide the following information

#### A. ORGANIZATION

##### A.1. Organization Name

Central Missouri Community Action

##### A.2. Doing Business As

Central Missouri Community Action

##### A.3. Address

807 N. Providence Road Columbia, MO 65201

##### A.4. Federal EIN

43-0835026

##### A.5. DUNS Number

188596456

#### CONTACT INFORMATION

##### A.6. Contact Name

Sheila Garten

##### A.7. Contact Title

Housing Development Director

##### A.8. Phone

(573) 443-8706

##### A.9. Email

sheilag@cmca.us

## B. Certification

Case Id: 11090

Name: CMCA Cullimore Cottages - 2020

Address: \*No Address Assigned

Completed by darcie.clark@como.gov on 2/11/2020 11:16 AM

---

### B. Certification

---

Please certify the following information.

**B.1.** Confirm that the following items are included within the Organization's Articles of Incorporation:

- No part of the Organization's net earnings inure to the benefit of any member, founder, contributor, or individual.**
- The nonprofit organization has, among its purposes, the provision of decent housing that is affordable to low- and moderate-income people.**

**B.2.** Confirm that the following items are included within the Organization's By-Laws:

- The nonprofit organization provides a formal process for low-income, program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development and management of affordable housing projects.**
- The non profit organization is not controlled, nor receives directions from individuals, or entities seeking profit from the organization.**
- B.3. The Organization's financial accountability standards conform to 2 CFR 200.**
- B.4 No more than 1/3 of the Organization's board is represented by public officials and no less than 1/3 of the Organization's board is represented from low-moderate income individuals or low-moderate income neighborhood organization representatives**

## C. Organization Capacity

Completed by [darci.clark@como.gov](mailto:darci.clark@como.gov) on 2/11/2020 11:23 AM

Case Id: 11090

Name: CMCA Cullimore Cottages - 2020

Address: \*No Address Assigned

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### C. Organization Capacity

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Please provide the following information

**C.1. Please describe staff capacity with regards to professional housing development experience.**

Darin Preis has been the Executive Director of CMCA since 2005. Since then CMCA has designed and built ten single family homes in Fulton and Columbia. Mr. Preis has provided consistent oversight of community conversations, design, funding, accountability and reporting for all projects regardless of the direct manager. Sheila Garten was recently hired to serve as the Housing Development Director and has previously been in rental community management with extensive experience in budget oversight and experience with construction rehab projects.

**C.2. Please describe demonstrated organizational success at housing development.**

CMCA has partnered with various for profit developers and nonprofit partners (such as Habitat for Humanity and Job Point Youth Build programs) to complete a number of multi- and single-family housing units throughout its eight county service area. For profit developers and partners have included JES, MACO, HRM, Action Management, Cohen-Esrey Communities, and most recently R. Anthony Development Group. Other housing development related activities include weatherization (including implementation of a federal geo-thermal and solar pilot project), HeRO, and multi-family housing management.

**C.3. Provide an overview of the organization's history and experience in developing affordable housing and homeownership opportunities. Identify your experience in working with City programs, including the CDBG or HOME programs**

CMCA has received \$902,979 from the City of Columbia between 1994 and 2018 in CHDO funding. Those funds, along with the proceeds, have been used to develop affordable apartment units and to construct nine single family homes. Previous projects include 103 Lynn St., and 804 King Ave. CMCA was a partner in the Lynn Street Cottages project. The King Ave. lot was donated to CMCA, and CMCA donated it to the CCLA when the house was sold. CMCA works with the City and local banks to identify and train eligible home buyers.

**C.4. Provide names and describe the role, experience, and capacity of all personnel (including engineers, architects, contractors, construction managers, etc.) involved in the project.**

R. Anthony Development Group, LLC will be the General Contractor on this development and be responsible for project design, accounting, and insurance. The Nehemiah Group, a certified MBE in the City of Columbia owned by Kelly and Giselle Ballenger, will act as the Project Manager and provide much of the project labor. This group has managed the development of CMCA's last two projects at 103 Lynn Street and 804 King Avenue. Rob Wolverton is well known and respected in Columbia's development network and has a reputation for standing by his work.

**C.5. Briefly describe the staff positions and qualifications of those individuals who will carry out the construction project. Describe any existing commitments that would impact your ability to implement the project immediately**  
Darin Preis (MPA) and Sheila Garten, Housing Development Director, will oversee the construction project. Christine Lindsey, CFO, and Sheila Garten will manage the billing and accounting. Sheila Garten (Housing Development Director) will coordinate all phases of development including project concept, planning, and administration, and program



oversight. No existing commitments will hamper CMCA's ability to implement the project immediately. No existing commitments will impact our ability to implement the project immediately.

**C.6. Have any persons employed by your agency been debarred by HUD or are otherwise restricted from entering into contracts with any federal agency?**

No

If yes, please explain:

**C.7. List of all board members including denotation of public officials and low-moderate income members or representative of low to moderate income neighborhoods/census tracts.**

Board Member Name	Type of Board Member	Term Start Date	Term End Date
Karen Digh-Allen	Public Official	01/23/2020	09/30/2023
Janet Thompson	Public Official	01/26/2017	09/30/2020
Amanda Grellner	Public Official	06/26/2014	09/30/2021
Charles Melkersman	Public Official	01/26/2017	09/30/2020
Alan Winders	Public Official	04/27/2017	09/30/2020
Alice Brandt	Low Income Representative	10/27/2016	09/30/2022
Carolyn Lewis	Low Income Representative	10/27/2016	09/30/2022
Ann Anderson	Low Income Representative	10/29/2015	09/30/2021
Cynthia Jones	Low Income Representative	01/28/2018	09/30/2021
Heather Berkmeier	Low Income Representative	06/28/2018	09/30/2021
Donna Ward	Low Income Representative	01/27/2019	09/30/2022
Susan Hart	Other	11/07/2019	09/30/2022
Charles Roll	Other	08/27/2015	09/30/2021
Don Decker	Other	10/25/2018	09/30/2021
Mark Brinkmann	Other	4/25/2019	9/30/2022
Michelle Barg	Other	04/25/2019	09/30/2022
James Steel	Other	11/07/2019	09/30/2022
Kris Scheperle	Public Official	2/28/2019	09/30/2022
Jeremiah Johnmeyer	Public Official	2/28/2019	09/30/2022
Jodi McSwain	Low Income Representative	06/27/2019	09/30/2022

## D. Project Information

Completed by [darci.clark@como.gov](mailto:darci.clark@como.gov) on 2/11/2020 11:24 AM

Case Id: 11090

Name: CMCA Cullimore Cottages - 2020

Address: \*No Address Assigned

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### D. Project Information

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Please provide the following information

**D.1. Provide a projection of the time frame for completion. Identify key tasks and completion dates that identify how your project is ready to proceed.**

CMCA sent out a design-build RFP via the Columbia Daily Tribune on February 6, 2019. Requests for information were due February 21 and the deadline for submission was February 25. The winning bid has been notified and a contract was executed contingent on the award of CHDO HOME funds. The contract will be expanded to include the build of 3 homes. City staff have indicated that funding should be available by late summer 2020. Depending on weather, the house should have an occupancy permit by the beginning of 2021 and sold by the spring of 2021.

**D.2. Provide a project development budget, using the CHDO Sources and Uses spreadsheet below. The budget should include cost estimates for project components and the proposed developer fee (if any).**

**CHDO Sources and Uses**



**CHDO Sources and Uses**

Form X - CMCA - PLAN A.xlsx

Form X - CMCA - PLAN B.xlsx

**D.3. Proposals shall include a preliminary set of plans and specifications of sufficient detail and completeness to allow determination as to which proposal best meets the City's needs. Once a successful respondent has been identified, final plans will be required and included in the final contract documents. Please upload the Preliminary Plans in the Required Documents section.**

## Submit

Case Id: 10824

Name: CMCA Cullimore - 2019

Address: \*No Address Assigned

Completed by [darin-preis@showmeaction.org](mailto:darin-preis@showmeaction.org) on 1/31/2020 1:18 PM

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## Submit

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### LEAD AGENCY

I certify that I have been authorized by the applicant's governing body to submit this application and that the information contained herein is true and correct to the best of my knowledge.

### Authorized Name and Title

Darin Preis, Executive Director

### Telephone

(573) 443-8706

### Authorized Signature

Darin Preis

Electronically signed by [darin-preis@showmeaction.org](mailto:darin-preis@showmeaction.org) on 1/31/2020 1:18 PM

# STATE OF MISSOURI



**John R. Ashcroft**  
**Secretary of State**

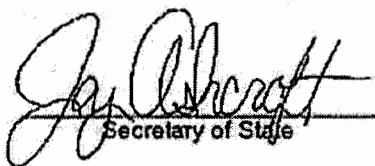
**CORPORATION DIVISION**  
**CERTIFICATE OF GOOD STANDING**

I, JOHN R. ASHCROFT, Secretary of State of the State of Missouri, do hereby certify that the records in my office and in my care and custody reveal that

*Central Missouri Community Action*  
*N00006257*

was created under the laws of this State on the 6th day of December, 1965, and is in good standing, having fully complied with all requirements of this office.

IN TESTIMONY WHEREOF, I hereunto set my hand and cause to be affixed the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this 9th day of April, 2018.

  
Secretary of State



Certification Number: CERT-04092018-0015



U. S. TREASURY DEPARTMENT  
INTERNAL REVENUE SERVICE  
DISTRICT DIRECTOR

MAY 31 1967

St. Louis, Missouri 63101  
May 29, 1967

IN HOLY REFER TO  
Form L-178  
A:R  
StL:EO:67-93

Central Missouri Counties' Human  
Development Corporation  
P.O. Box 914  
Columbia, Missouri 65201

PURPOSE Educational & Charitable	
ADDRESS INQUIRIES & FILE RETURNS WITH DISTRICT DIRECTOR OF INTERNAL REVENUE	
St. Louis	
FORM 990-A RE- QUIRED	ACCOUNTING PERIOD ENDING
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	July 31

Gentlemen:

On the basis of your stated purposes and the understanding that your operations will continue as evidenced to date or will conform to those proposed in your ruling application, we have concluded that you are exempt from Federal income tax as an organization described in section 501(c)(3) of the Internal Revenue Code. Any changes in operation from those described, or in your character or purposes, must be reported immediately to your District Director for consideration of their effect upon your exempt status. You must also report any change in your name or address.

You are not required to file Federal income tax returns so long as you retain an exempt status, unless you are subject to the tax on unrelated business income imposed by section 511 of the Code, in which event you are required to file Form 990-T. Our determination as to your liability for filing the annual information return, Form 990-A, is set forth above. That return, if required, must be filed on or before the 15th day of the fifth month after the close of your annual accounting period indicated above.

Contributions made to you are deductible by donors as provided in section 170 of the Code. Bequests, legacies, devises, transfers or gifts to or for your use are deductible for Federal estate and gift tax purposes under the provisions of section 2055, 2106 and 2522 of the Code.

You are not liable for the taxes imposed under the Federal Insurance Contributions Act (social security taxes) unless you file a waiver of exemption certificate as provided in such act. You are not liable for the tax imposed under the Federal Unemployment Tax Act. Inquiries about the waiver of exemption certificate for social security taxes should be addressed to this office, as should any questions concerning excise, employment or other Federal taxes.

This is a determination letter.

Very truly yours,  
*E. P. Phair*  
District Director

#43-0835026

## **Central Missouri Community Action Bylaws**

### ***Article I Name***

The name of the organization shall be "Central Missouri Community Action."

### ***Article II Purpose***

The purpose of the organization shall be to stimulate better focusing of all available Local, State, Private and Federal Resources with the goal of enabling low-income families and low-income individuals of all ages in rural and urban areas, to attain the skills, knowledge, motivation and opportunities needed for them to become self-sufficient including the provision of decent housing that is affordable for low-to-moderate income people. It shall strive to make the entire community more responsive to the needs and interests of the poor by mobilizing resources and bringing about greater sensitivity on the part of other community agencies to their needs.

The organization shall work with the poor, the public sector and the private sector of the community in developing both a long-range strategy and specific short-range plans for using potential resources, including public (Federal, State, and Local) and Private Resources of all kinds, taking into account the areas of greatest community need, the availability of resources, and its own strengths and limitations. It shall establish realistic obtainable objectives expressed in concrete terms, which permit the measurement of results. The organization shall operate programs meeting high-priority needs as an effective vehicle through which the organization can stimulate increased community responses to the needs of the poor.

### ***Article III Powers of the Board of Directors***

#### **Section 1 – Directors In-Lieu of Members**

The Corporation shall not have members as such; but in lieu thereof, shall have only a Board of Directors, which shall be self-perpetuating in the manner described in Article IV; Section 2.

#### **Section 2 – Powers as a Not-For-Profit Corporation**

The Board of Directors (hereinafter referred to as "the Board") shall exercise, on behalf of the Corporation, all powers granted to such corporations under the statutes of the State of Missouri, and the Missouri Nonprofit Corporation Act.

#### **Section 3 – Powers as a Designated Community Action Agency (CAA) and as an Eligible Entity**

The Board shall exercise, on behalf of the Corporation, all powers granted to the Corporation as a designated CAA under the Economic Opportunity Act of 1964, as amended; and as an Eligible Entity under the Community Services Block Grant Act of

1981, as amended.

#### Section 4 – General Responsibilities

Board responsibilities include trusteeship, comprehensive accountability to funding sources and the public for programs and services; legal accountability for the assets of the agency; policy determination; approval of proposals for financial assistance and the disbursement of funds; determination of agency goals; assisting staff in promoting positive public and community relations and in developing financial and volunteer resources; and evaluation of overall agency and program results. The Board fully participates in the development, planning, implementation, and evaluation of the program to serve low-income communities. Board members are additionally responsible for regular attendance at board and committee meetings.

#### Section 5 – Governance

It is the responsibility of the Board to determine the personnel, fiscal, and operating policies to be followed by the Corporation. It shall be the responsibility of the Executive Director to implement the policies approved by the Board.

### *Article IV Board of Directors*

#### Section 1 – Ethics

Board members shall conform to the Community Action Code of Ethics and the same standards of behavior as is required of agency staff and volunteers.

#### Section 2 - Composition and Selection of Board Members

The Board of the Corporation shall consist of twenty-one (21) Directors and each county served by CMCA must be represented.

In order to have representation from all eight counties, the following shall be required:

- a. One-third of the Directors shall be elected public officials currently holding office. In the event that there are not enough elected public officials reasonably available and willing to serve on the Board, the County Commissioners may appoint a representative to serve on their behalf. No more than one-third (1/3) of the governing board may be public officials (according to the HUD definition of “Public Official”, including employees of the participating jurisdictions.
- b. At least one-third of the Directors shall be democratically selected representatives of low-income people. Such representatives need not themselves be low-income, however every effort should be made to elect representatives who live in CMCA’s service area and who have experienced poverty.

When a vacancy occurs in the Low-Income Sector of the Board of Directors the following procedure will be followed:

- The Executive Director will prepare a Board vacancy announcement
  - The announcement will be made available to organizations and groups where low-income people will have access to the announcement.
  - As per the by-laws, nominations for the vacant board seat can be made by groups or an individual may self-nominate.
  - The Head Start Policy Council will select the dates, times and places for review of nominations and interview of nominees.
  - The Head Start Policy Council will select the best candidate from the nominees and present the name to the full board for approval.
- c. The remainder of the Directors shall be recruited from among persons that have expertise or experience that may be particularly helpful to the board in setting policy, strategic planning, and other board business. The Board of Directors must include at least one member with fiscal management background and expertise, at least one member who is a licensed attorney familiar with issues that come before the board, and at least one member with early childhood education and development expertise. If individuals with such expertise are not available to serve on the board, non-board members with these qualifications may work directly with the board on these issues instead. Private sector board representatives will be invited to serve according to the best interests of Central Missouri Community Action and the needs of the Board at the time of the nomination.
- d. Directors representing residents of a geographical area (i.e., public official and low-income Directors) must reside in that geographical area. Directors representing private sector organizations may reside anywhere within the Corporation's service area. Each county for which the Corporation is the designated CAA shall be represented on the Board of Directors.
- e. Petitions for Board Representation. A low-income individual, community organization, or religious organization, or representative of low-income individuals that considers its organization, or low-income individuals, to be inadequately represented on the board may submit a petition for representation to the board. The petition must be signed by at least 15 individuals, unless the President determines that it is appropriate to waive this requirement in a particular case. A written statement of the board's action on the petition shall be provided to the petitioning individual or group. Should it decide to provide representation to the petitioning organization or interest, the board shall take any actions necessary to provide that representation while ensuring that the board's composition meets the requirements of the federal Community Services Block Grant Act, the federal Head Start Act, and any other applicable laws or regulations?

### Section 3 – Terms of Office for Directors

Each director shall serve for a three-year term, or until he or she sooner dies, resigns, is removed, or becomes disqualified. A public official shall serve as a Public Sector Director



only while s/he continues to hold public office. A representative of a public official shall serve as a Public Sector Director only while the public official who designated him/her continues to hold public office. An individual designated by either a Low-Income Organization to serve as a Low-Income Sector Director or by a Private Sector Organization to serve as a Private Sector Director shall so serve only while s/he continues to be associated with the organization that designated him or her. No director shall serve for more than two consecutive terms without at least a one-year absence from the board.

Directors may serve for more than one term but no more than two (2) consecutive terms totaling six (6) years. To serve additional consecutive terms, a Director must have attended 75% of meetings and be an active member of a committee as defined by that committee.

The term of service for these Directors will begin at the next Annual meeting of the Board following selection to the Board.

#### Section 4 – Removal from the Board

A board member may be removed from the Board of Directors with cause by an affirmative vote of two-thirds (2/3) of the Directors then in office. Failure to attend two (2) regular meetings within the Board calendar year may be cause for the Board of Directors to declare a member's seat on the Board vacant. Other cause for removal from the Board may include failure to be an active committee member (as defined by the committee), engaging in activities that are in opposition to the agency's purposes and mission or that undermine the agency's credibility and public image; or unethical behavior related to representation of the agency in a board member capacity or the Community Action Code of Ethics; or for violations of the Conflict of Interest policy.

The President of the Board shall inform the Director in writing that removal is being considered, and state the grounds for removal. The Director will have an opportunity to respond to the President's letter at the regular meeting, at which the Board is to vote on the removal question.

#### Section 5 – Vacancies on Board

A vacancy occurs when: a) a Director is notified of removal by action of the Board for cause; b) a Director resigns his/her seat; c) a public official Director leaves office; d) the death of a Director; e) term limit is met.

Vacancies on the Board will be filled within 120 days by the following methods: a) for vacancies occurring in the low-income sector of the Board, an election for the seat will be conducted as soon as is practical, but at least by the time of the annual meeting following the criteria outlined in Article IV, Section 2b; b) for vacancies occurring in the public official sector of the Board, the Board will ask another public official to serve; c) Vacancies occurring with the private sector representatives, the Board may recruit any individual that meets the criteria outlined in Article IV, Section 2, and item c to join the Board to fill the vacancy.

If a vacancy occurs mid-term, the term for the replacement Director will commence with the first meeting of the subsequent fiscal year.

#### Section 6 – Conflict of Interest

Board Members must abide by the Central Missouri Community Action Board of Directors Conflict of Interest Policy and demonstrate their intent to do so by completing and signing the CMCA Board of Directors Conflict of Interest Signature Sheet. As stated in the policy, an ad hoc committee will be convened as needed, to review reported conflict of interest disclosures. Central Missouri Community Action has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual.

Board members who are federal employees are prohibited from serving in any capacity that would require them to act as an agent or attorney for the Organization in its dealings with any federal government departments or agencies or as an employee of the Organization.

#### Section 7 – Payment of Compensation and Expenses

Directors serve without pay (compensation), but all Directors can be reimbursed for travel to and from Board meetings, committee meetings, and other official business of the corporation subject to the following conditions: 1) funds are available for said purpose; 2) a travel voucher signed by the Director is presented for payment.

The rate of reimbursement for travel in a private automobile shall be the same as the rate approved for reimbursement of staff travel. In the case of ride sharing only the person providing the vehicle can be reimbursed.

When a Director is required to go outside the Corporation's service area to act in an official capacity, a travel advance may be given, in accordance with the Corporation's travel expense policies.

Other expenses associated with attendance at Board and Board committee meetings that may be reimbursed for low-income persons who are Directors include: 1) meals, when attendance is required during a meal hour, and 2) babysitting expenses for the actual costs incurred for the care of young children during attendance at an official meeting and paid to a person who is not a member of the Director's household, up to a maximum hourly reimbursement equal to the Federal minimum wage.

### ***Article V      Officers of the Board***

#### Section 1 - Officers

The officers of the Board are President, Vice-President, Secretary, and Treasurer.

## Section 2 – President

The President shall preside at all meetings of the Board and of the Executive Committee. He/She shall select the at-large members of the Executive committee at the first regular Board meeting held after the election of officers. He/She shall appoint committees and make work assignments to prevent duplication of effort and shall assume other duties normally undertaken by the president of a charitable organization.

## Section 3 – Vice President

The Vice President shall assist the President and shall act in his/her stead if the President is unable to serve.

## Section 4 – Secretary

The Secretary shall keep, or cause to be kept, all official minutes and records of the Board and shall ensure that reports and minutes are sent to Directors in a timely fashion.

## Section 5 – Treasurer

The Treasurer shall make, or cause to be made, proper accounting and payments to vendors and staff according to FASB and/or funding guidelines, a detailed monthly financial report of the Board at each regular Board meeting, and an independent annual audit of the charts of accounts.

## *Article VI Election of Officers*

### Section 1 – Nomination and Election

A Nominating Committee, consisting of three Directors, shall be appointed by the President at the regular meeting held one month prior to the annual meeting.

The Nominating Committee shall obtain permission from all Directors whose names are to be placed on the slate.

The Nominating Committee shall present a slate of nominees, one nominee for each office, at the last regular meeting of the Board calendar year, at which time officers shall be elected.

Nominations for any office will be accepted from the floor at the time the election is held. Should more than one Director be nominated for an office, election for the office shall be by secret ballot.

### Section 2 – Terms of Office

All officers shall serve a term of one year, and may be re-elected to serve additional terms. Directors may serve in the same office for no more than two (2) consecutive

terms.

The terms of office for Board officers shall begin upon adjournment of the regular meeting at which the election to office occurs.

Officers may resign at any time. Officers may be removed for cause according to Article IV, Section 4.

### Section 3 – Vacancies

A vacancy in any office may be filled temporarily by the executive committee with approval by the Board at the meeting immediately following.

## ***Article VII Meetings of the Corporation***

### Section 1 – Regular Meetings, Annual Meeting

The Board shall meet at least six times a year.

Each year at the last regular meeting held prior to the annual meeting, the Board should adopt a schedule of board meetings for the next year. For the purpose of this schedule, the year shall be twelve-month period beginning with the month in which the annual meeting is held. Meeting calendar can be altered by majority vote of the Board of Directors.

The Annual meeting shall be held in October of each year, unless said date is changed by a majority vote of the Board of Directors.

### Section 2 – Special Meetings

Special meetings of the Board may be called by the President or upon written request to the President by at least three (3) members of the Board. Notice of any special meetings shall be given at least five (5) days previously thereto by written notice delivered electronically or sent by regular mail to each member. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail so addressed, with postage thereon prepaid. If notice be given electronically, such notice shall be deemed to be delivered when transmitted from the corporate office. Business transacted at special meetings shall be confined to the subjects stated in the call and matters germane thereto.

### Section 3 – Quorum

Fifty (50) percent plus one (1) of the current membership (i.e., non-vacant seats) of the Board in attendance at any meeting shall constitute a quorum for that meeting.

### Section 4 – Exercise of Privileges

Holding office, voting, introducing motions, and other privileges shall be limited to duly

elected members of the Board of Directors. .

#### Section 5 – Agenda and Notice of Meeting

The agenda and meeting notice for each Board of Directors meeting must be mailed to all Board members by the President or his/her designee at least five (5) days in advance. Any member may submit items to the Board for inclusion in the agenda. All submissions must arrive at the Central Missouri Community Action office in writing at least ten (10) days in advance of the meeting.

Items not properly submitted in advance may be placed on the agenda for the current meeting at that meeting. Any member may submit an item. No discussion of the item will be allowed prior to addition to the agenda. A simple majority of the members present shall be required for inclusion.

If an item is properly submitted and is not included on the following meeting's agenda, the member requesting its inclusion may request a vote of the Board at the meeting to determine if it should be set on the agenda for that meeting. A simple majority is required for inclusion.

#### Section 6 – Open Meetings

All regular, committee and special meetings of the Board at which routine business is conducted shall be open to the public. The Board may go into an Executive Session at such meetings to consider certain matters as allowed under the State of Missouri's open meetings law.

Electronically connected meetings in which all members can fully participate and interact with all other members are deemed to constitute legal meetings, provided the presence of a quorum. Such meetings must be in conformance with provisions of the Missouri open meetings law.

#### Section 7 – Manner of Acting

Except as otherwise specified in these Bylaws, matters of business coming before the Board or a committee of the Board at a meeting at which a quorum is present shall be decided by a simple majority of those members present.

Proxy voting by Board members is prohibited at meetings of the Board and its committees.

The quorum requirement is applicable for all official Board and Board committee actions at the time any action is taken: that is, a Board meeting or a committee meeting may not officially take place until the required quorum is present and if at any time during a meeting the quorum is destroyed, no further business may be transacted.

#### Section 8 – Minutes

Written minutes shall be kept for each Board meeting and committee meeting and shall include the names of those members present and a record of votes on all motions.

Minutes of previous Board meetings shall be distributed to all Directors prior to the next Board meeting. Minutes of previous committee meetings shall, likewise, be distributed to all committee members prior to the next committee meeting.

### ***Article VIII Standing and Special Committees***

#### **Section 1 – Creation of Committees**

The Board may establish standing committees or special committees that will function on an Ad-Hoc basis.

#### **Section 2 – Appointment of Committee Members**

The Board must appoint members of standing and special committees or designate such powers to the President of the Board and must delineate the scope of the committee's tasks.

#### **Section 3 – Charge of Committees**

When a committee is created, or a task is assigned to a committee, it shall elect a chair. The chair of said committee shall be instructed as to: 1) the objectives of the committee and/or duties; 2) any special procedures and/or conditions to be adhered to in the execution of its task; and, 3) a deadline for reporting back to the full Board. Minutes shall be recorded for all committee meetings.

#### **Section 4 – Composition**

To the extent possible, all committees of the Board shall reflect the composition of the Board with at least one-third (1/3) of the members being Directors representing the low-income sector.

#### **Section 5 – Quorum**

A quorum of all standing and special committees is fifty (50) percent of the members.

#### **Section 6 – Ex-Officio Committee Members**

The Executive Director or his/her designee and the Board President shall serve as ex-officio members of all standing or special committees.

#### **Section 7 – Staff Support for Committees**

The Executive Director shall, if requested by the Board, appoint staff member(s) of Central Missouri Community Action to serve as the secretariats for standing and special

committees.

## *Article IX Executive Committee*

### Section 1 – Composition

The Executive Committee shall consist of six (6) members, those being the officers of the Board and two other Directors chosen to serve at-large. The President shall select the at-large members of the Executive committee at the first regular Board meeting held after the election of officers per Article V, Section 2. The at-large members shall be selected from the Board sectors so as to achieve the composition requirement set forth at Article VIII, Section 4.

### Section 2 – Conduct of Routine Business

The Executive Committee shall transact routine business of the Corporation between meetings of the full Board. The Executive Committee shall report any actions taken at the next meeting of the Board. Electronically connected Executive Committee meetings shall be permitted at the discretion of the President. The Executive Committee has the full delegated authority of the Board subject to ratification by the Board.

If a quorum is not achieved at any regular meeting of the Board, or if, during a regular meeting at which a quorum was initially established, the quorum is destroyed, then the executive committee may convene, provided a quorum of the Executive committee exists, and for as long as that quorum is maintained, conduct the business of the board meeting as specified on the agenda.

The Executive Committee shall review or cause to be reviewed, the by Laws of the Corporation periodically and recommend changes to the Board.

The Executive Committee cannot: 1) Authorize distributions to members, directors, officers, agents or employees except in exchange for value received; 2) Approve or recommend to members dissolution, merger or the sale, pledge or transfer of all or substantially all of the corporation's assets; 3) Unless otherwise stated in the bylaws or articles of incorporation, elect, appoint or remove Directors or fill vacancies on the board or on any of its committees; or 4) Adopt, amend or repeal the articles or bylaws.

### Section 3 – Review of Board Committees

The Executive Committee shall review the standing committees of the Board and recommend any additions or deletions of committees. It shall review and evaluate the performance of the standing committees, as appropriate.

### Section 4 – Selection Procedures of Low-Income Directors

The Executive Committee shall review and approve the selection procedures used in each county to select the low-income Directors to the Board of Directors.

## *Article X County Advisory Boards*

### Section 1 – Policy toward County Advisory Boards

Each of the counties served by the Corporation may have a county advisory board. It is the policy of the Corporation to encourage the development and maintenance of such a board in each county.

### Section 2 – Purpose

The purpose of county advisory boards is to support the purposes of and promote the policies of the Corporation and strive to make the entire local community more responsive to the needs and interests of low-income people by mobilizing resources and bringing about greater sensitivity on the part of the community to their needs.

### Section 3 – Duties

The general duties of a county advisory board shall be: 1) to serve as an open forum for low-income people; 2) to annually assess the needs of low-income people in the county and formulate a priority of needs; 3) to develop recommendations to the Board on community action goals and activities for the county anti-poverty program; 4) to evaluate ongoing anti-poverty program activities and report to the Board on the effectiveness of same; 5) to encourage its members to serve on other social and physical planning groups in the community; 6) to encourage low-income people themselves to be active in the various citizen participation mechanisms open to them, and 7) prepare minutes of all meetings, providing a copy for distribution to the Board of Directors.

### Section 4 – Bylaws of County Advisory Boards

County Boards shall adopt bylaws consistent in all respects with criteria established by the Board. All sets of such bylaws and any subsequent amendments thereto shall be submitted to the Board for review and acceptance in advance of being enacted by the County Board.

### Section 5 – Board Directors serving on County Advisory Boards

Directors of the Board should also serve on county advisory boards, where present. However, membership on a county advisory board will not be a pre-requisite for membership on the Board.

### Section 6 – Composition

The composition of the county advisory boards shall reflect the composition of the Board.

### Section 7 – Failure of County Advisory Board to Comply

Failure of a county advisory board to comply with any of the above provisions of Article



X may result in the suspension by the Board of the right of said county advisory board to exercise the duties and functions of a county board. Such suspension shall remain in effect until such time as the county advisory board is again in compliance with the provisions.

***Article XI Columbia Community Housing Development Organization (CHDO) Committee***

**Section 1 – Creation and Process**

The Columbia Community Housing Development Organization (CHDO) Committee is hereby created and established for the purpose of looking at the affordable housing needs in the City of Columbia and recommending projects utilizing the set-aside funds available to the City of Columbia as a participating jurisdiction in the HOME Block Grant program.

The CHDO board shall establish an open forum for low-income persons, to be held not less than annually, to provide advice from Program beneficiaries regarding the design, site development, and management of affordable housing projects.

The CHDO board shall annually review the affordable housing needs of the low-income people in the City of Columbia as set forth in the City’s Consolidated Plan and formulate a priority of housing needs there from.

**Section 2– Composition**

The Columbia CHDO Committee shall consist of five members. The members will be appointed by the President of the CMCA Board. Members will continue to serve until a replacement is appointed or the member resigns.

The composition of the Columbia CHDO committee shall consist of the Boone County low income representative to the CMCA Board, a second current or past CMCA Board member from Boone County, a person with expertise in the construction and development of affordable, energy efficient housing, and representatives from two (2) of Columbia’s recognized neighborhood associations.

***Article XII Equal Opportunity Committee (EOC)***

**Section 1 – Oversight responsibilities**

The EOC shall oversee the implementation of Equal Opportunity Program (EOP) of the Corporation; and shall provide progress reports to the Board, of the Corporation’s efforts and those of its delegate agencies to implement the EOP.

**Section 2 – Enforcement responsibilities**

The EOC shall review the investigations and dispositions of complaints of discrimination handled by the Equal Opportunity Program Officer (EOO).

### Section 3 - Annual EO Survey

Through an annual Equal Opportunity (EO) survey, the EOO shall develop recommendations to the EOC for specific actions that will correct any disparate effect(s) found.

### Section 4 – Staff Assistance to EOC

In carrying out its responsibilities, the EOC shall receive staff assistance from the EOO.

### Section 5 – EEO appointment and reporting

The position of EOO shall be a regular position in the Corporation's staffing, but may be a part-time position. The EOO will report directly to the EOC or the Board Equal Opportunity matters. The EOO shall not be the Executive Director of the Corporation.

## ***Article XIII Fiscal and Audit Responsibilities***

### Section 1 – Role of Treasurer

The Treasurer shall oversee the timely completion of these responsibilities.

### Section 2 – Accounting system and procedures

The Board shall ensure that the Corporation develops and maintains an accounting system acceptable to its funding sources and auditors, and that the fiscal activities of the Corporation are conducted according to accepted standards of accounting practice and funding source regulations. The Executive Director shall develop, or cause to be developed, and implement detailed fiscal procedures, which shall govern day-to-day fiscal activities.

### Section 3 – Fiscal Year

The fiscal year of the Corporation shall begin on the first day of October and end on the thirtieth day of September in the following calendar year.

### Section 4 – Budgets

The Board shall be responsible for approving administration and program budgets or substantive changes thereto.

### Section 5 – Audit

The Board shall review the annual audit with the auditor and assist the Executive Director in preparing the response to the audit findings, if any.

## Section 6 –Budget Review

At each regular Board meeting, members shall review budgetary expenditures and approve any necessary budgetary expenses for the following budget period.

## *Article XIV Planning and Evaluation Responsibilities*

### Section 1 – Planning Cycle

The Board shall establish the annual planning cycle for the fiscal year.

### Section 2 – Review of Proposed Programs

The Board shall have the right to approve and/or review all program proposals for new projects and for re-funding of ongoing projects.

### Section 3 – Self-Evaluation Program

The Board shall establish and maintain the Corporation’s self-evaluation program.

### Section 4 – Special Grant Conditions

The board charges the Head Start Administration with establishing a Policy Council selection procedure that is in compliance with the Head Start Reauthorization Act.

The Head Start program will conduct an annual self-assessment in accordance with the Head Start Act and will make a full report to the Board of Directors, including Quality Improvement. The Board of Directors charges Head Start Administration with establishing procedures for the recruitment, selection, and enrollment of participants.

## *Article XV Personnel Administration Responsibilities*

### Section 1 – Personnel Policies

The Board shall approve written personnel policies.

### Section 2 – Review of personnel policies

The Board shall review the personnel policies periodically and approve changes thereto.

### Section 3 – Implementing procedures

The Board shall, through its Executive Director, implement the approved personnel policies through written procedures developed and distributed by the Executive Director.

Section 4 – Salary Administration, job performance reviews The

Board shall approve changes to the following:

- 1) The Corporation's wage and salary plan
- 2) Fringe benefits and additions thereto
- 3) The job performance evaluation system

Section 5 – Evaluation of the Executive Director

The Board of Directors shall annually review the performance of the Executive Director through a formal written evaluation process, as determined by the Executive Committee. At the discretion of the Executive Committee, a personnel committee may be appointed to conduct the annual evaluation of the Executive Director.

Section 6 – Salary of the Executive Director

The salary of and any salary increases or bonuses for the Executive Director is set by the Board of Directors. The Executive Director will be compensated at a level below the federal wage cap.

Section 7 – Executive Director search committee

A search committee shall be appointed whenever the position of Executive Director becomes vacant.

The Committee shall advertise for and screen all prospective candidates for the position of Executive Director. The Committee shall recommend at least three (3) candidates to be interviewed by the Board as a whole. The Board shall make the final selection of the candidate to fill the position, and set the terms of the offer of employment.

***Article XVI Authority to Bind the Corporation***

Section 1 – Contracts

The Board of Directors may authorize any officer or officers, agent or agents to enter into any contract or execute and deliver any instrument in the name of and on behalf of the Corporation and such authority may be general or confined to specific instances.

Section 2 – Loans

No loans shall be contracted on behalf of the Corporation and no evidence of indebtedness shall be issued in its name unless authorized by a resolution of the

Board of Directors. Such authority may be general or confined to specific instances.

#### Section 3 – Checks, Drafts, etc.

All checks, drafts, or other orders for payment of money notes or other evidences of indebtedness issued in the name of the Corporation shall be signed by such officer or officers, agent or agents of the Corporation and in such manner as shall from time to time be determined by resolution if the Board of Directors.

#### Section 4 – Deposits

All funds of the Corporation, not otherwise employed, shall be deposited from time to time to the credit of the Corporation in such banks, trust companies or other depositories as the Board of Directors may select, when it is determined that such action is to the advantage of the Corporation.

#### Section 5 – Bonding

Any directors, officers, or employees handling money of the Corporation shall be bonded at the Corporation's expense in such amounts as may be determined by the Board of Directors.

### **Article XVII            *Indemnification of Officers and Directors Against Liabilities and Expenses in Actions***

Each director or officer, or former director or officer, of this Corporation and his/her legal representatives shall be indemnified by this Corporation against liabilities, expenses, counsel fees and costs reasonably incurred by him/her or his/her estate in connection with or arising out of any action, suit, or proceeding or claim in which he/she is made a party by reason of his/her being or having been such director or officer, and any person who, at the request of this Corporation, served as director or officer of another corporation, and his/her legal representatives, shall in like manner be indemnified by the Corporation so requesting him/her to serve, provided that in neither case shall the Corporation indemnify such director or officer with respect to any matters as to which he/she shall be finally adjudged in any such action, suit or proceeding to have been liable for negligence or misconduct in the performance of his/her duties as such director or officer. The indemnification herein provided for, however, shall apply also in respect of any amount paid in compromise of any such action, suit, proceeding or claim asserted against such director or officer (including expenses, counsel fees and cost reasonably incurred in connection therewith), provided the Board of Directors of the Corporation shall have first approved such proposed compromise settlement and determined that the director or officer involved was not guilty of negligence or misconduct but, in taking such action, any director involved shall not be qualified to vote thereon and, if for this reason a quorum of the Board cannot be obtained to vote on such matter, it shall be determined by a committee of three persons

appointed by the members at a duly called special meeting or at a regular meeting. In determining whether or not a director or officer was guilty of negligence or misconduct in relation to any such matters, the Board of Directors or committee appointed by members as the case may be, may rely conclusively upon an opinion of independent legal counsel selected by such Board or Committee. Any compromise settlement authorized herein shall not be effective until submitted to and approved by a court of competent jurisdiction. The right to indemnification herein provided shall not be exclusive of any other rights to which such director or officer may be lawfully entitled. No director of the Corporation shall be liable to any other director or officer or other person for any action taken or refused to be taken by him/her as director or officer with respect to any matter within the scope of his/her official duties except as such action or neglect or failure to act shall constitute negligence or misconduct in the performance of his/her duties as director or officer.

Funds provided to the Corporation by any Federal, State or Local Government or agency thereof for the purpose of conducting program activities shall not be used to indemnify officers and directors of this Corporation unless such use is specifically approved by said government(s) or agency (ies) thereof.

#### ***Article XVIII          Dissolution of Corporation***

##### **Section 1 – Distribution of Assets**

In the event of dissolution of this Corporation or, if for any reason the purposes of this Corporation should become impossible to perform, all assets remaining after all liabilities and obligations of the Corporation have been paid, satisfied and discharged, or adequate provisions made therefore, shall be distributed to one or more organizations organized and operated for similar exempt purposes or for other purposes within the purview of Section 501(c) 3 and which have exemption for federal income tax under Section 501 (c)3 of the 1954 Internal Revenue Code or such section as it may be amended or a corresponding provision of a prior law, or the Federal, State, or Local Government, for a public purpose.

##### **Section 2 – Funding Source Close-Out Procedures**

In the event of the dissolution of this Corporation, the regulations and procedures governing this situation, as put forth by the Corporation's funding sources, shall be followed and exhausted before the implementation of the assets distribution referred to in Section 1 of this Article.

##### **Section 3 – Prohibitions in Disposing of Assets**

No assets of the Corporation shall be distributed in dissolution or otherwise to any incorporator, member, donor, officer, or employee. CMCA has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual.

*Article XIX Parliamentary Procedure*

Robert's Rules of Order Revised shall be the final authority in matters pertaining to parliamentary procedure for this Corporation unless superseded by these Bylaws.

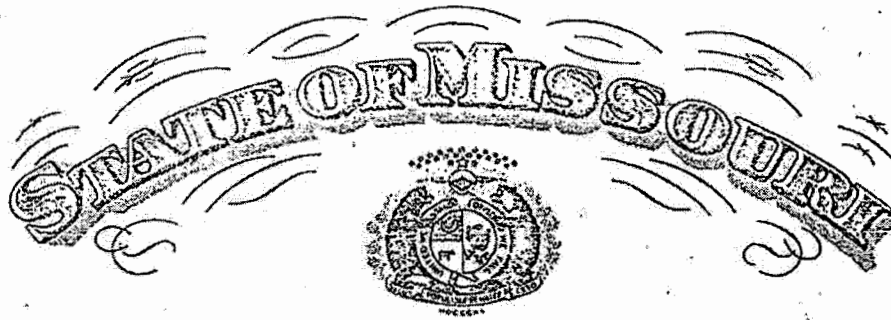
*Article XX Bylaws*

Section 1 – Review of the Bylaws

The Executive Committee shall review or cause to be reviewed the Bylaws of the Corporation periodically and recommend changes to the Board.

Section 2 – Amendments to Bylaws

The Bylaws may be amended at a regular meeting of the Board of Directors, previous notice having been submitted in writing to all members five (5) days prior to the Board meeting, with a two-thirds (2/3) vote of the members present necessary for adoption.



# Certificate of Incorporation

WHEREAS, An Association organized under the name of

CENTRAL MISSOURI COUNTIES' HUMAN DEVELOPMENT CORPORATION

has filed in the office of the Secretary of State, Articles of Incorporation in writing as provided by law and has, in all respects, complied with the requirements of The General Not For Profit Corporation Act of Missouri:

NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, in virtue and by authority of law, do hereby certify that said association has, on the date hereof, become a body corporate duly organized under the name of

CENTRAL MISSOURI COUNTIES' HUMAN DEVELOPMENT CORPORATION

and the address of its Initial Registered Office in Missouri is: 617 Walnut Street,  
Columbia,

and is entitled to all the rights and privileges granted to corporations organized under The General Not For Profit Corporation Act of Missouri for a term of perpetual years.

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this

6th day of December A. D., Nineteen  
Hundred and Sixty-Five

James C. Kirkpatrick  
Secretary of State.

T. R. Clow  
Deputy Secretary of State.

RECEIVED OF: CENTRAL MISSOURI COUNTIES' HUMAN DEVELOPMENT CORPORATION

Ten and no/100 Dollars, \$ 10.00

For Credit of General Revenue Fund, on Account of Incorporation Fee.

No. NP-6257

Dean Mitchell  
Deputy Collector of Revenue



(Continued)

Name	Address	City	State
Gerald Lansford		Linn,	Missouri
Wilfred Stigemann		Westphalia,	Missouri
Thurman Willette		Linn,	Missouri
Floyd Weisser		Jamestown,	Missouri
Galveston Shipley		Tipton,	Missouri
Dale J. DeLong		California	Missouri
Mrs. Cecil Griswell	300 Hickman Ave.	Columbia,	Missouri
Rabbi A. Pimontel	1107 University Ave.	Columbia,	Missouri
Alt. Herbert Gessert	307 Hitt	Columbia,	Missouri
Major Wayne Lockhart	414 Jefferson	Jefferson City,	Missouri
William Quigg	1330 Winston Dr.	Jefferson City,	Missouri
Alonza Brown	751 Locust	Jefferson City,	Missouri

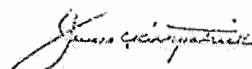
5. The purpose or purposes for which the corporation is organized are:

Aiding, promoting and assisting by all possible means and through all possible avenues the economic, social, cultural and educational development and progress of the counties of central Missouri, taking advantage of any and all United States Government or State of Missouri assistance programs which are now or may in the future become available. The Corporation shall have the right to accept gifts of money, property or services; to borrow money, to buy, sell or lease real estate or other property, to enter into contracts and to do all other acts authorized by law.

6. Each director and officer of the Corporation shall be indemnified by the Corporation against all reasonable costs and expenses including counsel fees, actually and necessarily incurred by or imposed upon him or his estate in connection with the defense of any action, suit or proceeding to which he shall be made a party by reason, of his being or having been a director or officer of the Corporation (whether or not he continues to be a director or officer at the time of incurring such costs or expenses), except in relation to any matter as to which he shall be adjudged in any such action, suit or proceeding, without such judgment being reversed, to have been liable for negligence or misconduct in the performance of his duties as such director or officer. In the event of the settlement of any such action, suit or proceeding, prior to the final judgment, the Corporation shall also make reimbursement for payment of the costs, expenses and amounts paid or to be paid in settling any such action, suit or proceeding when such settlement appears to be in the interests of the corporation in the opinion of the majority of the directors who are not involved, or if all are involved, in the opinion of independent legal counsel selected by the board of directors. No director or officer of the Corporation shall be liable to any other director or officer or other person for any action taken or refused to be taken by him as director or officer with respect to any matter within the scope of his official duty except such action or neglect or failure to act as shall constitute negligence or misconduct in the performance of his duties as director or officer.

FILED AND CERTIFICATE OF  
INCORPORATION ISSUED

JUL 3 1965



ARTICLES OF INCORPORATION  
 UNDER THE  
 GENERAL NOT FOR PROFIT CORPORATION ACT

To The Secretary of State, Jefferson City, Missouri:

We, the undersigned,

Name	Address	City	State
<i>Reb Pimontel</i>	<i>1107 University</i>	<i>Columbia</i>	<i>Mo.</i>
<i>Chas G. Repp</i>	<i>514 Poplar st.</i>	<i>Boonville</i>	<i>Mo.</i>
<i>Wayne McBrat</i>	<i>414 Jefferson st</i>	<i>Jefferson City</i>	<i>Mo.</i>
<i>Robert L. Ansell</i>	<i>308 Saline St.</i>	<i>Glasgow</i>	<i>Mo.</i>
<i>Paul Farley</i>	<i>21 Bartley Lane</i>	<i>Fulton</i>	<i>Mo.</i>

being natural persons of the age of twenty-one years or more and citizens of the United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Act" of the State of Missouri, do hereby adopt the following Articles of Incorporation:

- The name of the corporation is: Central Missouri Counties' Human Development Corporation
- The period of duration of the corporation is: Perpetual
- The address of its initial Registered Office in the State of Missouri is: 617 Walnut Street, Columbia, Missouri, County of Boone and the name of its initial Registered Agent at said Address is: Rabbi Pimontel
- The first Board of Directors shall be twenty-four in number, their names and addresses being as follows:

Name	Address	City	State
Rev. C. G. Shaw		Pilot Grove,	Missouri
Chas. A. Repp	514 Poplar	Boonville,	Missouri
Floyd Coleman	106 Bell	Boonville,	Missouri
Jack McBride	Rte. #1	Fulton,	Missouri
Edith McClellan		New Bloomfield,	Missouri
Paul Farley	21 Bartley Lane	Fulton,	Missouri
Robert R. Walker	Box 450	Fayette,	Missouri
Sam Richardson	201 Green St.	Armstrong,	Missouri
Ron Ansell	308 Saline	Glasgow	Missouri
Rev. W. C. Williams	602 Allen	Moberly,	Missouri
Mrs. Hazel Burton	408 S. 4th	Moberly,	Missouri
D. A. Pierce	Court House	Moberly,	Missouri

(Continued)

(Continued)

(INCORPORATORS MUST SIGN BELOW)

Rabbi A. Pimontel  
Charles A. Repp  
Wayne Lockhart  
Ronald L. Ancell  
Paul Farley

Incorporators

VERIFICATION

STATE OF Missouri }  
 County Of Boone } ss.

I, Minerva S. Botkin, a Notary Public,  
 do hereby certify that on the twenty-fourth day of September,  
 1965, Rabbi A. Pimontel, Charles A. Repp, Wayne Lockhart,  
Ronald L. Ancell, Paul Farley

personally appeared before me and being first duly sworn by me severally  
 acknowledged that they signed as their free act and deed the foregoing  
 document in the respective capacities therein set forth and declared  
 that the statements therein contained are true, to their best knowledge  
 and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day  
 and year above written.

Minerva S. Botkin  
 Notary Public

My commission expires: Sept. 26, 1968

FILED AND CERTIFICATE OF  
 INCORPORATION ISSUED  
 DEC 6 1965  
James C. [Signature]  
 Corporation Dept. SECRETARY OF STATE

NR-6257

FILED AND CERTIFICATE OF  
INCORPORATION ISSUED

MAY 6 1955

*Juan Rodriguez*

Commissioner of State

SECRETARY OF STATE



Central Missouri Community Action  
807 North Providence Rd  
Columbia, MO 65203  
573.443.8706 office  
573.875.2669 fax  
ShowMeAction.org

January 23, 2020

RE: 2018 CHDO Design-Build 1101 and 1103 N. 8<sup>th</sup> Street

Mr. Randall Cole  
Housing Programs Supervisor  
City of Columbia  
500 East Walnut  
Columbia, MO 65201

Dear Mr. Cole,

The Central Missouri Community Action board of directors has approved the submission of a proposal for \$150,000 in HOME CHDO funds and an additional \$11,500 per home for solar panels. The amount will total \$184,500 for construction of 3 single-family homes in response to the RFP noted above.

Sincerely,

A handwritten signature in black ink that reads "Charles Melkersman".

Charles Melkersman  
Board President



**Central Bank  
of Boone County**

Date: January 10, 2020

Dear Sir or Madam:

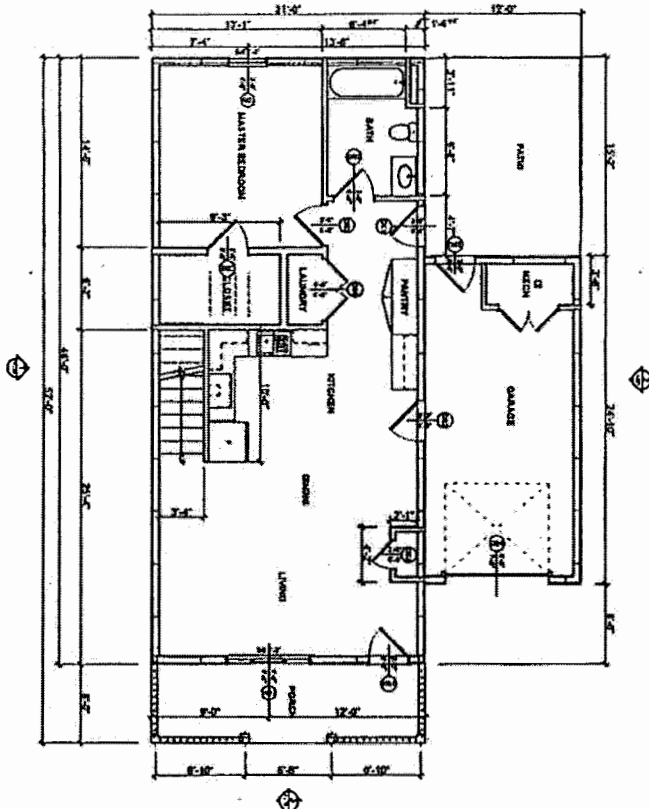
This letter is to verify that Central Bank of Boone County has approved Central Missouri Community Action ("CMCA") for up to \$350,000 to construct three homes located on N. 8<sup>th</sup> Street, known as Cullimore Cottages. CMCA has maintained an excellent relationship with Central Bank in excess of 50 years and we are pleased to partner with them to expand affordable housing in Columbia, Missouri.

Please let me know if you have any questions regarding this letter.

Sincerely,

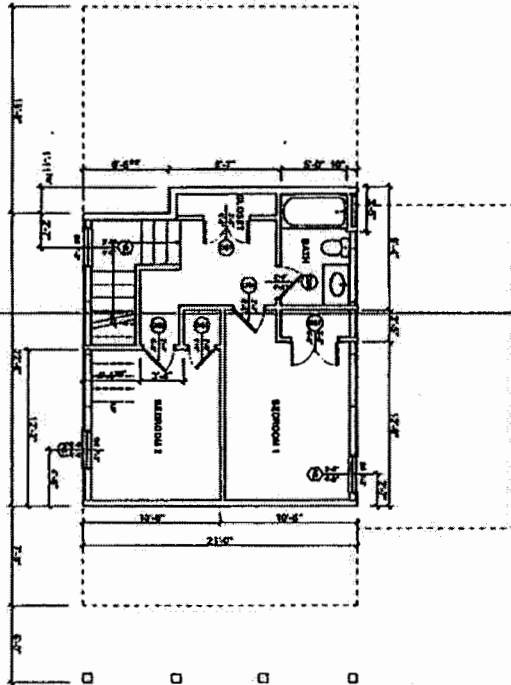
Stan Gerling  
Senior Vice President, Commercial Lending  
Central Bank of Boone County  
Phone: (573) 874-8531  
Fax: (573) 817-8757  
[Stan.gerling@centralbank.net](mailto:Stan.gerling@centralbank.net)  
NMLS 541781

1 MAIN FLOOR PLAN  
SCALE 1/8" = 1'-0"



FIRST FLOOR - FINISHED SQUARE FEET 208  
TOTAL SQUARE FEET 1,242

2 SECOND FLOOR  
SCALE 1/8" = 1'-0"



SECOND FLOOR - FINISHED SQUARE FEET 201

MAIN AND SECOND FLOOR PLAN

PROJECT NO: 1818  
 DRAWN BY: JACOB NICK  
 CHECKED BY: NICK  
 DATE: 12/10/18  
 REVISIONS: 2019

CULLIMORE COTTAGES

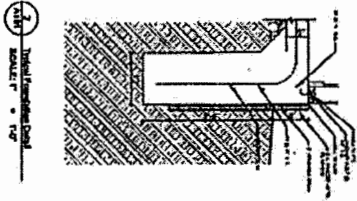
RANDY COLE  
 573-874-8321  
 500 E WALNUT SUITE 108  
 COLUMBIA MO 65205

PLAN A-1

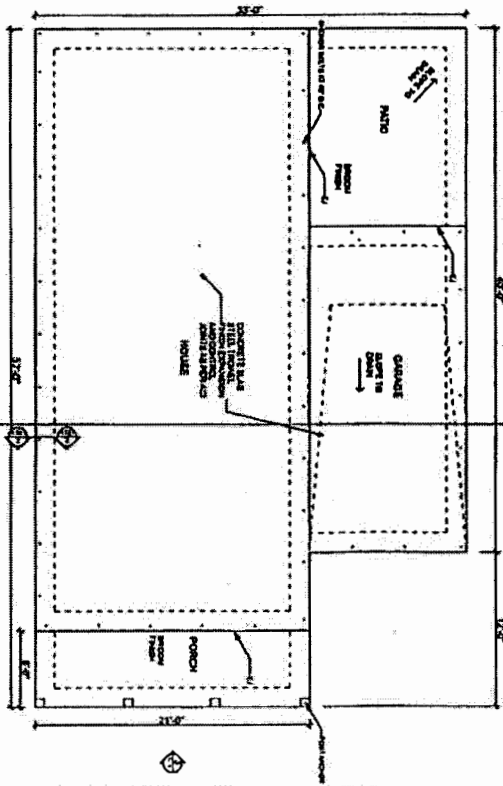
A102



PECKHAM ARCHITECTURE  
 2009 N County Club Dr.  
 Columbia, MO 65201  
 573-777-4444



1 FOUNDATION PLAN  
SCALE: 1/4" = 1'-0"



FOUNDATION PLAN

PROJECT NO: 1919  
 DRAWN BY: JACIRE  
 CHECKED BY: HCK  
 DATE: 12/10/19  
 REVISIONS: 2019

**CULLIMORE COTTAGES**

RANDY COLE  
 573-874-4321  
 500 E WALNUT SUITE 100  
 COLUMBIA MO 65205

**PLAN A-1**

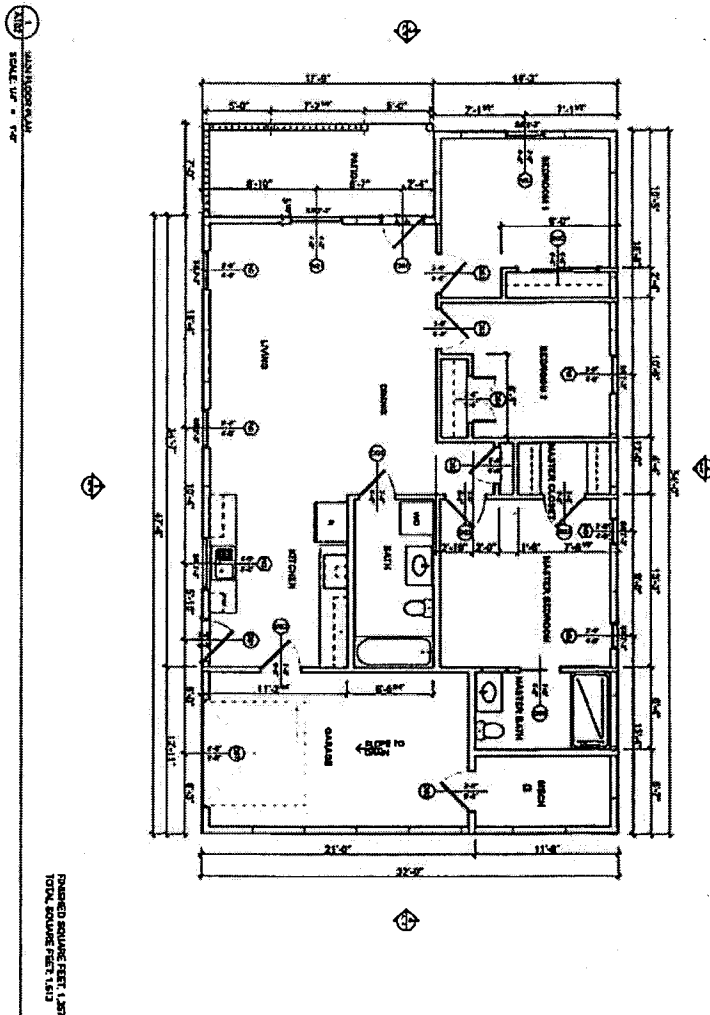


**PECKHAM**  
 ARCHITECTURE

2809 N Country Club Dr.  
 Columbia, MO 65201  
 573-777-4444

A101





**MAIN FLOOR PLAN**

PROJECT NO: 1918  
 DRAWN BY: JACKIE  
 CHECKED BY: NICK  
 DATE: 12/10/18  
 REVISIONS: 2018

**CULLMORE COTTAGES**

RANDY COLE  
 573-874-8321  
 500 E WALNUT SUITE 106  
 COLUMBIA MO 65201

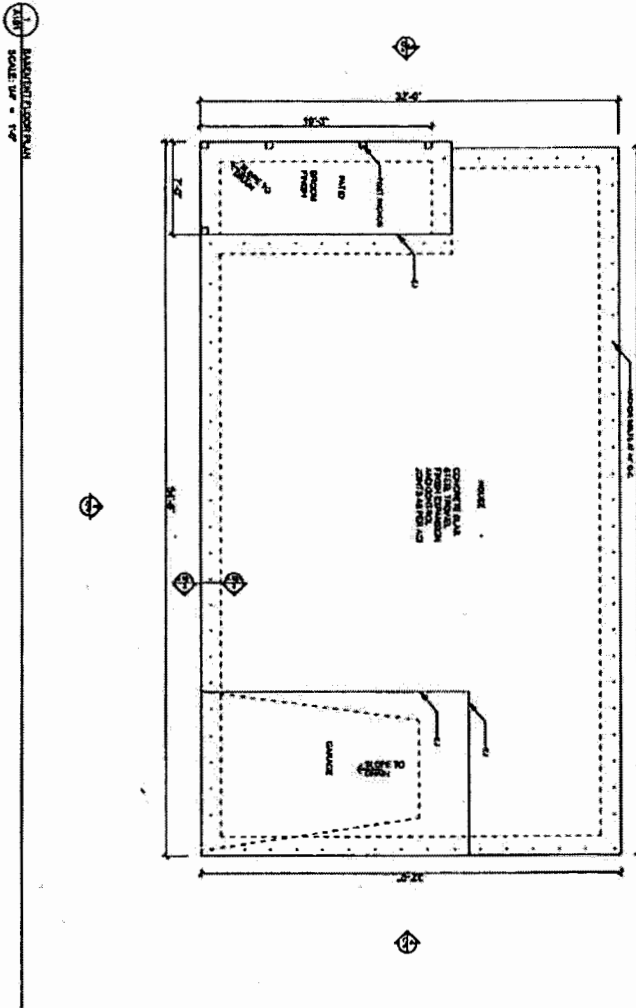
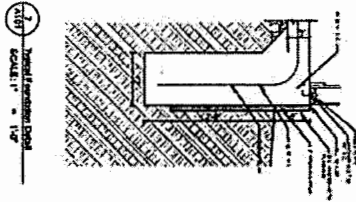
**PLAN B-1**

**A102**



**PECKHAM ARCHITECTURE**  
 Peckham Architecture, Inc.

2009 N Cauchy Club Dr.  
 Columbia, MO 65201  
 573-777-4444



**FOUNDATION PLAN**

PROJECT NO: 1919  
 DRAWN BY: JACKIE  
 CHECKED BY: PECK  
 DATE: 12/10/19  
 REVISIONS: 2019

**CULLMORE COTTAGES**

RANDY COLE  
 573-874-4321  
 500 E WALNUT SUITE 100  
 COLUMBIA MO 65201

**PLAN B-1**

**A101**



**PECKHAM**  
 ARCHITECTURE  
ARCHITECTS & INTERIORS

2005 N Country Club Dr.  
 Columbia, MO 65201  
 573-777-4444

## **Columbia Community Land Trust and Columbia Missouri Community Housing Development Organization Development and Donation Agreement**

This Development and Donation Agreement (this "Agreement") is made by and between Columbia Community Land Trust ("Agency") and Central Missouri Community Action (CMCA), a Community Housing Development Organization ("CHDO") (all references to "CHDO" in this Agreement shall be understood to mean and refer to CMCA) and is effective as of the date of signing by both parties.

### **CHDO Responsibilities**

In consideration for Agency's agreement to engage CHDO and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, CHDO agrees to perform the scope of work for the Project as described and defined below and further agrees that the requirements in this agreement apply to ALL work performed by CHDO for Agency regardless of when or where the work is performed and regardless of the specific project on which the work is performed. In addition, CHDO also agrees that the terms of any other prior agreement(s) between the parties do not extinguish or supersede the requirements of this Agreement.

Specifically, CHDO agrees with Agency as follows:

### ***Terms and Conditions of Work***

To perform and oversee all work involving the construction of an affordable home, as set forth in the CHDO's proposal and specs for 1105 N Eighth Street, which is attached hereto as Exhibit A and incorporated herein by reference. 1105 N. Eighth Street (the "Land") is legally described as:

Lots 8 of the Cullimore Cottages Final Plat, a re-plat of lots 4, 5 & 6 of JC Conley's addition to the City of Columbia in Boone County, Missouri.

### ***Ownership***

1. CHDO has inspected the site and is familiar with the condition of the Land.
2. CHDO agrees to own the Land during the development process and to manage construction of a single-family residential home on the Land. The Agency and the CHDO agree that upon completion of development of a single family residential home, with "completion" defined as receiving a Certificate of Occupancy through the City of Columbia, Community Development Department, Division of Building and Site Development, the Land shall be donated to the Agency and title shall be conveyed by warranty deed, subject to CHDO maintaining ownership of the improvements located on the Land.
3. The CHDO shall maintain ownership of only the improvements located on the Land and shall be solely responsible for selling only the improvements to a qualified buyer, with the Agency having the sole authority, responsibility and discretion to determine whether a proposed buyer meets the Agency's qualifications and requirements of a "qualified buyer" according to its Homebuyer Selection policy. Sale of the home on the Land shall be in accordance with U.S. Department of Housing and Urban Development (HUD) eligible activities as defined by HOME regulations at 24 CFR Part 92.206. Title to the improvements on the Land shall be conveyed using the Agency's standard Limited Corporate Warranty Deed for Improvements Only.

4. The improvements shall be sold subject to the Agency's Ground Lease (attached as Exhibit B) and Homebuyer Selection Policy (attached as Exhibit C).
5. The sale by CHDO is subject to all requirements, conditions, limitations, and restrictions established by the Trust for the sale of property. Such requirements, conditions, limitations and restrictions have been provided to CHDO. That CHDO acknowledges that those requirements, conditions, limitations and restrictions may limit the marketability and limit the pool of prospective buyers. CHDO acknowledges it is familiar with all such requirements, conditions, limitations, and restrictions and accepts and agrees to abide by same.
6. Should the CHDO not sell the home within 9 months from the date of receiving a Certificate of Occupancy from the City of Columbia Division of Building and Site Development, the CHDO shall be required to market the home as a rental property to a HOME eligible household at 60% or below the HUD defined area median income level. Rental occupant income verification shall be completed according to HUD's Part 5 definition of income and with source documentation in accordance with 24 CFR 92.203(a)(1)(i). In the event the home is offered as rental property under this section CHDO shall continue to market the property for sale upon completion of any rental term.

### ***Safety***

7. CHDO agrees that the Land and any related staging areas for construction are under its exclusive control and supervision. CHDO further agrees that the safety of all workers, contractors and laborers and vendors engaged in the work under this Agreement is solely its responsibility. CHDO specifically agrees to take appropriate precautions to ensure the safety of all persons, including, but not limited to, its own employees and other contractors and CHDOs and their employees, whose safety might otherwise be jeopardized by any risk of harm relating to or arising out of the work.
8. CHDO must comply with all applicable federal, state and local laws, rules, regulations, statutes, ordinances and directives ("laws") that are in force or that may come into force during the work as they relate to the Land, as well as CHDO's operations, materials and personnel. This includes all safety and workplace-related laws.
9. CHDO will apply to obtain all necessary permits and conform strictly to laws and ordinances in force in the locality where its work must be performed.
10. At all times, CHDO will provide sufficient, safe and proper facilities to allow Agency, or an authorized representative, to inspect CHDO's work and performance. Upon request, CHDO will also produce all the documents necessary to evaluate the quality of the materials used in its work.
11. CHDO must submit copies of all accidents or injury reports to Agency, or an authorized representative as soon as practicable or prescribed by law.

### ***Indemnity***

12. The work performed by CHDO shall be at its exclusive risk. To the fullest extent permitted by law, CHDO will defend, indemnify and hold harmless all indemnified parties from any and all claims for bodily injury and property damage (other than damage to the work itself), which arise or are in any way connected with the work performed, materials furnished or services provided by CHDO, CHDO's subcontractors or anyone employed directly or indirectly by any of them under this agreement.

Indemnified parties include the Agency, Agency representatives, designees, officers, directors, employees, agents, successors and their assigns.

Claims include any and all claims for bodily injury, death or damage to property, demands, damages, actions, causes of action, suits, losses, judgments, obligations and any liabilities, costs

and expenses (including but not limited to investigative and repair costs, attorneys' fees and consultants' fees).

13. CHDO is not obligated to indemnify and defend Agency for claims due to the sole negligence or willful misconduct of indemnified parties. Any obligations assumed pursuant to this Agreement will not be construed to negate, abridge or reduce other statutory or common law rights or obligations of indemnity, which otherwise exist as to a party or person described in this agreement.
14. CHDO's indemnification and defense obligations under this contract extend to claims made after this Agreement is terminated as well as while it is in force and continue until such claims are finally adjudicated or until such time that any and all actions against the indemnified parties for such matters which are indemnified hereunder are fully and finally barred by applicable laws.
15. CHDO shall, within sixty (60) days of filing, cause the discharge of record of any mechanics' lien filed against the Land or improvements located on the Land by payment, deposit, bond or court order. CHDO shall indemnify and hold Agency harmless from any liability arising from the imposition of any mechanics' lien or other lien on the Land or improvements located on the Land.

### ***Insurance***

16. Prior to the beginning of the work, CHDO must provide to Agency certificates of insurance showing that CHDO has coverage for itself and its employees, agents and CHDOs as set forth in the insurance requirements section. The certificate of insurance shall provide that the insurer will give the Agency 30 days' prior written notice or cancellation and termination of the CHDOs coverage thereunder. If any of these policies is terminated, CHDO must provide to Agency certificates of insurance showing replacement coverage with an effective date no later than the day coverage under the policy being replaced is cancelled or terminate.
17. All coverage must be placed with insurance companies duly admitted in the state of Missouri and must be approved by the Agency.
18. All CHDO insurance carriers must maintain an A.M. Best rating of "A-" or better.  
CHDO's general liability policy must name Agency representatives, designees, officers, directors, employees, agents, successors and their assigns as an additional insured (This should be on a standard ISO form or equivalent General Liability form with no modifications limiting coverage.) Coverage must include coverage for completed operations. Additional insured coverage must apply as primary and non-contributory with respect to any other insurance afforded to the Agency and Contractor.
19. Each insurer must give to Agency written notice of cancellation and termination of Contractor's coverage at least 30 days before the effective date of such cancellation or termination. This shall be verified in writing on the certificate of insurance.
20. At least two weeks prior to the expiration, cancellation or termination of any insurance policy required by this agreement, CHDO must provide Agency with a new and replacement certificates of insurance and additional insured endorsements.
21. CHDO must provide Agency with a waiver of subrogation from each of CHDO's insurers on commercial general liability in favor of Agency with respect to losses arising out of or in connection with the work.
22. The insurance coverage required must be of sufficient type, scope and duration to ensure Agency is covered for the liability related to any manifestation date within the applicable statutes of limitation and/or response to any work performed by or on behalf of Agency in relation to the project. CHDO agrees to maintain the above insurance for the benefit of Contractor for a period of three (3) years or the expiration of any statute of limitation as may be applicable, whichever is later.

23. CHDO must secure a workers' compensation insurance policy. The workers' compensation policy must cover all of CHDO's work and performance and provide coverage for all employees, executive officers, sole proprietors, partners and members of a limited liability company, in the amounts required by all applicable laws and must include employers liability coverage to cover the damages that become due in case of bodily injury, occupational sickness or disease or death of CHDOs employees. This policy must be written with limits of (\$500,000) for each accident, (\$500,000) for each disease and (\$500,000) per disease, per each employee
24. CHDO shall require its design professional(s) to maintain professional liability insurance coverage with a company acceptable to the Agency with limits no less than \$1,000,000 per claim and \$1,000,000 general aggregate. Such insurance shall have a maximum deductible of \$25,000 per claim.
25. CHDO must secure a commercial general liability insurance policy to cover the damages that become due in case of bodily injury, property damage and personal or advertising injury arising out of or related to:
  - All CHDO's operations and premises;
  - All CHDO's products and completed operations;
  - All liability or responsibility assumed by the CHDO in the Indemnity section of this agreement;
  - All liability assumed in a business contract;
  - Agency as an additional insured; and
  - Defense expenses paid in addition to the policy limits.

In addition, CHDO must provide Contractor proof of insurance with a Certificate of Insurance and Additional Insured Endorsement on ISO form CG 2010 and CG 2037 (or substitute forms providing equivalent coverage). CHDO is responsible for maintaining this insurance policy.

The coverage available to Agency, as additional insured, in the types of insurance policies mentioned above must be at least:

- \$1,000,000 for each occurrence;
  - \$2,000,000 for general aggregate
  - \$2,000,000 for products/completed operations aggregate; and
  - \$1,000,000 for personal and advertising injury limits.
26. CHDO must secure an umbrella liability insurance policy with limits of at least \$1,000,000 to cover the damages that become due in case of bodily injury, property damage and personal and advertising injury with, at least, the same terms and conditions as the policies mentioned above. Certificate of insurance must indicate the umbrella policy is follow form for additional insured and waiver of subrogation.
  27. CHDO must secure an automobile liability insurance policy to cover the damages that become due in case of bodily injury, death of a person or property damage arising out of Agencyship, maintenance or use of any motor vehicle or trailer owned, hired, leased, used on behalf of or borrowed by CHDO. The policy must also include coverage for any equipment subject to motor vehicle laws. Business auto liability insurance must be written in the amount of not less than \$1,000,000 for each accident. CHDO's automobile liability policy must name Agency as an additional insured.

## Agency Responsibilities

Agency, in consideration of the provisions and mutual promises and agreements contained in this Agreement, agrees with CHDO as follows:

- 28. Agency will provide homebuyer orientation and education to prospective homebuyers regarding its ground lease.
- 29. Agency will determine buyer eligibility according to its Homebuyer Selection Policy.
- 30. Agency will accept the donation of the Land and will be responsible for performance of all obligations of CLT under the Ground Lease for the Land.

## Additional provisions:

- 31. The time requirements of this contract may be extended by agreement of the parties in the event that CHDO is delayed by acts of the Agency's required alterations or damage occurring from fire or other casualty.
- 32. No verbal order, objection, claim or notice of either party to the other will be of effect or binding and no evidence of such order, objection, claim or notice will be admissible in any lawsuit. Both parties, Agency and CHDO, agree to execute and deliver in writing all communications that affect and bind the other. Any verbal communication between the parties will be considered as immaterial and nonbinding.
- 33. No provision of this contract can be waived or interpreted by reason or any other act. A waiver from this contract or any of its provisions is valid only if it is an express waiver, definitely agreed to and entered into by the parties in writing.
- 34. Upon signing by all parties, this document shall be recorded by the Boone County, Missouri Recorder of Deeds.
- 35. Agency will receive \$1,000 from the sales proceeds of the sale of the improvements located on the Land at closing. All remaining proceeds shall be retained by the CHDO.
- 36. CHDO shall be responsible for covering all closing and Realtor costs associated with selling the home on the Land to a qualified buyer. The Agency shall be responsible the cost of recording any notices associated with its Ground Lease.
- 37. The term of this Agreement shall expire upon closing to a program eligible homeowner.
- 38. This Agreement may not be assigned by a party without the express, written consent of the other party to this Agreement.
- 39. By signing below, the undersigned each warrant and represent that they have been duly authorized to execute this Agreement on behalf of such party.

## Project Information

Project # and /or Address:

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## Signatures

This agreement is entered into by the parties listed below, effective as of the date specified above.

Columbia Community Land Trust  
500 E. Walnut, Suite 108  
Columbia, MO 65201

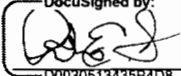
Central Missouri Community Action  
807-B N. Providence Road  
Columbia, MO 65203

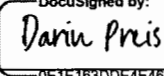
BY:

BY:

**Print Name:** Anthony Stanton

**Print Name:** Darin Preis

**Signature:**  DocuSigned by:  
D003051343584D8...

**Signature:**  DocuSigned by:  
0E1E183DDE4E460...

**Date:** 8/20/2020

**Date:** 8/17/2020



## A. Organization

Completed by *darci.clark@como.gov* on 2/11/2020 11:16 AM

Case Id: 11090

Name: CMCA Cullimore Cottages - 2020

Address: \*No Address Assigned

---

### A. Organization

---

Please provide the following information

#### A. ORGANIZATION

##### A.1. Organization Name

Central Missouri Community Action

##### A.2. Doing Business As

Central Missouri Community Action

##### A.3. Address

807 N. Providence Road Columbia, MO 65201

##### A.4. Federal EIN

43-0835026

##### A.5. DUNS Number

188596456

#### CONTACT INFORMATION

##### A.6. Contact Name

Sheila Garten

##### A.7. Contact Title

Housing Development Director

##### A.8. Phone

(573) 443-8706

##### A.9. Email

sheilag@cmca.us

## B. Certification

Case Id: 11090

Name: CMCA Cullimore Cottages - 2020

Address: \*No Address Assigned

Completed by darcie.clark@como.gov on 2/11/2020 11:16 AM

---

### B. Certification

---

Please certify the following information.

**B.1.** Confirm that the following items are included within the Organization's Articles of Incorporation:

- No part of the Organization's net earnings inure to the benefit of any member, founder, contributor, or individual.**
- The nonprofit organization has, among its purposes, the provision of decent housing that is affordable to low- and moderate-income people.**

**B.2.** Confirm that the following items are included within the Organization's By-Laws:

- The nonprofit organization provides a formal process for low-income, program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development and management of affordable housing projects.**
- The non profit organization is not controlled, nor receives directions from individuals, or entities seeking profit from the organization.**
- B.3. The Organization's financial accountability standards conform to 2 CFR 200.**
- B.4 No more than 1/3 of the Organization's board is represented by public officials and no less than 1/3 of the Organization's board is represented from low-moderate income individuals or low-moderate income neighborhood organization representatives**

## C. Organization Capacity

Completed by [darci.clark@como.gov](mailto:darci.clark@como.gov) on 2/11/2020 11:23 AM

Case Id: 11090

Name: CMCA Cullimore Cottages - 2020

Address: \*No Address Assigned

---

### C. Organization Capacity

---

Please provide the following information

**C.1. Please describe staff capacity with regards to professional housing development experience.**

Darin Preis has been the Executive Director of CMCA since 2005. Since then CMCA has designed and built ten single family homes in Fulton and Columbia. Mr. Preis has provided consistent oversight of community conversations, design, funding, accountability and reporting for all projects regardless of the direct manager. Sheila Garten was recently hired to serve as the Housing Development Director and has previously been in rental community management with extensive experience in budget oversight and experience with construction rehab projects.

**C.2. Please describe demonstrated organizational success at housing development.**

CMCA has partnered with various for profit developers and nonprofit partners (such as Habitat for Humanity and Job Point Youth Build programs) to complete a number of multi- and single-family housing units throughout its eight county service area. For profit developers and partners have included JES, MACO, HRM, Action Management, Cohen-Esrey Communities, and most recently R. Anthony Development Group. Other housing development related activities include weatherization (including implementation of a federal geo-thermal and solar pilot project), HeRO, and multi-family housing management.

**C.3. Provide an overview of the organization's history and experience in developing affordable housing and homeownership opportunities. Identify your experience in working with City programs, including the CDBG or HOME programs**

CMCA has received \$902,979 from the City of Columbia between 1994 and 2018 in CHDO funding. Those funds, along with the proceeds, have been used to develop affordable apartment units and to construct nine single family homes. Previous projects include 103 Lynn St., and 804 King Ave. CMCA was a partner in the Lynn Street Cottages project. The King Ave. lot was donated to CMCA, and CMCA donated it to the CCLA when the house was sold. CMCA works with the City and local banks to identify and train eligible home buyers.

**C.4. Provide names and describe the role, experience, and capacity of all personnel (including engineers, architects, contractors, construction managers, etc.) involved in the project.**

R. Anthony Development Group, LLC will be the General Contractor on this development and be responsible for project design, accounting, and insurance. The Nehemiah Group, a certified MBE in the City of Columbia owned by Kelly and Giselle Ballenger, will act as the Project Manager and provide much of the project labor. This group has managed the development of CMCA's last two projects at 103 Lynn Street and 804 King Avenue. Rob Wolverton is well known and respected in Columbia's development network and has a reputation for standing by his work.

**C.5. Briefly describe the staff positions and qualifications of those individuals who will carry out the construction project. Describe any existing commitments that would impact your ability to implement the project immediately**

Darin Preis (MPA) and Sheila Garten, Housing Development Director, will oversee the construction project. Christine Lindsey, CFO, and Sheila Garten will manage the billing and accounting. Sheila Garten (Housing Development Director) will coordinate all phases of development including project concept, planning, and administration, and program

oversight. No existing commitments will hamper CMCA's ability to implement the project immediately. No existing commitments will impact our ability to implement the project immediately.

**C.6. Have any persons employed by your agency been debarred by HUD or are otherwise restricted from entering into contracts with any federal agency?**

No

If yes, please explain:

**C.7. List of all board members including denotation of public officials and low-moderate income members or representative of low to moderate income neighborhoods/census tracts.**

Board Member Name	Type of Board Member	Term Start Date	Term End Date
Karen Digh-Allen	Public Official	01/23/2020	09/30/2023
Janet Thompson	Public Official	01/26/2017	09/30/2020
Amanda Grellner	Public Official	06/26/2014	09/30/2021
Charles Melkersman	Public Official	01/26/2017	09/30/2020
Alan Winders	Public Official	04/27/2017	09/30/2020
Alice Brandt	Low Income Representative	10/27/2016	09/30/2022
Carolyn Lewis	Low Income Representative	10/27/2016	09/30/2022
Ann Anderson	Low Income Representative	10/29/2015	09/30/2021
Cynthia Jones	Low Income Representative	01/28/2018	09/30/2021
Heather Berkmeier	Low Income Representative	06/28/2018	09/30/2021
Donna Ward	Low Income Representative	01/27/2019	09/30/2022
Susan Hart	Other	11/07/2019	09/30/2022
Charles Roll	Other	08/27/2015	09/30/2021
Don Decker	Other	10/25/2018	09/30/2021
Mark Brinkmann	Other	4/25/2019	9/30/2022
Michelle Barg	Other	04/25/2019	09/30/2022
James Steel	Other	11/07/2019	09/30/2022
Kris Scheperle	Public Official	2/28/2019	09/30/2022
Jeremiah Johnmeyer	Public Official	2/28/2019	09/30/2022
Jodi McSwain	Low Income Representative	06/27/2019	09/30/2022

## D. Project Information

Completed by [darci.clark@como.gov](mailto:darci.clark@como.gov) on 2/11/2020 11:24 AM

Case Id: 11090

Name: CMCA Cullimore Cottages - 2020

Address: \*No Address Assigned

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### D. Project Information

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Please provide the following information

**D.1. Provide a projection of the time frame for completion. Identify key tasks and completion dates that identify how your project is ready to proceed.**

CMCA sent out a design-build RFP via the Columbia Daily Tribune on February 6, 2019. Requests for information were due February 21 and the deadline for submission was February 25. The winning bid has been notified and a contract was executed contingent on the award of CHDO HOME funds. The contract will be expanded to include the build of 3 homes. City staff have indicated that funding should be available by late summer 2020. Depending on weather, the house should have an occupancy permit by the beginning of 2021 and sold by the spring of 2021.

**D.2. Provide a project development budget, using the CHDO Sources and Uses spreadsheet below. The budget should include cost estimates for project components and the proposed developer fee (if any).**

**CHDO Sources and Uses**



**CHDO Sources and Uses**

Form X - CMCA - PLAN A.xlsx

Form X - CMCA - PLAN B.xlsx

**D.3. Proposals shall include a preliminary set of plans and specifications of sufficient detail and completeness to allow determination as to which proposal best meets the City's needs. Once a successful respondent has been identified, final plans will be required and included in the final contract documents. Please upload the Preliminary Plans in the Required Documents section.**

## Submit

Completed by [darin-preis@showmeaction.org](mailto:darin-preis@showmeaction.org) on 1/31/2020 1:18 PM

Case Id: 10824  
Name: CMCA Cullimore - 2019  
Address: \*No Address Assigned

---

## Submit

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### LEAD AGENCY

I certify that I have been authorized by the applicant's governing body to submit this application and that the information contained herein is true and correct to the best of my knowledge.

### Authorized Name and Title

Darin Preis, Executive Director

### Telephone

(573) 443-8706

### Authorized Signature

Darin Preis

Electronically signed by [darin-preis@showmeaction.org](mailto:darin-preis@showmeaction.org) on 1/31/2020 1:18 PM

# STATE OF MISSOURI



**John R. Ashcroft**  
**Secretary of State**

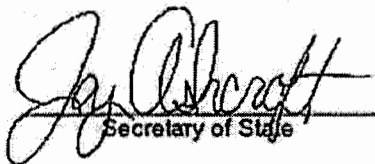
**CORPORATION DIVISION**  
**CERTIFICATE OF GOOD STANDING**

I, JOHN R. ASHCROFT, Secretary of State of the State of Missouri, do hereby certify that the records in my office and in my care and custody reveal that

*Central Missouri Community Action*  
*N00006257*

was created under the laws of this State on the 6th day of December, 1965, and is in good standing, having fully complied with all requirements of this office.

IN TESTIMONY WHEREOF, I hereunto set my hand and cause to be affixed the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this 9th day of April, 2018.

  
Secretary of State



Certification Number: CERT-04092018-0015



U. S. TREASURY DEPARTMENT  
INTERNAL REVENUE SERVICE  
DISTRICT DIRECTOR

MAY 31 1967

St. Louis, Missouri 63101  
May 29, 1967

IN HOLY REFER TO  
Form L-178  
A:R  
StL:EO:67-93

Central Missouri Counties' Human  
Development Corporation  
P.O. Box 914  
Columbia, Missouri 65201

PURPOSE Educational & Charitable	
ADDRESS INQUIRIES & FILE RETURNS WITH DISTRICT DIRECTOR OF INTERNAL REVENUE	
St. Louis	
FORM 990-A RE- QUIRED	ACCOUNTING PERIOD ENDING
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	July 31

Gentlemen:

On the basis of your stated purposes and the understanding that your operations will continue as evidenced to date or will conform to those proposed in your ruling application, we have concluded that you are exempt from Federal income tax as an organization described in section 501(c)(3) of the Internal Revenue Code. Any changes in operation from those described, or in your character or purposes, must be reported immediately to your District Director for consideration of their effect upon your exempt status. You must also report any change in your name or address.

You are not required to file Federal income tax returns so long as you retain an exempt status, unless you are subject to the tax on unrelated business income imposed by section 511 of the Code, in which event you are required to file Form 990-T. Our determination as to your liability for filing the annual information return, Form 990-A, is set forth above. That return, if required, must be filed on or before the 15th day of the fifth month after the close of your annual accounting period indicated above.

Contributions made to you are deductible by donors as provided in section 170 of the Code. Bequests, legacies, devises, transfers or gifts to or for your use are deductible for Federal estate and gift tax purposes under the provisions of section 2055, 2106 and 2522 of the Code.

You are not liable for the taxes imposed under the Federal Insurance Contributions Act (social security taxes) unless you file a waiver of exemption certificate as provided in such act. You are not liable for the tax imposed under the Federal Unemployment Tax Act. Inquiries about the waiver of exemption certificate for social security taxes should be addressed to this office, as should any questions concerning excise, employment or other Federal taxes.

This is a determination letter.

Very truly yours,  
*E. P. Phair*  
District Director

#43-0835026



## **Central Missouri Community Action Bylaws**

### ***Article I Name***

The name of the organization shall be "Central Missouri Community Action."

### ***Article II Purpose***

The purpose of the organization shall be to stimulate better focusing of all available Local, State, Private and Federal Resources with the goal of enabling low-income families and low-income individuals of all ages in rural and urban areas, to attain the skills, knowledge, motivation and opportunities needed for them to become self-sufficient including the provision of decent housing that is affordable for low-to-moderate income people. It shall strive to make the entire community more responsive to the needs and interests of the poor by mobilizing resources and bringing about greater sensitivity on the part of other community agencies to their needs.

The organization shall work with the poor, the public sector and the private sector of the community in developing both a long-range strategy and specific short-range plans for using potential resources, including public (Federal, State, and Local) and Private Resources of all kinds, taking into account the areas of greatest community need, the availability of resources, and its own strengths and limitations. It shall establish realistic obtainable objectives expressed in concrete terms, which permit the measurement of results. The organization shall operate programs meeting high-priority needs as an effective vehicle through which the organization can stimulate increased community responses to the needs of the poor.

### ***Article III Powers of the Board of Directors***

#### **Section 1 – Directors In-Lieu of Members**

The Corporation shall not have members as such; but in lieu thereof, shall have only a Board of Directors, which shall be self-perpetuating in the manner described in Article IV; Section 2.

#### **Section 2 – Powers as a Not-For-Profit Corporation**

The Board of Directors (hereinafter referred to as "the Board") shall exercise, on behalf of the Corporation, all powers granted to such corporations under the statutes of the State of Missouri, and the Missouri Nonprofit Corporation Act.

#### **Section 3 – Powers as a Designated Community Action Agency (CAA) and as an Eligible Entity**

The Board shall exercise, on behalf of the Corporation, all powers granted to the Corporation as a designated CAA under the Economic Opportunity Act of 1964, as amended; and as an Eligible Entity under the Community Services Block Grant Act of

1981, as amended.

#### Section 4 – General Responsibilities

Board responsibilities include trusteeship, comprehensive accountability to funding sources and the public for programs and services; legal accountability for the assets of the agency; policy determination; approval of proposals for financial assistance and the disbursement of funds; determination of agency goals; assisting staff in promoting positive public and community relations and in developing financial and volunteer resources; and evaluation of overall agency and program results. The Board fully participates in the development, planning, implementation, and evaluation of the program to serve low-income communities. Board members are additionally responsible for regular attendance at board and committee meetings.

#### Section 5 – Governance

It is the responsibility of the Board to determine the personnel, fiscal, and operating policies to be followed by the Corporation. It shall be the responsibility of the Executive Director to implement the policies approved by the Board.

### *Article IV Board of Directors*

#### Section 1 – Ethics

Board members shall conform to the Community Action Code of Ethics and the same standards of behavior as is required of agency staff and volunteers.

#### Section 2 - Composition and Selection of Board Members

The Board of the Corporation shall consist of twenty-one (21) Directors and each county served by CMCA must be represented.

In order to have representation from all eight counties, the following shall be required:

- a. One-third of the Directors shall be elected public officials currently holding office. In the event that there are not enough elected public officials reasonably available and willing to serve on the Board, the County Commissioners may appoint a representative to serve on their behalf. No more than one-third (1/3) of the governing board may be public officials (according to the HUD definition of “Public Official”, including employees of the participating jurisdictions.
- b. At least one-third of the Directors shall be democratically selected representatives of low-income people. Such representatives need not themselves be low-income, however every effort should be made to elect representatives who live in CMCA’s service area and who have experienced poverty.

When a vacancy occurs in the Low-Income Sector of the Board of Directors the following procedure will be followed:

- The Executive Director will prepare a Board vacancy announcement
  - The announcement will be made available to organizations and groups where low-income people will have access to the announcement.
  - As per the by-laws, nominations for the vacant board seat can be made by groups or an individual may self-nominate.
  - The Head Start Policy Council will select the dates, times and places for review of nominations and interview of nominees.
  - The Head Start Policy Council will select the best candidate from the nominees and present the name to the full board for approval.
- c. The remainder of the Directors shall be recruited from among persons that have expertise or experience that may be particularly helpful to the board in setting policy, strategic planning, and other board business. The Board of Directors must include at least one member with fiscal management background and expertise, at least one member who is a licensed attorney familiar with issues that come before the board, and at least one member with early childhood education and development expertise. If individuals with such expertise are not available to serve on the board, non-board members with these qualifications may work directly with the board on these issues instead. Private sector board representatives will be invited to serve according to the best interests of Central Missouri Community Action and the needs of the Board at the time of the nomination.
- d. Directors representing residents of a geographical area (i.e., public official and low-income Directors) must reside in that geographical area. Directors representing private sector organizations may reside anywhere within the Corporation's service area. Each county for which the Corporation is the designated CAA shall be represented on the Board of Directors.
- e. Petitions for Board Representation. A low-income individual, community organization, or religious organization, or representative of low-income individuals that considers its organization, or low-income individuals, to be inadequately represented on the board may submit a petition for representation to the board. The petition must be signed by at least 15 individuals, unless the President determines that it is appropriate to waive this requirement in a particular case. A written statement of the board's action on the petition shall be provided to the petitioning individual or group. Should it decide to provide representation to the petitioning organization or interest, the board shall take any actions necessary to provide that representation while ensuring that the board's composition meets the requirements of the federal Community Services Block Grant Act, the federal Head Start Act, and any other applicable laws or regulations?

### Section 3 – Terms of Office for Directors

Each director shall serve for a three-year term, or until he or she sooner dies, resigns, is removed, or becomes disqualified. A public official shall serve as a Public Sector Director

only while s/he continues to hold public office. A representative of a public official shall serve as a Public Sector Director only while the public official who designated him/her continues to hold public office. An individual designated by either a Low-Income Organization to serve as a Low-Income Sector Director or by a Private Sector Organization to serve as a Private Sector Director shall so serve only while s/he continues to be associated with the organization that designated him or her. No director shall serve for more than two consecutive terms without at least a one-year absence from the board.

Directors may serve for more than one term but no more than two (2) consecutive terms totaling six (6) years. To serve additional consecutive terms, a Director must have attended 75% of meetings and be an active member of a committee as defined by that committee.

The term of service for these Directors will begin at the next Annual meeting of the Board following selection to the Board.

#### Section 4 – Removal from the Board

A board member may be removed from the Board of Directors with cause by an affirmative vote of two-thirds (2/3) of the Directors then in office. Failure to attend two (2) regular meetings within the Board calendar year may be cause for the Board of Directors to declare a member's seat on the Board vacant. Other cause for removal from the Board may include failure to be an active committee member (as defined by the committee), engaging in activities that are in opposition to the agency's purposes and mission or that undermine the agency's credibility and public image; or unethical behavior related to representation of the agency in a board member capacity or the Community Action Code of Ethics; or for violations of the Conflict of Interest policy.

The President of the Board shall inform the Director in writing that removal is being considered, and state the grounds for removal. The Director will have an opportunity to respond to the President's letter at the regular meeting, at which the Board is to vote on the removal question.

#### Section 5 – Vacancies on Board

A vacancy occurs when: a) a Director is notified of removal by action of the Board for cause; b) a Director resigns his/her seat; c) a public official Director leaves office; d) the death of a Director; e) term limit is met.

Vacancies on the Board will be filled within 120 days by the following methods: a) for vacancies occurring in the low-income sector of the Board, an election for the seat will be conducted as soon as is practical, but at least by the time of the annual meeting following the criteria outlined in Article IV, Section 2b; b) for vacancies occurring in the public official sector of the Board, the Board will ask another public official to serve; c) Vacancies occurring with the private sector representatives, the Board may recruit any individual that meets the criteria outlined in Article IV, Section 2, and item c to join the Board to fill the vacancy.

If a vacancy occurs mid-term, the term for the replacement Director will commence with the first meeting of the subsequent fiscal year.

#### Section 6 – Conflict of Interest

Board Members must abide by the Central Missouri Community Action Board of Directors Conflict of Interest Policy and demonstrate their intent to do so by completing and signing the CMCA Board of Directors Conflict of Interest Signature Sheet. As stated in the policy, an ad hoc committee will be convened as needed, to review reported conflict of interest disclosures. Central Missouri Community Action has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual.

Board members who are federal employees are prohibited from serving in any capacity that would require them to act as an agent or attorney for the Organization in its dealings with any federal government departments or agencies or as an employee of the Organization.

#### Section 7 – Payment of Compensation and Expenses

Directors serve without pay (compensation), but all Directors can be reimbursed for travel to and from Board meetings, committee meetings, and other official business of the corporation subject to the following conditions: 1) funds are available for said purpose; 2) a travel voucher signed by the Director is presented for payment.

The rate of reimbursement for travel in a private automobile shall be the same as the rate approved for reimbursement of staff travel. In the case of ride sharing only the person providing the vehicle can be reimbursed.

When a Director is required to go outside the Corporation's service area to act in an official capacity, a travel advance may be given, in accordance with the Corporation's travel expense policies.

Other expenses associated with attendance at Board and Board committee meetings that may be reimbursed for low-income persons who are Directors include: 1) meals, when attendance is required during a meal hour, and 2) babysitting expenses for the actual costs incurred for the care of young children during attendance at an official meeting and paid to a person who is not a member of the Director's household, up to a maximum hourly reimbursement equal to the Federal minimum wage.

### ***Article V      Officers of the Board***

#### Section 1 - Officers

The officers of the Board are President, Vice-President, Secretary, and Treasurer.

## Section 2 – President

The President shall preside at all meetings of the Board and of the Executive Committee. He/She shall select the at-large members of the Executive committee at the first regular Board meeting held after the election of officers. He/She shall appoint committees and make work assignments to prevent duplication of effort and shall assume other duties normally undertaken by the president of a charitable organization.

## Section 3 – Vice President

The Vice President shall assist the President and shall act in his/her stead if the President is unable to serve.

## Section 4 – Secretary

The Secretary shall keep, or cause to be kept, all official minutes and records of the Board and shall ensure that reports and minutes are sent to Directors in a timely fashion.

## Section 5 – Treasurer

The Treasurer shall make, or cause to be made, proper accounting and payments to vendors and staff according to FASB and/or funding guidelines, a detailed monthly financial report of the Board at each regular Board meeting, and an independent annual audit of the charts of accounts.

## *Article VI Election of Officers*

### Section 1 – Nomination and Election

A Nominating Committee, consisting of three Directors, shall be appointed by the President at the regular meeting held one month prior to the annual meeting.

The Nominating Committee shall obtain permission from all Directors whose names are to be placed on the slate.

The Nominating Committee shall present a slate of nominees, one nominee for each office, at the last regular meeting of the Board calendar year, at which time officers shall be elected.

Nominations for any office will be accepted from the floor at the time the election is held. Should more than one Director be nominated for an office, election for the office shall be by secret ballot.

### Section 2 – Terms of Office

All officers shall serve a term of one year, and may be re-elected to serve additional terms. Directors may serve in the same office for no more than two (2) consecutive

terms.

The terms of office for Board officers shall begin upon adjournment of the regular meeting at which the election to office occurs.

Officers may resign at any time. Officers may be removed for cause according to Article IV, Section 4.

### Section 3 – Vacancies

A vacancy in any office may be filled temporarily by the executive committee with approval by the Board at the meeting immediately following.

## ***Article VII Meetings of the Corporation***

### Section 1 – Regular Meetings, Annual Meeting

The Board shall meet at least six times a year.

Each year at the last regular meeting held prior to the annual meeting, the Board should adopt a schedule of board meetings for the next year. For the purpose of this schedule, the year shall be twelve-month period beginning with the month in which the annual meeting is held. Meeting calendar can be altered by majority vote of the Board of Directors.

The Annual meeting shall be held in October of each year, unless said date is changed by a majority vote of the Board of Directors.

### Section 2 – Special Meetings

Special meetings of the Board may be called by the President or upon written request to the President by at least three (3) members of the Board. Notice of any special meetings shall be given at least five (5) days previously thereto by written notice delivered electronically or sent by regular mail to each member. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail so addressed, with postage thereon prepaid. If notice be given electronically, such notice shall be deemed to be delivered when transmitted from the corporate office. Business transacted at special meetings shall be confined to the subjects stated in the call and matters germane thereto.

### Section 3 – Quorum

Fifty (50) percent plus one (1) of the current membership (i.e., non-vacant seats) of the Board in attendance at any meeting shall constitute a quorum for that meeting.

### Section 4 – Exercise of Privileges

Holding office, voting, introducing motions, and other privileges shall be limited to duly

elected members of the Board of Directors. .

#### Section 5 – Agenda and Notice of Meeting

The agenda and meeting notice for each Board of Directors meeting must be mailed to all Board members by the President or his/her designee at least five (5) days in advance. Any member may submit items to the Board for inclusion in the agenda. All submissions must arrive at the Central Missouri Community Action office in writing at least ten (10) days in advance of the meeting.

Items not properly submitted in advance may be placed on the agenda for the current meeting at that meeting. Any member may submit an item. No discussion of the item will be allowed prior to addition to the agenda. A simple majority of the members present shall be required for inclusion.

If an item is properly submitted and is not included on the following meeting's agenda, the member requesting its inclusion may request a vote of the Board at the meeting to determine if it should be set on the agenda for that meeting. A simple majority is required for inclusion.

#### Section 6 – Open Meetings

All regular, committee and special meetings of the Board at which routine business is conducted shall be open to the public. The Board may go into an Executive Session at such meetings to consider certain matters as allowed under the State of Missouri's open meetings law.

Electronically connected meetings in which all members can fully participate and interact with all other members are deemed to constitute legal meetings, provided the presence of a quorum. Such meetings must be in conformance with provisions of the Missouri open meetings law.

#### Section 7 – Manner of Acting

Except as otherwise specified in these Bylaws, matters of business coming before the Board or a committee of the Board at a meeting at which a quorum is present shall be decided by a simple majority of those members present.

Proxy voting by Board members is prohibited at meetings of the Board and its committees.

The quorum requirement is applicable for all official Board and Board committee actions at the time any action is taken: that is, a Board meeting or a committee meeting may not officially take place until the required quorum is present and if at any time during a meeting the quorum is destroyed, no further business may be transacted.

#### Section 8 – Minutes



Written minutes shall be kept for each Board meeting and committee meeting and shall include the names of those members present and a record of votes on all motions.

Minutes of previous Board meetings shall be distributed to all Directors prior to the next Board meeting. Minutes of previous committee meetings shall, likewise, be distributed to all committee members prior to the next committee meeting.

### ***Article VIII Standing and Special Committees***

#### **Section 1 – Creation of Committees**

The Board may establish standing committees or special committees that will function on an Ad-Hoc basis.

#### **Section 2 – Appointment of Committee Members**

The Board must appoint members of standing and special committees or designate such powers to the President of the Board and must delineate the scope of the committee's tasks.

#### **Section 3 – Charge of Committees**

When a committee is created, or a task is assigned to a committee, it shall elect a chair. The chair of said committee shall be instructed as to: 1) the objectives of the committee and/or duties; 2) any special procedures and/or conditions to be adhered to in the execution of its task; and, 3) a deadline for reporting back to the full Board. Minutes shall be recorded for all committee meetings.

#### **Section 4 – Composition**

To the extent possible, all committees of the Board shall reflect the composition of the Board with at least one-third (1/3) of the members being Directors representing the low-income sector.

#### **Section 5 – Quorum**

A quorum of all standing and special committees is fifty (50) percent of the members.

#### **Section 6 – Ex-Officio Committee Members**

The Executive Director or his/her designee and the Board President shall serve as ex-officio members of all standing or special committees.

#### **Section 7 – Staff Support for Committees**

The Executive Director shall, if requested by the Board, appoint staff member(s) of Central Missouri Community Action to serve as the secretariats for standing and special

committees.

## *Article IX Executive Committee*

### Section 1 – Composition

The Executive Committee shall consist of six (6) members, those being the officers of the Board and two other Directors chosen to serve at-large. The President shall select the at-large members of the Executive committee at the first regular Board meeting held after the election of officers per Article V, Section 2. The at-large members shall be selected from the Board sectors so as to achieve the composition requirement set forth at Article VIII, Section 4.

### Section 2 – Conduct of Routine Business

The Executive Committee shall transact routine business of the Corporation between meetings of the full Board. The Executive Committee shall report any actions taken at the next meeting of the Board. Electronically connected Executive Committee meetings shall be permitted at the discretion of the President. The Executive Committee has the full delegated authority of the Board subject to ratification by the Board.

If a quorum is not achieved at any regular meeting of the Board, or if, during a regular meeting at which a quorum was initially established, the quorum is destroyed, then the executive committee may convene, provided a quorum of the Executive committee exists, and for as long as that quorum is maintained, conduct the business of the board meeting as specified on the agenda.

The Executive Committee shall review or cause to be reviewed, the by Laws of the Corporation periodically and recommend changes to the Board.

The Executive Committee cannot: 1) Authorize distributions to members, directors, officers, agents or employees except in exchange for value received; 2) Approve or recommend to members dissolution, merger or the sale, pledge or transfer of all or substantially all of the corporation's assets; 3) Unless otherwise stated in the bylaws or articles of incorporation, elect, appoint or remove Directors or fill vacancies on the board or on any of its committees; or 4) Adopt, amend or repeal the articles or bylaws.

### Section 3 – Review of Board Committees

The Executive Committee shall review the standing committees of the Board and recommend any additions or deletions of committees. It shall review and evaluate the performance of the standing committees, as appropriate.

### Section 4 – Selection Procedures of Low-Income Directors

The Executive Committee shall review and approve the selection procedures used in each county to select the low-income Directors to the Board of Directors.

## *Article X County Advisory Boards*

### Section 1 – Policy toward County Advisory Boards

Each of the counties served by the Corporation may have a county advisory board. It is the policy of the Corporation to encourage the development and maintenance of such a board in each county.

### Section 2 – Purpose

The purpose of county advisory boards is to support the purposes of and promote the policies of the Corporation and strive to make the entire local community more responsive to the needs and interests of low-income people by mobilizing resources and bringing about greater sensitivity on the part of the community to their needs.

### Section 3 – Duties

The general duties of a county advisory board shall be: 1) to serve as an open forum for low-income people; 2) to annually assess the needs of low-income people in the county and formulate a priority of needs; 3) to develop recommendations to the Board on community action goals and activities for the county anti-poverty program; 4) to evaluate ongoing anti-poverty program activities and report to the Board on the effectiveness of same; 5) to encourage its members to serve on other social and physical planning groups in the community; 6) to encourage low-income people themselves to be active in the various citizen participation mechanisms open to them, and 7) prepare minutes of all meetings, providing a copy for distribution to the Board of Directors.

### Section 4 – Bylaws of County Advisory Boards

County Boards shall adopt bylaws consistent in all respects with criteria established by the Board. All sets of such bylaws and any subsequent amendments thereto shall be submitted to the Board for review and acceptance in advance of being enacted by the County Board.

### Section 5 – Board Directors serving on County Advisory Boards

Directors of the Board should also serve on county advisory boards, where present. However, membership on a county advisory board will not be a pre-requisite for membership on the Board.

### Section 6 – Composition

The composition of the county advisory boards shall reflect the composition of the Board.

### Section 7 – Failure of County Advisory Board to Comply

Failure of a county advisory board to comply with any of the above provisions of Article

X may result in the suspension by the Board of the right of said county advisory board to exercise the duties and functions of a county board. Such suspension shall remain in effect until such time as the county advisory board is again in compliance with the provisions.

***Article XI Columbia Community Housing Development Organization (CHDO) Committee***

**Section 1 – Creation and Process**

The Columbia Community Housing Development Organization (CHDO) Committee is hereby created and established for the purpose of looking at the affordable housing needs in the City of Columbia and recommending projects utilizing the set-aside funds available to the City of Columbia as a participating jurisdiction in the HOME Block Grant program.

The CHDO board shall establish an open forum for low-income persons, to be held not less than annually, to provide advice from Program beneficiaries regarding the design, site development, and management of affordable housing projects.

The CHDO board shall annually review the affordable housing needs of the low-income people in the City of Columbia as set forth in the City’s Consolidated Plan and formulate a priority of housing needs there from.

**Section 2– Composition**

The Columbia CHDO Committee shall consist of five members. The members will be appointed by the President of the CMCA Board. Members will continue to serve until a replacement is appointed or the member resigns.

The composition of the Columbia CHDO committee shall consist of the Boone County low income representative to the CMCA Board, a second current or past CMCA Board member from Boone County, a person with expertise in the construction and development of affordable, energy efficient housing, and representatives from two (2) of Columbia’s recognized neighborhood associations.

***Article XII Equal Opportunity Committee (EOC)***

**Section 1 – Oversight responsibilities**

The EOC shall oversee the implementation of Equal Opportunity Program (EOP) of the Corporation; and shall provide progress reports to the Board, of the Corporation’s efforts and those of its delegate agencies to implement the EOP.

**Section 2 – Enforcement responsibilities**

The EOC shall review the investigations and dispositions of complaints of discrimination handled by the Equal Opportunity Program Officer (EOO).

### Section 3 - Annual EO Survey

Through an annual Equal Opportunity (EO) survey, the EOO shall develop recommendations to the EOC for specific actions that will correct any disparate effect(s) found.

### Section 4 – Staff Assistance to EOC

In carrying out its responsibilities, the EOC shall receive staff assistance from the EOO.

### Section 5 – EEO appointment and reporting

The position of EOO shall be a regular position in the Corporation's staffing, but may be a part-time position. The EOO will report directly to the EOC or the Board Equal Opportunity matters. The EOO shall not be the Executive Director of the Corporation.

## ***Article XIII Fiscal and Audit Responsibilities***

### Section 1 – Role of Treasurer

The Treasurer shall oversee the timely completion of these responsibilities.

### Section 2 – Accounting system and procedures

The Board shall ensure that the Corporation develops and maintains an accounting system acceptable to its funding sources and auditors, and that the fiscal activities of the Corporation are conducted according to accepted standards of accounting practice and funding source regulations. The Executive Director shall develop, or cause to be developed, and implement detailed fiscal procedures, which shall govern day-to-day fiscal activities.

### Section 3 – Fiscal Year

The fiscal year of the Corporation shall begin on the first day of October and end on the thirtieth day of September in the following calendar year.

### Section 4 – Budgets

The Board shall be responsible for approving administration and program budgets or substantive changes thereto.

### Section 5 – Audit

The Board shall review the annual audit with the auditor and assist the Executive Director in preparing the response to the audit findings, if any.

## Section 6 –Budget Review

At each regular Board meeting, members shall review budgetary expenditures and approve any necessary budgetary expenses for the following budget period.

## *Article XIV Planning and Evaluation Responsibilities*

### Section 1 – Planning Cycle

The Board shall establish the annual planning cycle for the fiscal year.

### Section 2 – Review of Proposed Programs

The Board shall have the right to approve and/or review all program proposals for new projects and for re-funding of ongoing projects.

### Section 3 – Self-Evaluation Program

The Board shall establish and maintain the Corporation’s self-evaluation program.

### Section 4 – Special Grant Conditions

The board charges the Head Start Administration with establishing a Policy Council selection procedure that is in compliance with the Head Start Reauthorization Act.

The Head Start program will conduct an annual self-assessment in accordance with the Head Start Act and will make a full report to the Board of Directors, including Quality Improvement. The Board of Directors charges Head Start Administration with establishing procedures for the recruitment, selection, and enrollment of participants.

## *Article XV Personnel Administration Responsibilities*

### Section 1 – Personnel Policies

The Board shall approve written personnel policies.

### Section 2 – Review of personnel policies

The Board shall review the personnel policies periodically and approve changes thereto.

### Section 3 – Implementing procedures

The Board shall, through its Executive Director, implement the approved personnel policies through written procedures developed and distributed by the Executive Director.

Section 4 – Salary Administration, job performance reviews The

Board shall approve changes to the following:

- 1) The Corporation's wage and salary plan
- 2) Fringe benefits and additions thereto
- 3) The job performance evaluation system

Section 5 – Evaluation of the Executive Director

The Board of Directors shall annually review the performance of the Executive Director through a formal written evaluation process, as determined by the Executive Committee. At the discretion of the Executive Committee, a personnel committee may be appointed to conduct the annual evaluation of the Executive Director.

Section 6 – Salary of the Executive Director

The salary of and any salary increases or bonuses for the Executive Director is set by the Board of Directors. The Executive Director will be compensated at a level below the federal wage cap.

Section 7 – Executive Director search committee

A search committee shall be appointed whenever the position of Executive Director becomes vacant.

The Committee shall advertise for and screen all prospective candidates for the position of Executive Director. The Committee shall recommend at least three (3) candidates to be interviewed by the Board as a whole. The Board shall make the final selection of the candidate to fill the position, and set the terms of the offer of employment.

***Article XVI Authority to Bind the Corporation***

Section 1 – Contracts

The Board of Directors may authorize any officer or officers, agent or agents to enter into any contract or execute and deliver any instrument in the name of and on behalf of the Corporation and such authority may be general or confined to specific instances.

Section 2 – Loans

No loans shall be contracted on behalf of the Corporation and no evidence of indebtedness shall be issued in its name unless authorized by a resolution of the

Board of Directors. Such authority may be general or confined to specific instances.

#### Section 3 – Checks, Drafts, etc.

All checks, drafts, or other orders for payment of money notes or other evidences of indebtedness issued in the name of the Corporation shall be signed by such officer or officers, agent or agents of the Corporation and in such manner as shall from time to time be determined by resolution if the Board of Directors.

#### Section 4 – Deposits

All funds of the Corporation, not otherwise employed, shall be deposited from time to time to the credit of the Corporation in such banks, trust companies or other depositories as the Board of Directors may select, when it is determined that such action is to the advantage of the Corporation.

#### Section 5 – Bonding

Any directors, officers, or employees handling money of the Corporation shall be bonded at the Corporation's expense in such amounts as may be determined by the Board of Directors.

### **Article XVII            *Indemnification of Officers and Directors Against Liabilities and Expenses in Actions***

Each director or officer, or former director or officer, of this Corporation and his/her legal representatives shall be indemnified by this Corporation against liabilities, expenses, counsel fees and costs reasonably incurred by him/her or his/her estate in connection with or arising out of any action, suit, or proceeding or claim in which he/she is made a party by reason of his/her being or having been such director or officer, and any person who, at the request of this Corporation, served as director or officer of another corporation, and his/her legal representatives, shall in like manner be indemnified by the Corporation so requesting him/her to serve, provided that in neither case shall the Corporation indemnify such director or officer with respect to any matters as to which he/she shall be finally adjudged in any such action, suit or proceeding to have been liable for negligence or misconduct in the performance of his/her duties as such director or officer. The indemnification herein provided for, however, shall apply also in respect of any amount paid in compromise of any such action, suit, proceeding or claim asserted against such director or officer (including expenses, counsel fees and cost reasonably incurred in connection therewith), provided the Board of Directors of the Corporation shall have first approved such proposed compromise settlement and determined that the director or officer involved was not guilty of negligence or misconduct but, in taking such action, any director involved shall not be qualified to vote thereon and, if for this reason a quorum of the Board cannot be obtained to vote on such matter, it shall be determined by a committee of three persons



appointed by the members at a duly called special meeting or at a regular meeting. In determining whether or not a director or officer was guilty of negligence or misconduct in relation to any such matters, the Board of Directors or committee appointed by members as the case may be, may rely conclusively upon an opinion of independent legal counsel selected by such Board or Committee. Any compromise settlement authorized herein shall not be effective until submitted to and approved by a court of competent jurisdiction. The right to indemnification herein provided shall not be exclusive of any other rights to which such director or officer may be lawfully entitled. No director of the Corporation shall be liable to any other director or officer or other person for any action taken or refused to be taken by him/her as director or officer with respect to any matter within the scope of his/her official duties except as such action or neglect or failure to act shall constitute negligence or misconduct in the performance of his/her duties as director or officer.

Funds provided to the Corporation by any Federal, State or Local Government or agency thereof for the purpose of conducting program activities shall not be used to indemnify officers and directors of this Corporation unless such use is specifically approved by said government(s) or agency (ies) thereof.

### ***Article XVIII          Dissolution of Corporation***

#### **Section 1 – Distribution of Assets**

In the event of dissolution of this Corporation or, if for any reason the purposes of this Corporation should become impossible to perform, all assets remaining after all liabilities and obligations of the Corporation have been paid, satisfied and discharged, or adequate provisions made therefore, shall be distributed to one or more organizations organized and operated for similar exempt purposes or for other purposes within the purview of Section 501(c) 3 and which have exemption for federal income tax under Section 501 (c)3 of the 1954 Internal Revenue Code or such section as it may be amended or a corresponding provision of a prior law, or the Federal, State, or Local Government, for a public purpose.

#### **Section 2 – Funding Source Close-Out Procedures**

In the event of the dissolution of this Corporation, the regulations and procedures governing this situation, as put forth by the Corporation's funding sources, shall be followed and exhausted before the implementation of the assets distribution referred to in Section 1 of this Article.

#### **Section 3 – Prohibitions in Disposing of Assets**

No assets of the Corporation shall be distributed in dissolution or otherwise to any incorporator, member, donor, officer, or employee. CMCA has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual.

*Article XIX Parliamentary Procedure*

Robert's Rules of Order Revised shall be the final authority in matters pertaining to parliamentary procedure for this Corporation unless superseded by these Bylaws.

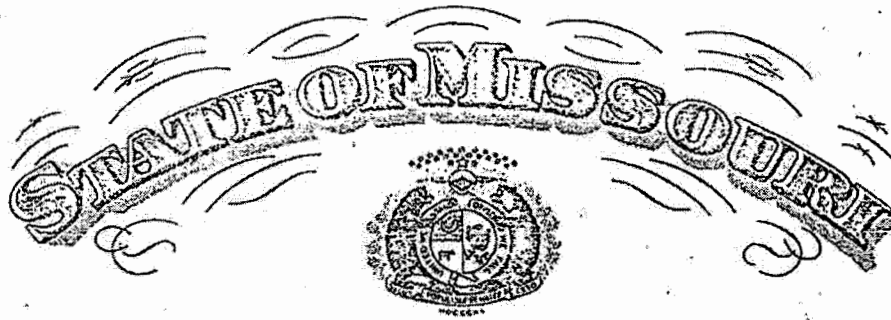
*Article XX Bylaws*

Section 1 – Review of the Bylaws

The Executive Committee shall review or cause to be reviewed the Bylaws of the Corporation periodically and recommend changes to the Board.

Section 2 – Amendments to Bylaws

The Bylaws may be amended at a regular meeting of the Board of Directors, previous notice having been submitted in writing to all members five (5) days prior to the Board meeting, with a two-thirds (2/3) vote of the members present necessary for adoption.



# Certificate of Incorporation

WHEREAS, An Association organized under the name of

CENTRAL MISSOURI COUNTIES' HUMAN DEVELOPMENT CORPORATION

has filed in the office of the Secretary of State, Articles of Incorporation in writing as provided by law and has, in all respects, complied with the requirements of The General Not For Profit Corporation Act of Missouri:

NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, in virtue and by authority of law, do hereby certify that said association has, on the date hereof, become a body corporate duly organized under the name of

CENTRAL MISSOURI COUNTIES' HUMAN DEVELOPMENT CORPORATION

and the address of its Initial Registered Office in Missouri is: 617 Walnut Street,  
Columbia,

and is entitled to all the rights and privileges granted to corporations organized under The General Not For Profit Corporation Act of Missouri for a term of perpetual years.

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this

6th day of December A. D., Nineteen  
Hundred and Sixty-Five

James C. Kirkpatrick  
Secretary of State.

T. R. Clow  
Deputy Secretary of State.

RECEIVED OF: CENTRAL MISSOURI COUNTIES' HUMAN DEVELOPMENT CORPORATION

Ten and no/100 Dollars, \$ 10.00

For Credit of General Revenue Fund, on Account of Incorporation Fee.

No. NP-6257

Dean Mitchell  
Deputy Collector of Revenue

(Continued)

Name	Address	City	State
Gerald Lansford		Linn,	Missouri
Wilfred Stigemann		Westphalia,	Missouri
Thurman Willette		Linn,	Missouri
Floyd Weisser		Jamestown,	Missouri
Galveston Shipley		Tipton,	Missouri
Dale J. DeLong		California	Missouri
Mrs. Cecil Griswell	300 Hickman Ave.	Columbia,	Missouri
Rabbi A. Pimontel	1107 University Ave.	Columbia,	Missouri
Alt. Herbert Gessert	307 Hitt	Columbia,	Missouri
Major Wayne Lockhart	414 Jefferson	Jefferson City,	Missouri
William Quigg	1330 Winston Dr.	Jefferson City,	Missouri
Alonza Brown	751 Locust	Jefferson City,	Missouri

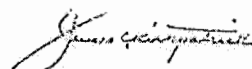
5. The purpose or purposes for which the corporation is organized are:

Aiding, promoting and assisting by all possible means and through all possible avenues the economic, social, cultural and educational development and progress of the counties of central Missouri, taking advantage of any and all United States Government or State of Missouri assistance programs which are now or may in the future become available. The Corporation shall have the right to accept gifts of money, property or services; to borrow money, to buy, sell or lease real estate or other property, to enter into contracts and to do all other acts authorized by law.

6. Each director and officer of the Corporation shall be indemnified by the Corporation against all reasonable costs and expenses including counsel fees, actually and necessarily incurred by or imposed upon him or his estate in connection with the defense of any action, suit or proceeding to which he shall be made a party by reason, of his being or having been a director or officer of the Corporation (whether or not he continues to be a director or officer at the time of incurring such costs or expenses), except in relation to any matter as to which he shall be adjudged in any such action, suit or proceeding, without such judgment being reversed, to have been liable for negligence or misconduct in the performance of his duties as such director or officer. In the event of the settlement of any such action, suit or proceeding, prior to the final judgment, the Corporation shall also make reimbursement for payment of the costs, expenses and amounts paid or to be paid in settling any such action, suit or proceeding when such settlement appears to be in the interests of the corporation in the opinion of the majority of the directors who are not involved, or if all are involved, in the opinion of independent legal counsel selected by the board of directors. No director or officer of the Corporation shall be liable to any other director or officer or other person for any action taken or refused to be taken by him as director or officer with respect to any matter within the scope of his official duty except such action or neglect or failure to act as shall constitute negligence or misconduct in the performance of his duties as director or officer.

FILED AND CERTIFICATE OF  
INCORPORATION ISSUED

JUL 3 1965



ARTICLES OF INCORPORATION  
 UNDER THE  
 GENERAL NOT FOR PROFIT CORPORATION ACT

To The Secretary of State, Jefferson City, Missouri:

We, the undersigned,

Name	Address	City	State
<i>Reb Pimontel</i>	<i>1107 University</i>	<i>Columbia</i>	<i>Mo.</i>
<i>Chas G. Repp</i>	<i>514 Poplar st.</i>	<i>Boonville</i>	<i>Mo.</i>
<i>Wayne McBrat</i>	<i>414 Jefferson st</i>	<i>Jefferson City</i>	<i>Mo.</i>
<i>Robert L. Ansell</i>	<i>308 Saline St.</i>	<i>Glasgow</i>	<i>Mo.</i>
<i>Paul Farley</i>	<i>21 Bartley Lane</i>	<i>Fulton</i>	<i>Mo.</i>

being natural persons of the age of twenty-one years or more and citizens of the United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Act" of the State of Missouri, do hereby adopt the following Articles of Incorporation:

- The name of the corporation is: Central Missouri Counties' Human Development Corporation
- The period of duration of the corporation is: Perpetual
- The address of its initial Registered Office in the State of Missouri is: 617 Walnut Street, Columbia, Missouri, County of Boone and the name of its initial Registered Agent at said Address is: Rabbi Pimontel
- The first Board of Directors shall be twenty-four in number, their names and addresses being as follows:

Name	Address	City	State
Rev. C. G. Shaw		Pilot Grove,	Missouri
Chas. A. Repp	514 Poplar	Boonville,	Missouri
Floyd Coleman	106 Bell	Boonville,	Missouri
Jack McBride	Rte. #1	Fulton,	Missouri
Edith McClellan		New Bloomfield,	Missouri
Paul Farley	21 Bartley Lane	Fulton,	Missouri
Robert R. Walker	Box 450	Fayette,	Missouri
Sam Richardson	201 Green St.	Armstrong,	Missouri
Ron Ansell	308 Saline	Glasgow	Missouri
Rev. W. C. Williams	602 Allen	Moberly,	Missouri
Mrs. Hazel Burton	408 S. 4th	Moberly,	Missouri
D. A. Pierce	Court House	Moberly,	Missouri

(Continued)

(Continued)

(INCORPORATORS MUST SIGN BELOW)

Rabbi A. Pimontel  
Charles A. Repp  
Wayne Lockhart  
Ronald L. Ancell  
Paul Farley

Incorporators

VERIFICATION

STATE OF Missouri }  
 County Of Boone } ss.

I, Minerva S. Botkin, a Notary Public,  
 do hereby certify that on the twenty-fourth day of September,  
 1965, Rabbi A. Pimontel, Charles A. Repp, Wayne Lockhart,  
Ronald L. Ancell, Paul Farley

personally appeared before me and being first duly sworn by me severally  
 acknowledged that they signed as their free act and deed the foregoing  
 document in the respective capacities therein set forth and declared  
 that the statements therein contained are true, to their best knowledge  
 and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day  
 and year above written.

Minerva S. Botkin  
 Notary Public

My commission expires: Sept. 26, 1968

FILED AND CERTIFICATE OF  
 INCORPORATION ISSUED  
 DEC 6 1965  
James C. [Signature]  
 Corporation Dept. SECRETARY OF STATE

NR-6257

FILED AND CERTIFICATE OF  
INCORPORATION ISSUED

MAY 6 1955

*Juan Rodriguez*

Commissioner of State

SECRETARY OF STATE



Central Missouri Community Action  
807 North Providence Rd  
Columbia, MO 65203  
573.443.8706 office  
573.875.2669 fax  
ShowMeAction.org

January 23, 2020

RE: 2018 CHDO Design-Build 1101 and 1103 N. 8<sup>th</sup> Street

Mr. Randall Cole  
Housing Programs Supervisor  
City of Columbia  
500 East Walnut  
Columbia, MO 65201

Dear Mr. Cole,

The Central Missouri Community Action board of directors has approved the submission of a proposal for \$150,000 in HOME CHDO funds and an additional \$11,500 per home for solar panels. The amount will total \$184,500 for construction of 3 single-family homes in response to the RFP noted above.

Sincerely,

A handwritten signature in black ink that reads "Charles Melkersman".

Charles Melkersman  
Board President





**Central Bank  
of Boone County**

Date: January 10, 2020

Dear Sir or Madam:

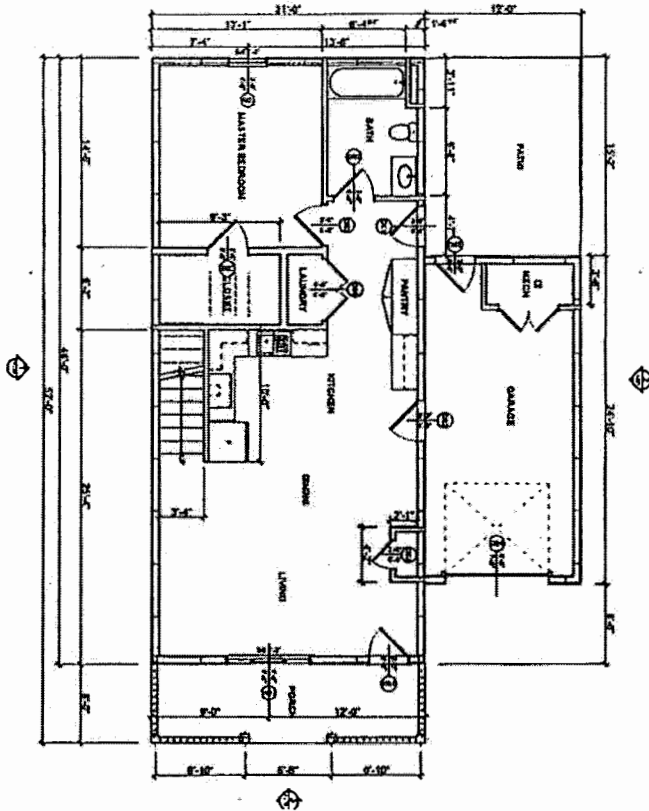
This letter is to verify that Central Bank of Boone County has approved Central Missouri Community Action ("CMCA") for up to \$350,000 to construct three homes located on N. 8<sup>th</sup> Street, known as Cullimore Cottages. CMCA has maintained an excellent relationship with Central Bank in excess of 50 years and we are pleased to partner with them to expand affordable housing in Columbia, Missouri.

Please let me know if you have any questions regarding this letter.

Sincerely,

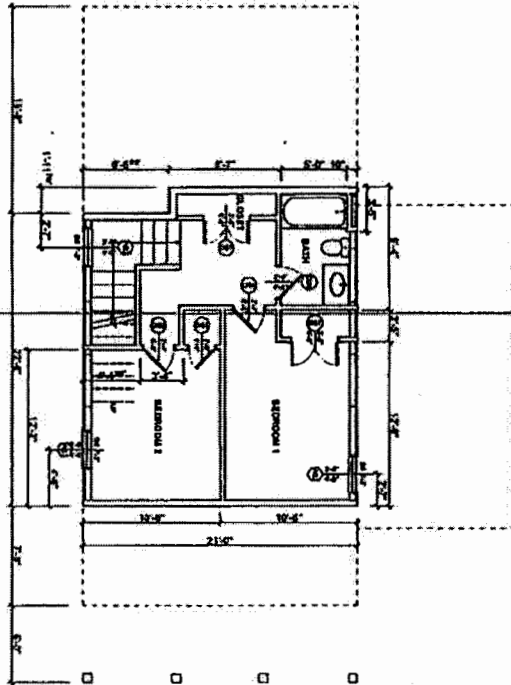
Stan Gerling  
Senior Vice President, Commercial Lending  
Central Bank of Boone County  
Phone: (573) 874-8531  
Fax: (573) 817-8757  
[Stan.gerling@centralbank.net](mailto:Stan.gerling@centralbank.net)  
NMLS 541781

1 MAIN FLOOR PLAN  
SCALE 1/8" = 1'-0"



FIRST FLOOR - FINISHED SQUARE FEET 208  
TOTAL SQUARE FEET 1,242

2 SECOND FLOOR  
SCALE 1/8" = 1'-0"



SECOND FLOOR - FINISHED SQUARE FEET 201

MAIN AND SECOND FLOOR PLAN

PROJECT NO: 1818  
DRAWN BY: JACOB NICK  
CHECKED BY: NICK  
DATE: 12/10/18  
REVISIONS: 2019

CULLIMORE COTTAGES

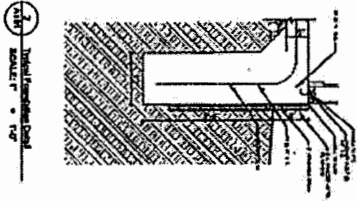
RANDY COLE  
573-874-8321  
500 E WALNUT SUITE 108  
COLUMBIA MO 65205

PLAN A-1

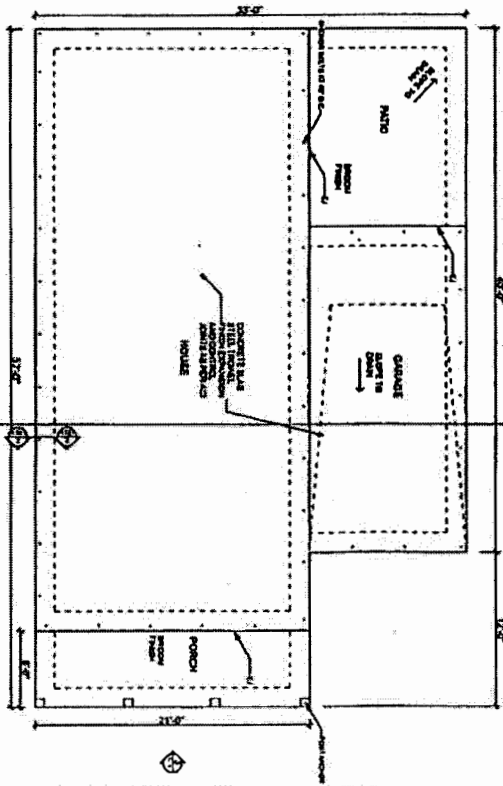
A102



PECKHAM ARCHITECTURE  
2009 N County Club Dr.  
Columbia, MO 65201  
573-777-4444



1 FOUNDATION PLAN  
SCALE: 1/4" = 1'-0"



FOUNDATION PLAN

PROJECT NO: 1919  
 DRAWN BY: JACIRE  
 CHECKED BY: HICK  
 DATE: 12/10/19  
 REVISIONS: 2019

**CULLIMORE COTTAGES**

RANDY COLE  
 573-874-4321  
 500 E WALNUT SUITE 100  
 COLUMBIA MO 65205

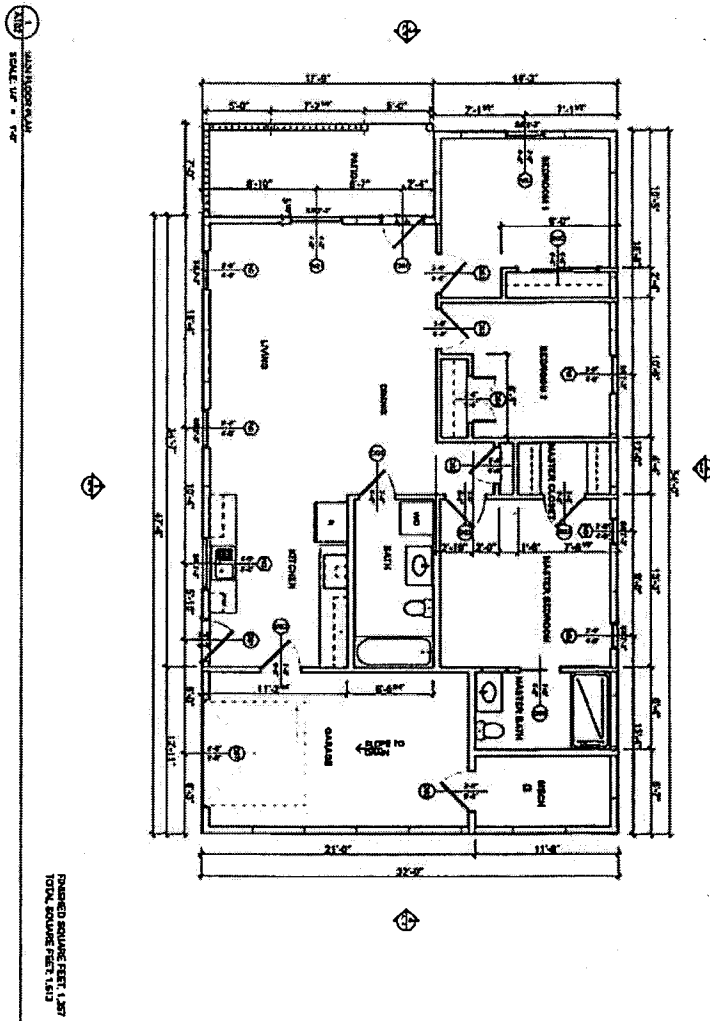
**PLAN A-1**



**PECKHAM**  
 ARCHITECTURE

2809 N Country Club Dr.  
 Columbia, MO 65201  
 573-777-4444

A101



MAIN FLOOR PLAN

PROJECT NO: 1918  
 DRAWN BY: JACKIE  
 CHECKED BY: NICK  
 DATE: 12/10/18  
 REVISIONS: 2018

CULLMORE COTTAGES

RANDY COLE  
 573-874-8321  
 500 E WALNUT SUITE 106  
 COLUMBIA MO 65201

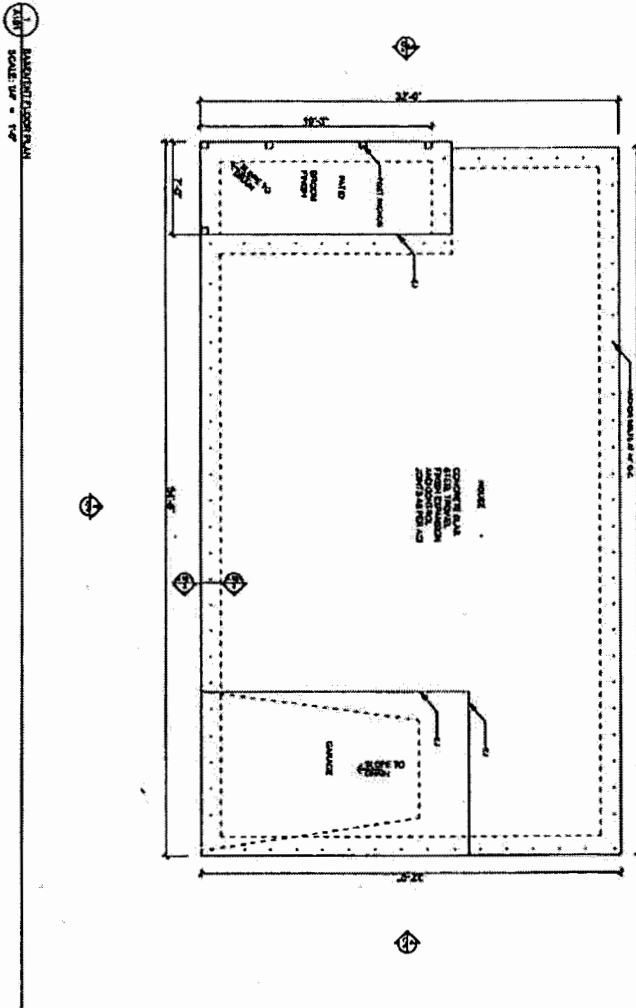
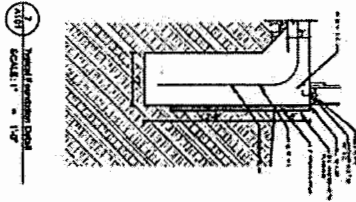
PLAN B-1

A102



PECKHAM  
 ARCHITECTURE

2009 N Cauchy Club Dr.  
 Columbia, MO 65201  
 573-777-4444



**FOUNDATION PLAN**

PROJECT NO: 1919  
 DRAWN BY: JACKIE  
 CHECKED BY: PECK  
 DATE: 12/10/19  
 REVISIONS: 2019

**CULLIMORE COTTAGES**

RANDY COLE  
 573-874-4321  
 500 E WALNUT SUITE 100  
 COLUMBIA MO 65201

**PLAN B-1**

**A101**



**PECKHAM**  
 ARCHITECTURE  
ARCHITECTS & INTERIORS

2005 N Country Club Dr.  
 Columbia, MO 65201  
 573-777-4444

## **COLUMBIA COMMUNITY LAND TRUST**

### **GROUND LEASE**

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- 9.8 IF LEASE IS TERMINATED BY DAMAGE, DESTRUCTION OR TAKING, CLT WILL TRY TO HELP HOMEOWNER BUY ANOTHER CLT HOME

**ARTICLE 10: Transfer of the Home**

- 10.1 INTENT OF THIS ARTICLE IS TO PRESERVE AFFORDABILITY
- 10.2 HOMEOWNER MAY TRANSFER HOME ONLY TO CLT OR QUALIFIED PERSONS
- 10.3 THE HOME MAY BE TRANSFERRED TO CERTAIN HEIRS OF HOMEOWNER
- 10.4 HOMEOWNER'S NOTICE OF INTENT TO SELL
- 10.5 AFTER RECEIVING NOTICE, CLT SHALL COMMISSION AN APPRAISAL
- 10.6 CLT HAS AN OPTION TO PURCHASE THE HOME
- 10.7 IF PURCHASE OPTION EXPIRES, HOMEOWNER MAY SELL ON CERTAIN TERMS
- 10.8 AFTER ONE YEAR CLT SHALL HAVE POWER OF ATTORNEY TO CONDUCT SALE
- 10.9 PURCHASE OPTION PRICE EQUALS LESSER OF APPRAISED VALUE OR FORMULA PRICE
- 10.10 HOW THE FORMULA PRICE IS CALCULATED
- 10.11 QUALIFIED PURCHASER SHALL RECEIVE NEW LEASE
- 10.12 PURCHASER MAY BE CHARGED A TRANSFER FEE
- 10.13 HOMEOWNER REQUIRED TO MAKE NECESSARY REPAIRS AT TRANSFER

**ARTICLE 11: Reserved**

**ARTICLE 12: Default**

- 12.1 WHAT HAPPENS IF HOMEOWNER FAILS TO MAKE REQUIRED PAYMENTS TO THE CLT

- 12.2 WHAT HAPPENS IF HOMEOWNER VIOLATES OTHER (NONMONETARY) TERMS OF THE LEASE
- 12.3 WHAT HAPPENS IF HOMEOWNER DEFAULTS AS A RESULT OF JUDICIAL PROCESS
- 12.4 A DEFAULT (UNCURED VIOLATION) GIVES CLT THE RIGHT TO TERMINATE THE LEASE OR EXERCISE ITS PURCHASE OPTION

**ARTICLE 13: Mediation and Arbitration**

- 13.1 MEDIATION AND ARBITRATION ARE PERMITTED
- 13.2 HOMEOWNER AND CLT SHALL SHARE COST OF ANY MEDIATION OR ARBITRATION

**ARTICLE 14: General Provisions**

- 14.1 NOTICES
- 14.2 NO BROKERAGE
- 14.3 SEVERABILITY AND DURATION OF LEASE
- 14.4 RIGHT OF FIRST REFUSAL IN LIEU OF OPTION
- 14.5 WAIVER
- 14.6 CLT'S RIGHT TO PROSECUTE OR DEFEND
- 14.7 CONSTRUCTION
- 14.8 HEADINGS AND TABLE OF CONTENTS
- 14.9 PARTIES BOUND
- 14.10 GOVERNING LAW
- 14.11 RECORDING

**Exhibits That Must Be Attached**

- Exhibit LETTER OF AGREEMENT
- Exhibit LEASED LAND
- Exhibit DEED
- Exhibit PERMITTED MORTGAGES
- Exhibit FIRST REFUSAL
- Exhibit INITIAL APPRAISAL
- Exhibit ZONING

**Other Exhibits to be Attached, as Appropriate**

- Exhibit RESTRICTIONS



THIS LEASE ("this Lease" or "the Lease") entered into this \_\_\_\_ day of \_\_\_\_\_ between Columbia Community Land Trust (hereinafter "CLT" or "the CLT") and \_\_\_\_\_ ("Homeowners").

#### RECITALS

- A. The CLT is organized exclusively for charitable purposes, including the purpose of providing homeownership opportunities for low- and moderate-income people.
- B. A goal of the CLT is to preserve affordable homeownership opportunities through the long-term leasing of land under owner-occupied homes.
- C. The Leased Land described in this Lease has been acquired and is being leased by the CLT in furtherance of this goal.
- D. The Homeowner shares the purposes of the CLT and has agreed to enter into this Lease not only to obtain the benefits of homeownership, but also to further the charitable purposes of the CLT.
- E. Homeowner and CLT recognize the special nature of the terms of this Lease, and each of them accepts these terms, including those terms that affect the marketing and resale price of the property now being purchased by the Homeowner.
- F. Homeowner and CLT agree that the terms of this Lease further their shared goals over an extended period of time and through a succession of owners.

**NOW THEREFORE**, Homeowner and CLT agree on all of the terms and conditions of this Lease as set forth below.

**DEFINITIONS:** Homeowner and CLT agree on the following definitions of key terms used in this Lease.

**Leased Land:** the parcel of land, described in Exhibit: LEASED LAND, which is leased to the Homeowner.

**Home:** the residential structure and other permanent improvements located on the Leased Land and owned by the Homeowner, including both the original Home described in Exhibit: DEED, and all permanent improvements added thereafter by Homeowner at Homeowner's expense.

**Base Price:** the total price that is paid for the Home by the Homeowner (including the amount provided by a first mortgage loan but not including subsidy in the form of deferred loans to the Homeowner).

**Purchase Option Price:** the maximum price the Homeowner is allowed to receive for the sale of the Home and the Homeowner's right to possess, occupy and use the Leased Land, as defined in Article 10 of this Lease.

**Lease Fee:** The monthly fee that the Homeowner pays to the CLT for the continuing use of the Leased Land and any additional amounts that the CLT charges to the Homeowner for reasons permitted by this Lease.

**Permitted Mortgage:** A mortgage or deed of trust on the Home and the Homeowner's right to possess, occupy and use the Leased Land granted to a lender by the Homeowner with the CLT's Permission. The Homeowner may not mortgage the CLT's interest in the Leased Land, and may not grant any mortgage or deed of trust without CLT's Permission.

**Event of Default:** Any violation of the terms of the Lease unless it has been corrected (“cured”) by Homeowner or the holder of a Permitted Mortgage in the specified period of time after a written Notice of Default has been given by CLT.

**ARTICLE 1: Homeowner’s Letter of Agreement and Attorney’s Letter of Acknowledgment are Attached as Exhibits.**

Attached as Exhibit HOMEOWNER’S LETTER OF AGREEMENT AND ATTORNEY’S LETTER OF ACKNOWLEDGMENT and made part of this Lease by reference are a Letter of Agreement from the Homeowner, describing the Homeowner’s understanding and acceptance of this Lease (including the parts of the Lease that affect the resale of the Home) and a Letter of Acknowledgment from the Homeowner’s attorney, describing the attorney’s review of the Lease with the Homeowner.

**ARTICLE 2: Leasing of Rights to the Land**

**2.1 CLT LEASES THE LAND TO HOMEOWNER:** The CLT hereby leases to the Homeowner, and Homeowner hereby accepts, the right to possess, occupy and use the Leased Land (described in the attached Exhibit LEASED LAND) in accordance with the terms of this Lease. CLT has furnished to Homeowner a copy of the most current title report, if any, obtained by CLT for the Leased Land, and Homeowner accepts title to the Leased Land in its condition “as is” as of the signing of this Lease.

**2.2 MINERAL RIGHTS NOT LEASED TO HOMEOWNER:** CLT does not lease to Homeowner the right to remove from the Leased Land any minerals lying beneath the Leased Land’s surface. Ownership of such minerals remains with the CLT, but the CLT shall not remove any such minerals from the Leased Land without the Homeowner’s written permission.

**ARTICLE 3: Term of Lease, Change of Land Owner**

**3.1 TERM OF LEASE IS 99 YEARS:** This Lease shall remain in effect for 99 years, beginning on the \_\_\_ day of \_\_\_\_\_, 2018, and ending on the \_\_\_ day of \_\_\_\_\_, 2117, unless ended sooner or renewed as provided below.

**3.2 HOMEOWNER CAN RENEW LEASE FOR ANOTHER 99 YEARS:** Homeowner may renew this Lease for one additional period of 99 years. The CLT may change the terms of the Lease for the renewal period prior to the beginning of the renewal period but only if these changes do not materially and adversely interfere with the rights possessed by Homeowner under the Lease. Not more than 365 nor less than 180 days before the last day of the first 99-year period, CLT shall give Homeowner a written notice that states the date of the expiration of the first 99-year period and the conditions for renewal as set forth in the following paragraph (“the Expiration Notice”). The Expiration Notice shall also describe any changes that CLT intends to make in the Lease for the renewal period as permitted above.

The Homeowner shall then have the right to renew the Lease only if the following conditions are met: (a) within 60 days of receipt of the Expiration Notice, the Homeowner shall give CLT written notice stating the Homeowner’s desire to renew (“the Renewal Notice”); (b) this Lease shall be in effect on the last day of the original 99-year term, and (c) the Homeowner shall not be in default under this Lease or under any Permitted Mortgage on the last day of the original 99-year term.

When Homeowner has exercised the option to renew, Homeowner and CLT shall sign a memorandum stating that the option has been exercised. The memorandum shall comply with the requirements for

a notice of lease as stated in Section 14.12 below. The CLT shall record this memorandum in accordance with the requirements of law promptly after the beginning of the renewal period.

**3.3 WHAT HAPPENS IF CLT DECIDES TO SELL THE LEASED LAND:** If ownership of the Leased Land is ever transferred by CLT (whether voluntarily or involuntarily) to any other person or institution, this Lease shall not cease, but shall remain binding on the new land-owner as well as the Homeowner. If CLT agrees to transfer the Leased Land to any person or institution other than a non-profit corporation, charitable trust, government agency or other similar institution sharing the goals described in the Recitals above, the Homeowner shall have a right of first refusal to purchase the Leased Land. The details of this right shall be as stated in the attached Exhibit FIRST REFUSAL. Any sale or other transfer contrary to this Section 3.3 shall be null and void.

#### **ARTICLE 4: Use of Leased Land**

**4.1 HOMEOWNER MAY USE THE HOME ONLY FOR RESIDENTIAL AND RELATED PURPOSES:** Homeowner shall use, and allow others to use, the Home and Leased Land only for residential purposes and any activities related to residential use that were permitted by local zoning law when the Lease was signed; as indicated in the attached Exhibit ZONING.

**4.2 HOMEOWNER MUST USE THE HOME AND LEASED LAND RESPONSIBLY AND IN COMPLIANCE WITH THE LAW:** Homeowner shall use the Home and Leased Land in a way that will not cause harm to others or create any public nuisance. Homeowner shall dispose of all waste in a safe and sanitary manner. Homeowner shall maintain all parts of the Home and Leased Land in safe, sound and habitable condition, in full compliance with all laws and regulations, and in the condition that is required to maintain the insurance coverage required by Section 9.4 of this Lease.

**4.3 HOMEOWNER IS RESPONSIBLE FOR USE BY OTHERS:** Homeowner shall be responsible for the use of the Home and Leased Land by all residents and visitors and anyone else using the Leased Land with Homeowner's permission and shall make all such people aware of the restrictions on use set forth in this Lease.

**4.4 HOMEOWNER MUST OCCUPY THE HOME FOR AT LEAST TEN MONTHS EACH YEAR:** Homeowner shall occupy the Home for at least ten (10) months of each year of this Lease, unless otherwise agreed by CLT. Occupancy by Homeowner's child, spouse, domestic partner or other persons approved by CLT shall be considered occupancy by Homeowner. Neither compliance with the occupancy requirement nor CLT's permission for an extended period of non-occupancy constitutes permission to sublease the Leased Land and Home, which is addressed in Section 4.5 below.

**4.5 LEASED LAND MAY NOT BE SUBLEASED WITHOUT CLT'S PERMISSION:** Except as otherwise provided in Article 8 and Article 10, Homeowner shall not sublease, sell or otherwise convey any of Homeowner's rights under this Lease, for any period of time, without the written permission of CLT. Homeowner agrees that CLT shall have the right to withhold such consent in order to further the purposes of this Lease.

If permission for subleasing is granted, the sublease shall be subject to the following conditions.

- a) Any sublease shall be subject to all of the terms of this Lease.
- b) The rental or occupancy fee charged the sub-lessee shall not be more than the amount of the Lease Fee charged the Homeowner by the CLT, plus an amount approved by CLT to cover Homeowner's costs in owning the Home, including but not limited to the cost of taxes, insurance and mortgage interest.

**4.6 CLT HAS A RIGHT TO INSPECT THE LEASED LAND:** The CLT may inspect any part of the Leased Land except the interiors of fully enclosed buildings, at any reasonable time, after notifying the Homeowner at least 48 hours before the planned inspection. No more than one (1) regular inspection may be carried out in a single year, except in the case of an emergency. In an emergency, the CLT may inspect any part of the Leased Land including the interiors of fully enclosed buildings, after making reasonable efforts to inform the Homeowner before the inspection.

If the CLT has received an Intent-To-Sell Notice (as described in Section 10.4 below), then the CLT has the right to inspect the interiors of all fully enclosed buildings to determine their condition prior to the sale. The CLT must notify the Homeowner at least 48 hours before carrying out such inspection.

**4.7 HOMEOWNER HAS A RIGHT TO QUIET ENJOYMENT:** Homeowner has the right to quiet enjoyment of the Leased Land. The CLT has no desire or intention to interfere with the personal lives, associations, expressions, or actions of the Homeowner in any way not permitted by this Lease.

#### **ARTICLE 5: Lease Fee**

**5.1 AMOUNT OF LEASE FEE:** The Homeowner shall pay a monthly Lease Fee in the amount of thirty dollars (\$30.00) to be paid in return for the continuing right to possess, occupy and use the Leased Land, plus (b) a Repair Reserve Fee of \$10 to be held by the CLT and used for the purpose of preserving the physical quality of the Home for the long term in accordance with Section 7.6 below.

**5.2 WHEN THE LEASE FEE IS TO BE PAID (DUE DATE):** The Lease Fee shall be payable to CLT on the first day of each month for as long as this Lease remains in effect, unless the Lease Fee is to be escrowed and paid by a Permitted Mortgagee, in which case payment shall be made as directed by that Mortgagee.

**5.3 HOW THE AMOUNT OF THE LEASE FEE HAS BEEN DETERMINED:** The amount of the Land Use Fee stated in Section 5.1 above has been determined as follows. First, the approximate monthly fair rental value of the Leased Land has been established, as of the beginning of the Lease term, recognizing that the fair rental value is reduced by certain restrictions imposed by the Lease on the use of the Land. Then the affordability of this monthly amount, plus the amount of the Repair Reserve Fee, for the Homeowner has been analyzed and, if necessary, the Land Use has been reduced to an amount considered to be affordable for Homeowner.

**5.4 CLT MAY REDUCE OR SUSPEND THE LEASE FEE TO IMPROVE AFFORDABILITY:** CLT may reduce or suspend the total amount of the Lease Fee for a period of time for the purpose of improving the affordability of the Homeowner's monthly housing costs. Any such reduction or suspension must be in writing and signed by CLT.

**5.5 FEES MAY BE INCREASED FROM TIME TO TIME:** The CLT may increase the amount of the Land Use Fee and/or the Repair Reserve Fee from time to time, but not more often than once every fifth (5<sup>th</sup>) year. Each time such amounts are increased, the total percentage of increase since the date this Lease was signed shall not be greater than the percentage of increase, over the same period of time, in Area Median Income (AMI) for the City of Columbia Missouri.

**5.6 LAND USE FEE WILL BE INCREASED IF RESTRICTIONS ARE REMOVED:** If, for any reason, the provisions of Article 10 regarding transfers of the Home or Sections 4.4 and 4.5 regarding occupancy and subleasing are suspended or invalidated for any period of time, then during that time the Land Use Fee shall be increased to an amount calculated by CLT to equal the fair rental value of the Leased

Land for use not restricted by the suspended provisions, but initially an amount not exceeding five hundred dollars (\$500). Such increase shall become effective upon CLT's written notice to Homeowner. Thereafter, for so long as these restrictions are not reinstated in the Lease, the CLT may, from time to time, further increase the amount of such Land Use Fee, provided that the amount of the Land Use Fee does not exceed the fair rental value of the property, and provided that such increases do not occur more often than once every year.

**5.7 IF PAYMENT IS LATE, \$5.00 PER DAY LATE FEE MAY BE CHARGED:** If the CLT has not received any monthly installment of the Lease Fee on or before the date on which the such installment first becomes payable under this Lease (the "Due Date"), the CLT may, at its sole discretion, assess a late fee in the amount of five dollars (\$5.00) for every day that the Lease Fee is delinquent until the total amount due is paid in full.

**5.8 CLT CAN COLLECT UNPAID FEES WHEN HOME IS SOLD:** In the event that any amount of payable Lease Fee remains unpaid when the Home is sold, the outstanding amount of payable Lease Fee, including any interest as provided above, shall be paid to CLT out of any proceeds from the sale that would otherwise be due to Homeowner. The CLT shall have, and the Homeowner hereby consents to, a lien upon the Home for any unpaid Lease Fee. Such lien shall be prior to all other liens and encumbrances on the Home except (a) liens and encumbrances recorded before the recording of this Lease, (b) Permitted Mortgages as defined in section 8.1 below; and (c) liens for real property taxes and other governmental assessments or charges against the Home.

#### **ARTICLE 6: Taxes and Assessments**

**6.1 HOMEOWNER IS RESPONSIBLE FOR PAYING ALL TAXES AND ASSESSMENTS:** Homeowner shall pay directly, when due, all taxes and governmental assessments that relate to the Home and the Leased Land (including any taxes relating to the CLT's interest in the Leased Land).

**6.2 CLT WILL PASS ON ANY TAX BILLS IT RECEIVES TO HOMEOWNER:** In the event that the local taxing authority bills CLT for any portion of the taxes on the Home or Leased Land, CLT shall pass the bill to Homeowner and Homeowner shall promptly pay this bill.

**6.3 HOMEOWNER HAS A RIGHT TO CONTEST TAXES:** Homeowner shall have the right to contest the amount or validity of any taxes relating to the Home and Leased Land. Upon receiving a reasonable request from Homeowner for assistance in this matter, CLT shall join in contesting such taxes. Homeowner shall pay all costs of such proceedings.

**6.4 IF HOMEOWNER FAILS TO PAY TAXES, CLT MAY INCREASE LEASE FEE:** In the event that Homeowner fails to pay the taxes or other charges described in Section 6.1 above, CLT may increase Homeowner's Lease Fee to offset the amount of taxes and other charges owed by Homeowner. Upon collecting any such amount, CLT shall pay the amount collected to the taxing authority in a timely manner.

**6.5 PARTY THAT PAYS TAXES MUST SHOW PROOF:** When either party pays taxes relating to the Home or Leased Land, that party shall furnish satisfactory evidence of the payment to the other party. A photocopy of a receipt shall be the usual method of furnishing such evidence.

#### **ARTICLE 7: The Home**

**7.1 HOMEOWNER OWNS THE HOUSE AND ALL OTHER IMPROVEMENTS ON THE LEASED LAND:** All structures, including the house, fixtures, and other improvements purchased, constructed, or

installed by the Homeowner on any part of the Leased Land at any time during the term of this Lease (collectively, the "Home") shall be property of the Homeowner. Title to the Home shall be and remain vested in the Homeowner. However, Homeowner's rights of ownership are limited by certain provisions of this Lease, including provisions regarding the sale or leasing of the Home by the Homeowner and the CLT's option to purchase the Home. In addition, Homeowner shall not remove any part of the Home from the Leased Land without CLT's prior written consent.

**7.2 HOMEOWNER PURCHASES HOME WHEN SIGNING LEASE:** Upon the signing of this Lease, Homeowner is simultaneously purchasing the Home located at that time on the Leased Land, as described in the Deed, a copy of which is attached to this Lease as Exhibit: DEED.

**7.3 CONSTRUCTION CARRIED OUT BY HOMEOWNER MUST COMPLY WITH CERTAIN REQUIREMENTS:** Any construction in connection with the Home is permitted only if the following requirements are met: (a) all costs shall be paid for by the Homeowner; (b) all construction shall be performed in a professional manner and shall comply with all applicable laws and regulations; (c) all changes in the Home shall be consistent with the permitted uses described in Article 4; (d) material or structural changes to the Home's footprint, square-footage, or height of the house shall not be increased and rooms reconfigured or interior walls modified and new structures shall not be built or installed on the Leased Land without the prior written consent of CLT.

For any construction requiring CLT's prior written consent, Homeowner shall submit a written request to the CLT. Such request shall include:

- a) a written statement of the reasons for undertaking the construction;
- b) a set of drawings (floor plan and elevations) showing the dimensions of the proposed construction;
- c) a list of the necessary materials, with quantities needed;
- d) a statement of who will do the work;

If the CLT finds it needs additional information it shall request such information from Homeowner within two weeks of receipt of Homeowner's request. The CLT then, within two weeks of receiving all necessary information (including any additional information it may have requested) shall give Homeowner either its written consent or a written statement of its reasons for not consenting. Before construction can begin, Homeowner shall provide CLT with copies of all necessary building permits, if not previously provided.

**7.4 HOMEOWNER MAY NOT ALLOW STATUTORY LIENS TO REMAIN AGAINST LEASED LAND OR HOME:** No lien of any type shall attach to the CLT's title to the Leased Land. Homeowner shall not permit any statutory or similar lien to be filed against the Leased Land or the Home that remains more than 60 days after it has been filed. Homeowner shall take action to discharge such lien, whether by means of payment, deposit, bond, court order, or other means permitted by law. If Homeowner fails to discharge such lien within the 60-day period, then Homeowner shall immediately notify CLT of such failure. CLT shall have the right to discharge the lien by paying the amount in question. Homeowner may, at Homeowner's expense, contest the validity of any such asserted lien, provided Homeowner has furnished a bond or other acceptable surety in an amount sufficient to release the Leased Land from such lien. Any amounts paid by CLT to discharge such liens shall be treated as an additional Lease Fee payable by Homeowner upon demand.

**7.5 HOMEOWNER IS RESPONSIBLE FOR SERVICES, MAINTENANCE AND REPAIRS:** Homeowner hereby assumes responsibility for furnishing all services or facilities on the Leased Land, including but not limited to heat, electricity, air conditioning and water. CLT shall not be required to furnish any services or facilities or to make any repairs to the Home. Homeowner shall maintain the Home and Leased Land as required by Section 4.2 above and shall see that all necessary repairs and replacements are accomplished when needed. The CLT shall be responsible for mowing, landscaping and shared driveway snow removal on the Leased Land from the date of this lease through March 31, 2019, upon which time the CLT Board shall at its sole discretion decide an annual mowing fee for the Homeowner, or require the Homeowner to be responsible for mowing, landscaping and snow removal.

**7.6 A REPAIR RESERVE FUND IS ESTABLISHED TO SUPPORT FUTURE REPAIRS AND REPLACEMENTS:** In an effort to ensure that the physical quality of the Home will be preserved for the long term, a stewardship fee shall be collected from Homeowner as a component of the Lease Fee, as provided in Section 5.1 above, and shall be held by the CLT in a Repair and Replacement Reserve Fund. A separate Repair and Replacement Reserve Fund shall be maintained by the CLT for each Home and shall remain with the Home, rather than with Homeowner, when the Home is sold. The Reserve Fund for a Home may be supplemented, at the discretion of the CLT, through an allocation of some portion of the Transfer Fee collected by the CLT upon the initial purchase and/or the resale of the Home as provided in Section 10.12 and/or from other resources.

The Repair and Replacement Reserve Fund shall be used, at the discretion of the CLT, to pay for major repairs or replacements that become necessary as a result of aging or obsolescence. The Fund shall not be used to pay for repairs or replacements that are needed as a result of neglect or misuse or that are desired by Homeowner only for aesthetic reasons.

The Homeowner may request release of funds from the reserve for use in accomplishing such repairs or replacements, and the CLT may grant such requests if it determines that the requested use is needed to preserve the quality of the Home, and that the need is not a result of Homeowner's neglect or misuse, and that the Reserve is sufficiently funded to cover the cost in question.

The Homeowner may also request release of funds from the Reserve to cover costs of repairs for which Homeowner is responsible at the time Homeowner sells the Home, in accordance with section 10.13 below. CLT, at its discretion, may agree to release funds from the Reserve for such purpose, but only if such repairs have become necessary as a result of aging or obsolescence, not as a result of neglect or misuse, and only if the Reserve is sufficiently funded to cover the costs in question.

**7.7 WHEN LEASE ENDS, OWNERSHIP REVERTS TO CLT, WHICH SHALL REIMBURSE HOMEOWNER:** Upon the expiration or termination of this Lease, ownership of the Home shall revert to CLT. Upon thus assuming title to the Home, CLT shall promptly pay Homeowner and Permitted Mortgagee(s), as follows:

FIRST, CLT shall pay any Permitted Mortgagee(s) the full amount owed to such mortgagee(s) by Homeowner;

SECOND, CLT shall pay the Homeowner the balance of the Purchase Option Price calculated in accordance with Article 10 below, as of the time of reversion of ownership, less the total amount of any unpaid Lease Fee and any other amounts owed to the CLT under the terms of this Lease. The

Homeowner shall be responsible for any costs necessary to clear any additional liens or other charges related to the Home that may be assessed against the Home. If the Homeowner fails to clear such liens or charges, the balance due the Homeowner shall also be reduced by the amount necessary to release such liens or charges, including reasonable attorney's fees incurred by the CLT.

#### **ARTICLE 8: Financing**

**8.1 HOMEOWNER CANNOT MORTGAGE THE HOME WITHOUT CLT'S PERMISSION:** The Homeowner may mortgage the Home only with the written permission of CLT. Any mortgage or deed of trust permitted in writing by the CLT is defined as a Permitted Mortgage, and the holder of such a mortgage or deed of trust is defined as a Permitted Mortgagee.

**8.2 BY SIGNING LEASE, CLT GIVES PERMISSION FOR ORIGINAL MORTGAGE.** By signing this Lease, CLT gives written permission for any mortgage or deed of trust signed by the Homeowner effective on the day this Lease is signed for the purpose of financing Homeowner's purchase of the Home.

**8.3 CLT MUST GET SPECIFIC PERMISSION FOR REFINANCING OR OTHER SUBSEQUENT MORTGAGES.** If, at any time subsequent to the purchase of the Home and signing of the Lease, the Homeowner seeks a loan that is to be secured by a mortgage on the Home (to refinance an existing Permitted Mortgage or to finance home repairs or for any other purpose), Homeowner must inform CLT, in writing, of the proposed terms and conditions of such mortgage loan at least 30 days prior to the expected closing of the loan. The information to be provided to the CLT must include:

- a) the name of the proposed lender;
- b) Homeowner's reason for requesting the loan;
- c) the principal amount of the proposed loan and the total mortgage debt that will result from the combination of the loan and existing mortgage debt, if any;
- d) expected closing costs;
- e) the rate of interest;
- f) the repayment schedule;
- g) a copy of the appraisal commissioned in connection with the loan request.

CLT may also require Homeowner to submit additional information. CLT will not permit such a mortgage loan if the loan increases Homeowner's total mortgage debt to an amount greater than 80% of the then current Purchase Option Price, calculated in accordance with Article 10 below, or if the terms of the transaction otherwise threaten the interests of either the Homeowner or the CLT.

**8.4 CLT IS REQUIRED TO PERMIT A "STANDARD PERMITTED MORTGAGE."** The CLT shall be required to permit any mortgage for which the mortgagee has signed a "Standard Permitted Mortgage Agreement" as set forth in "Exhibit: Permitted Mortgages, Part C," and for which the loan secured thereby does not increase Homeowner's total mortgage debt to an amount greater than \_\_\_% of the then current Purchase Option Price, calculated in accordance with Article 10 below.

**8.5 A PERMITTED MORTGAGEE HAS CERTAIN OBLIGATIONS UNDER THE LEASE.** Any Permitted Mortgagee shall be bound by each of the requirements stated in "Exhibit: Permitted Mortgages, Part A, Obligations of Permitted Mortgagee," which is made a part of this Lease by reference, unless the particular requirement is removed, contradicted or modified by a Rider to this Lease signed by the Homeowner and the CLT to modify the terms of the Lease during the term of the Permitted Mortgage.



8.6 A PERMITTED MORTGAGEE HAS CERTAIN RIGHTS UNDER THE LEASE. Any Permitted Mortgagee shall have all of the rights and protections stated in "Exhibit: Permitted Mortgages, Part B, Rights of Permitted Mortgagee," which is made a part of this Lease by reference.

8.7 IN THE EVENT OF FORECLOSURE, ANY PROCEEDS IN EXCESS OF THE PURCHASE OPTION PRICE WILL GO TO CLT. Homeowner and CLT recognize that it would be contrary to the purposes of this agreement if Homeowner could receive more than the Purchase Option Price as the result of the foreclosure of a mortgage. Therefore, Homeowner hereby irrevocably assigns to CLT all net proceeds of sale of the Home that would otherwise have been payable to Homeowner and that exceed the amount of net proceeds that Homeowner would have received if the property had been sold for the Purchase Option Price, calculated as described in Section 10.10 below. Homeowner authorizes and instructs the Permitted Mortgagee, or any party conducting any sale, to pay such excess amount directly to CLT. If, for any reason, such excess amount is paid to Homeowner, Homeowner hereby agrees to promptly pay such amount to CLT.

**ARTICLE 9: Liability, Insurance, Damage and Destruction, Eminent Domain**

9.1 HOMEOWNER ASSUMES ALL LIABILITY. Homeowner assumes all responsibility and liability related to Homeowner's possession, occupancy and use of the Leased Land.

9.2 HOMEOWNER MUST DEFEND CLT AGAINST ALL CLAIMS OF LIABILITY. Homeowner shall defend, indemnify and hold CLT harmless against all liability and claims of liability for injury or damage to person or property from any cause on or about the Leased Land. Homeowner waives all claims against CLT for injury or damage on or about the Leased Land. However, CLT shall remain liable for injury or damage due to the grossly negligent or intentional acts or omissions of CLT or CLT's agents or employees.

9.3 HOMEOWNER MUST REIMBURSE CLT. In the event the CLT shall be required to pay any sum that is the Homeowner's responsibility or liability, the Homeowner shall reimburse the CLT for such payment and for reasonable expenses caused thereby.

9.4 HOMEOWNER MUST INSURE THE HOME AGAINST LOSS AND MUST MAINTAIN LIABILITY INSURANCE ON HOME AND LEASED LAND. Homeowner shall, at Homeowner's expense, keep the Home continuously insured against "all risks" of physical loss, using Insurance Services Office (ISO) Form HO 00 03, or its equivalent, for the full replacement value of the Home, and in any event in an amount that will not incur a coinsurance penalty. The amount of such insured replacement value must be approved by the CLT prior to the commencement of the Lease. Thereafter, if the CLT determines that the replacement value to be insured should be increased, the CLT shall inform the Homeowner of such required increase at least 30 days prior to the next date on which the insurance policy is to be renewed, and the Homeowner shall assure that the renewal includes such change. If Homeowner wishes to decrease the amount of replacement value to be insured, Homeowner shall inform the CLT of the proposed change at least 30 days prior to the time such change would take effect. The change shall not take effect without CLT's approval.

Should the Home lie in a flood hazard zone as defined by the National Flood Insurance Plan, the Homeowner shall keep in full force and effect flood insurance in the maximum amount available.

The Homeowner shall also, at its sole expense, maintain in full force and effect public liability insurance covering the Home and the Leased Land using ISO Form HO 00 03 or its equivalent in the

amount of \$500,000 dollars (\$500,000) per occurrence and in the aggregate. The CLT shall be named as an additional insured using ISO Form HO 04 41 or its equivalent, and certificates of insurance shall be delivered to the CLT prior to the commencement of the Lease and at each anniversary date thereof.

The dollar amounts of such coverage may be increased from time to time at the CLT's request but not more often than once in any one-year period. CLT shall inform the Homeowner of such required increase in coverage at least 30 days prior to the next date on which the insurance policy is to be renewed, and the Homeowner shall assure that the renewal includes such change. The amount of such increase in coverage shall be based on current trends in homeowner's liability insurance coverage in the area in which the Home is located.

**9.5 WHAT HAPPENS IF HOME IS DAMAGED OR DESTROYED.** Except as provided below, in the event of fire or other damage to the Home, Homeowner shall take all steps necessary to assure the repair of such damage and the restoration of the Home to its condition immediately prior to the damage. All such repairs and restoration shall be completed as promptly as possible. Homeowner shall also promptly take all steps necessary to assure that the Leased Land is safe and that the damaged Home does not constitute a danger to persons or property.

If Homeowner, based on professional estimates, determines either (a) that full repair and restoration is physically impossible, or (b) that the available insurance proceeds will pay for less than the full cost of necessary repairs and that Homeowner cannot otherwise afford to cover the balance of the cost of repairs, then Homeowner shall notify CLT of this problem, and CLT may then help to resolve the problem. Methods used to resolve the problem may include efforts to increase the available insurance proceeds, efforts to reduce the cost of necessary repairs, efforts to arrange affordable financing covering the costs of repair not covered by insurance proceeds, and any other methods agreed upon by both Homeowner and CLT.

If Homeowner and CLT cannot agree on a way of restoring the Home in the absence of adequate insurance proceeds, then Homeowner may give CLT written notice of intent to terminate the Lease. The date of actual termination shall be no less than 60 days after the date of Homeowner's notice of intent to terminate. Upon termination, any insurance proceeds payable to Homeowner for damage to the Home shall be paid as follows.

FIRST, to the expenses of their collection;  
SECOND, to any Permitted Mortgagee(s), to the extent required by the Permitted Mortgage(s);  
THIRD, to the expenses of enclosing or razing the remains of the Home and clearing debris;  
FOURTH, to the CLT for any amounts owed under this Lease;  
FIFTH, to the Homeowner, up to an amount equal to the Purchase Option Price, as of the day prior to the loss, less any amounts paid with respect to the second, third, and fourth clauses above;  
SIXTH, the balance, if any, to the CLT.

**9.6 WHAT HAPPENS IF SOME OR ALL OF THE LAND IS TAKEN FOR PUBLIC USE.** If all of the Leased Land is taken by eminent domain or otherwise for public purposes, or if so much of the Leased Land is taken that the Home is lost or damaged beyond repair, the Lease shall terminate as of the date when Homeowner is required to give up possession of the Leased Land. Upon such termination, the entire amount of any award(s) paid shall be allocated in the way described in Section 9.5 above for

insurance proceeds.

In the event of a taking of a portion of the Leased Land that does not result in damage to the Home or significant reduction in the usefulness or desirability of the Leased Land for residential purposes, then any monetary compensation for such taking shall be allocated entirely to CLT.

In the event of a taking of a portion of the Leased Land that results in damage to the Home only to such an extent that the Home can reasonably be restored to a residential use consistent with this Lease, then the damage shall be treated as damage is treated in Section 9.5 above, and monetary compensation shall be allocated as insurance proceeds are to be allocated under Section 9.5.

**9.7 IF PART OF THE LAND IS TAKEN, THE LEASE FEE MAY BE REDUCED.** In the event of any taking that reduces the size of the Leased Land but does not result in the termination of the Lease, CLT shall reassess the fair rental value of the remaining Land and shall adjust the Lease Fee if necessary to assure that the monthly fee does not exceed the monthly fair rental value of the Land for use as restricted by the Lease.

**9.8 IF LEASE IS TERMINATED BY DAMAGE, DESTRUCTION OR TAKING, CLT WILL TRY TO HELP HOMEOWNER BUY ANOTHER CLT HOME.** If this Lease is terminated as a result of damage, destruction or taking, CLT shall take reasonable steps to allow Homeowner to purchase another home on another parcel of leased land owned by CLT if such home can reasonably be made available. If Homeowner purchases such a home, Homeowner agrees to apply any proceeds or award received by Homeowner to the purchase of the home. Homeowner understands that there are numerous reasons why it may not be possible to make such a home available, and shall have no claim against CLT if such a home is not made available.

#### **ARTICLE 10: Transfer of the Home**

**10.1 INTENT OF THIS ARTICLE IS TO PRESERVE AFFORDABILITY:** Homeowner and CLT agree that the provisions of this Article 10 are intended to preserve the affordability of the Home for lower income households and expand access to homeownership opportunities for such households.

**10.2 HOMEOWNER MAY TRANSFER HOME ONLY TO CLT OR QUALIFIED PERSONS:** Homeowner may transfer the Home only to the CLT or an Income-Qualified Person as defined below or otherwise only as explicitly permitted by the provisions of this Article 10. All such transfers are to be completed only in strict compliance with this Article 10. Any purported transfer that does not follow the procedures set forth below, except in the case of a transfer to a Permitted Mortgagee in lieu of foreclosure, shall be null and void.

“Income-Qualified Person” shall mean a person or group of persons whose household income does not exceed eighty percent (80%) of the median household income for the applicable Standard Metropolitan Statistical Area or County as calculated and adjusted for household size from time to time by the U.S. Department of Housing and Urban Development (HUD) or any successor.

**10.3 THE HOME MAY BE TRANSFERRED TO CERTAIN HEIRS OF HOMEOWNER:** If Homeowner can no longer occupy the home or if the Homeowner dies (or if the last surviving co-owner of the Home dies), the executor or personal representative of Homeowner’s estate shall notify CLT within ninety (90) days of the date of the death. Upon receiving such notice CLT shall consent to a transfer of the Home and Homeowner’s rights to the Leased Land to one or more of the possible heirs of Homeowner listed below as “a,” “b,” or “c,” provided that a Letter of Agreement and a Letter of

Attorney's Acknowledgement (as described in Article 1 above) are submitted to CLT to be attached to the Lease when it is transferred to the heirs.

- a) the spouse of the Homeowner; or
- b) the child or children of the Homeowner; or
- c) member(s) of the Homeowner's household who have resided in the Home for at least one year immediately prior to Homeowner's death and is able to document this full year of occupancy.

Any other heirs, legatees or devisees of Homeowner, in addition to submitting Letters of Agreement and Acknowledgment as provided above, must demonstrate to CLT's satisfaction that they are Income-Qualified Persons as defined above. If they cannot demonstrate that they are Income-Qualified Persons, they shall not be entitled to possession of the Home but must transfer the Home in accordance with the provisions of this Article 10.

**10.4 HOMEOWNER'S NOTICE OF INTENT TO SELL:** In the event that Homeowner wishes to sell Homeowner's Property, Homeowner shall notify CLT in writing of such wish (the Intent-to-Sell Notice). This Notice shall include a statement as to whether Homeowner wishes to recommend a prospective buyer as of the date of the Notice.

**10.5 AFTER RECEIVING NOTICE, CLT SHALL COMMISSION AN APPRAISAL:** No later than fifteen (15) days after CLT's receipt of Homeowner's Intent-to-Sell Notice, CLT shall commission a market valuation of the Leased Land and the Home (The Appraisal) to be performed by a duly licensed appraiser who is acceptable to CLT and Homeowner. CLT shall pay the cost of such Appraisal. The Appraisal shall be conducted by analysis and comparison of comparable properties as though title to Leased Land and Home were held in fee simple absolute by a single party, disregarding all of the restrictions of this Lease on the use, occupancy and transfer of the property. Copies of the Appraisal are to be provided to both CLT and Homeowner.

**10.6 CLT HAS AN OPTION TO PURCHASE THE HOME.** Upon receipt of an Intent-to-Sell Notice from Homeowner, CLT shall have the option to purchase the Home at the Purchase Option Price calculated as set forth below. The Purchase Option is designed to further the purpose of preserving the affordability of the Home for succeeding Income-Qualified Persons while taking fair account of the investment by the Homeowner.

If CLT elects to purchase the Home, the CLT shall exercise the Purchase Option by notifying Homeowner, in writing, of such election (the Notice of Exercise of Option) within thirty (30) days of the receipt of the Appraisal, or the Option shall expire. Having given such notice, CLT may either proceed to purchase the Home directly or may assign the Purchase Option to an Income-Qualified Person.

The purchase (by CLT or CLT's assignee) must be completed within forty-five (45) days of CLT's Notice of Exercise of Option, or Homeowner may sell the Home and Homeowner's rights to the Leased Land as provided in Section 10.7 below. The time permitted for the completion of the purchase may be extended by mutual agreement of CLT and Homeowner.

Homeowner may recommend to CLT a prospective buyer who is an Income-Qualified Person and is prepared to submit a Letter of Agreement indicating informed acceptance of the terms of this Lease. CLT shall make reasonable efforts to arrange for the assignment of the Purchase Option to such

person, unless CLT determines that its charitable mission is better served by retaining the Home for another purpose or transferring the Home to another party.

**10.7 IF PURCHASE OPTION EXPIRES, HOMEOWNER MAY SELL ON CERTAIN TERMS:** If the Purchase Option has expired or if CLT has failed to complete the purchase within the sixty-day period allowed by Section 10.6 above, Homeowner may sell the Home to any Income-Qualified Person for not more than the then applicable Purchase Option Price. If Homeowner has made diligent efforts to sell the Home for at least six months after the expiration of the Purchase Option (or six months after the expiration of such sixty-day period) and the Home still has not been sold, Homeowner may then sell the Home, for a price no greater than the then applicable Purchase Option Price, to any party regardless of whether that party is an Income-Qualified Person.

**10.8 AFTER ONE YEAR CLT SHALL HAVE POWER OF ATTORNEY TO CONDUCT SALE:** If CLT does not exercise its option and complete the purchase of Homeowner's Property as described above, and if Homeowner (a) is not then residing in the Home and (b) continues to hold Homeowner's Property out for sale but is unable to locate a buyer and execute a binding purchase and sale agreement within one year of the date of the Intent to Sell Notice, Homeowner does hereby appoint CLT its attorney in fact to seek a buyer, negotiate a reasonable price that furthers the purposes of this Lease, sell the property, and pay to the Homeowner the proceeds of sale, minus CLT's costs of sale and any other sums owed CLT by Homeowner.

**10.9 PURCHASE OPTION PRICE EQUALS LESSER OF APPRAISED VALUE OR FORMULA PRICE:** In no event may the Home be sold for a price that exceeds the Purchase Option Price. The Purchase Option Price shall be the lesser of (a) the value of the combined value of the Leased Land and the Home, as determined by the Appraisal commissioned and conducted as provided in 10.5 above or (b) the price calculated in accordance with the formula described below (the Formula Price).

**10.10 HOW THE FORMULA PRICE IS CALCULATED:** The Formula Price shall be equal to Homeowner's Base Price, as stated below, plus 25% of the increase in market value of the Home and Leased Land, if any, calculated in the way described below.

*Homeowner's Base Price:* The parties agree that the Homeowner's Base Price for Homeowner's Property as of the signing of this Lease is \_\_\_\_\_.

*Initial Appraised Value:* The parties agree that the appraised value of the Home and Leased Land at the time of Homeowner's purchase (the Initial Appraised Value) is \$126,000, as documented by the appraiser's report attached to this Lease as Exhibit INITIAL APPRAISAL.

*Increase in Market Value:* The increase in market value of the Home and Leased Land equals the appraised value of the Home and Leased Land at time of sale, calculated according to Section 10.5 above, minus the Initial Appraised Value.

*Homeowner's share of Increase in Market Value:* Homeowner's share of the increase in the market value of the Home and Leased Land equals twenty-five percent (25%) of the increase in market value as calculated above.

*Summary of Formula Price:* The Formula Price equals Homeowner's Base Price plus Homeowner's Share of Increase in Market Value.

**10.11 QUALIFIED PURCHASER SHALL RECEIVE NEW LEASE:** The CLT shall issue a new lease to any person who purchases the Home in accordance with the terms of this Article 10. The terms of such

lease shall be the same as those of new leases issued to homebuyers at that time for land not previously leased by the CLT.

**10.12 PURCHASER MAY BE CHARGED A TRANSFER FEE.** In the event that Homeowner sells the home to a party other than the CLT (whether directly to such party or as a result of CLT's assignment of its Purchase Option to such party), the price to be paid by such purchaser shall include in addition to the Purchase Option Price, at the discretion of the CLT, a transfer fee to compensate the CLT for carrying out its responsibilities with regard to the transaction. The amount of the transfer fee shall be no more than 1% of the Purchase Option Price.

**10.13 HOMEOWNER REQUIRED TO MAKE NECESSARY REPAIRS AT TRANSFER:** The Homeowner is required to make necessary repairs when she voluntarily transfers the Home as follows:

- a) The person purchasing the Home ("Buyer") shall, prior to purchasing the Home, hire at her sole expense a home inspector with a current Home Inspector license to assess the condition of the Home and prepare a written report of the condition ("Inspection Report"). The Homeowner shall cooperate fully with the inspection.
- b) The Buyer shall provide a copy of the Inspection Report to Buyer's lender (if any), the Homeowner, and the CLT within 10 days after receiving the Inspection Report.
- c) Homeowner shall repair specific reported defects or conditions necessary to bring the Home into full compliance with Sections 4.2 and 7.5 above prior to transferring the Home.
- d) Homeowner shall bear the full cost of the necessary repairs and replacements. However, upon Homeowner's written request, the CLT may allow the Homeowner to pay all or a portion of the repair costs after transfer, from Homeowner's proceeds of sale, if Homeowner cannot afford to pay such costs prior to the transfer. In such event, either (i) 150% of the unpaid estimated cost of repairs or (ii) 100% of the unpaid cost of completed repairs shall be withheld from Homeowner's proceeds of sale in a CLT-approved escrow account. Homeowner shall allow CLT, Buyer, and Buyer's building inspector and lender's representative to inspect the repairs prior to closing to determine that the repairs have been satisfactorily completed.
- e) Upon sale or other transfer, Homeowner shall either (i) transfer the Home with all originally purchased appliances or replacements in the Home in good working order or (ii) reduce the Purchase Option Price by the market value of any such appliances that are not left with the Home in good working order.

#### **ARTICLE 11: RESERVED**

#### **ARTICLE 12: DEFAULT**

**12.1 WHAT HAPPENS IF HOMEOWNER FAILS TO MAKE PAYMENTS TO THE CLT THAT ARE REQUIRED BY THE LEASE:** It shall be an event of default if Homeowner fails to pay the Lease Fee or other charges required by the terms of this Lease and such failure is not cured by Homeowner or a Permitted Mortgagee within thirty (30) days after notice of such failure is given by CLT to Homeowner and Permitted Mortgagee. However, if Homeowner makes a good faith partial payment of at least two-thirds (2/3) of the amount owed during the 30-day cure period, then the cure period shall be extended by an additional 30 days.

**12.2 WHAT HAPPENS IF HOMEOWNER VIOLATES OTHER (NONMONETARY) TERMS OF THE LEASE:** It shall be an event of default if Homeowner fails to abide by any other requirement or restriction

stated in this Lease, and such failure is not cured by Homeowner or a Permitted Mortgagee within sixty (60) days after notice of such failure is given by CLT to Homeowner and Permitted Mortgagee. However, if Homeowner or Permitted Mortgagee has begun to cure such default within the 60-day cure period and is continuing such cure with due diligence but cannot complete the cure within the 60-day cure period, the cure period shall be extended for as much additional time as may be reasonably required to complete the cure.

**12.3 WHAT HAPPENS IF HOMEOWNER DEFAULTS AS A RESULT OF JUDICIAL PROCESS:** It shall be an event of default if the estate hereby created is taken on execution or by other process of law, or if Homeowner is judicially declared bankrupt or insolvent according to law, or if any assignment is made of the property of Homeowner for the benefit of creditors, or if a receiver, trustee in involuntary bankruptcy or other similar officer is appointed to take charge of any substantial part of the Home or Homeowner's interest in the Leased Land by a court of competent jurisdiction, or if a petition is filed for the reorganization of Homeowner under any provisions of the Bankruptcy Act now or hereafter enacted, or if Homeowner files a petition for such reorganization, or for arrangements under any provision of the Bankruptcy Act now or hereafter enacted and providing a plan for a debtor to settle, satisfy or extend the time for payment of debts.

**12.4 A DEFAULT (UNCURED VIOLATION) GIVES CLT THE RIGHT TO TERMINATE THE LEASE OR EXERCISE ITS PURCHASE OPTION:**

a) **TERMINATION:** In the case of any of the events of default described above, CLT may terminate this lease and initiate summary proceedings under applicable law against Homeowner, and CLT shall have all the rights and remedies consistent with such laws and resulting court orders to enter the Leased Land and Home and repossess the entire Leased Land and Home, and expel Homeowner and those claiming rights through Homeowner. In addition, CLT shall have such additional rights and remedies to recover from Homeowner arrears of rent and damages from any preceding breach of any covenant of this Lease. If this Lease is terminated by CLT pursuant to an Event of Default, then, as provided in Section 7.7 above, upon thus assuming title to the Home, CLT shall pay to Homeowner and any Permitted Mortgagee an amount equal to the Purchase Option Price calculated in accordance with Section 10.9 above, as of the time of reversion of ownership, less the total amount of any unpaid Lease Fee and any other amounts owed to the CLT under the terms of this Lease and all reasonable costs (including reasonable attorneys' fees) incurred by CLT in pursuit of its remedies under this Lease.

If CLT elects to terminate the Lease, then the Permitted Mortgagee shall have the right (subject to Article 8 above and the attached Exhibit: Permitted Mortgages) to postpone and extend the specified date for the termination of the Lease for a period sufficient to enable the Permitted Mortgagee or its designee to acquire Homeowner's interest in the Home and the Leased Land by foreclosure of its mortgage or otherwise.

b) **EXERCISE OF OPTION:** In the case of any of the events of default described above, Homeowner hereby grants to the CLT (or its assignee) the option to purchase the Home for the Purchase Option Price as such price is defined in Article 10 above. Within thirty (30) days after the expiration of any applicable cure period as established in Sections 12.1 or 12.2 above or within 30 days after any of the events constituting an Event of Default under Section 12.3 above, CLT shall notify the Homeowner and the Permitted Mortgagee(s) of its decision to exercise its option to purchase under this Section

12.4(b). Not later than ninety (90) days after the CLT gives notice to the Homeowner of the CLT's intent to exercise its option under this Section 12.4(a), the CLT or its assignee shall purchase the Home for the Purchase Option Price.

12.5 WHAT HAPPENS IF CLT DEFAULTS: CLT shall in no event be in default in the performance of any of its obligations under the Lease unless and until CLT has failed to perform such obligations within sixty (60) days, or such additional time as is reasonably required to correct any default, after notice by Homeowner to CLT properly specifying CLT's failure to perform any such obligation.

#### **ARTICLE 13: Mediation and Arbitration**

13.1 Nothing in this Lease shall be construed as preventing the parties from utilizing any process of mediation or arbitration in which the parties agree to engage for the purpose of resolving a dispute.

13.2 Homeowner and CLT shall each pay one half (50%) of any costs incurred in carrying out mediation or arbitration in which the parties have agreed to engage.

#### **ARTICLE 14: GENERAL PROVISIONS**

14.1 NOTICES: Whenever this Lease requires either party to give notice to the other, the notice shall be given in writing and delivered in person or mailed, by certified or registered mail, return receipt requested, to the party at the address set forth below, or such other address designated by like written notice:

If to CLT: Columbia Community Land Trust, 500 E. Walnut, Suite 108, Columbia, MO 65201

If to Homeowners:

All notices, demands and requests shall be effective upon being deposited in the United States Mail or, in the case of personal delivery, upon actual receipt.

14.2 NO BROKERAGE: Homeowner warrants that it has not dealt with any real estate broker other than House of Brokers Realty, Inc. in connection with the purchase of the Home. If any claim is made against CLT regarding dealings with brokers other than House of Brokers Realty, Inc., Homeowner shall defend CLT against such claim with counsel of CLT's selection and shall reimburse CLT for any loss, cost or damage which may result from such claim.

14.3 SEVERABILITY AND DURATION OF LEASE: If any part of this Lease is unenforceable or invalid, such material shall be read out of this Lease and shall not affect the validity of any other part of this Lease or give rise to any cause of action of Homeowner or CLT against the other, and the remainder of this Lease shall be valid and enforced to the fullest extent permitted by law. It is the intention of the parties that CLT's option to purchase and all other rights of both parties under this Lease shall continue in effect for the full term of this Lease and any renewal thereof, and shall be considered to be coupled with an interest. In the event any such option or right shall be construed to be subject to any rule of law limiting the duration of such option or right, the time period for the exercising of such option or right shall be construed to expire twenty (20) years after the death of the last survivor of the following persons: the children living as of the date of this Lease.

14.4 RIGHT OF FIRST REFUSAL IN LIEU OF OPTION: If the provisions of the purchase option set forth in Article 10 of this Lease shall, for any reason, become unenforceable, CLT shall nevertheless have a right of first refusal to purchase the Home at the highest documented bona fide purchase price offer



made to Homeowner. Such right shall be as specified in Exhibit FIRST REFUSAL. Any sale or transfer contrary to this Section, when applicable, shall be null and void.

**14.5 WAIVER:** The waiver by CLT at any time of any requirement or restriction in this Lease, or the failure of CLT to take action with respect to any breach of any such requirement or restriction, shall not be deemed to be a waiver of such requirement or restriction with regard to any subsequent breach of such requirement or restriction, or of any other requirement or restriction in the Lease. CLT may grant waivers in the terms of this Lease, but such waivers must be in writing and signed by CLT before being effective.

The subsequent acceptance of Lease Fee payments by CLT shall not be deemed to be a waiver of any preceding breach by Homeowner of any requirement or restriction in this Lease, other than the failure of the Homeowner to pay the particular Lease Fee so accepted, regardless of CLT's knowledge of such preceding breach at the time of acceptance of such Lease Fee payment.

**14.6 CLT'S RIGHT TO PROSECUTE OR DEFEND:** CLT shall have the right, but shall have no obligation, to prosecute or defend, in its own or the Homeowner's name, any actions or proceedings appropriate to the protection of its own or Homeowner's interest in the Leased Land. Whenever requested by CLT, Homeowner shall give CLT all reasonable aid in any such action or proceeding.

**14.7 CONSTRUCTION:** Whenever in this Lease a pronoun is used it shall be construed to represent either the singular or the plural, masculine or feminine, as the case shall demand.

**14.8 HEADINGS AND TABLE OF CONTENTS:** The headings, subheadings and table of contents appearing in this Lease are for convenience only, and are not a part of this Lease and do not in any way limit or amplify the terms or conditions of this Lease.

**14.9 PARTIES BOUND:** This Lease sets forth the entire agreement between CLT and Homeowner with respect to the leasing of the Land; it is binding upon and inures to the benefit of these parties and, in accordance with the provisions of this Lease, their respective successors in interest. This Lease may be altered or amended only by written notice executed by CLT and Homeowner or their legal representatives or, in accordance with the provisions of this Lease, their successors in interest.

**14.10 GOVERNING LAW:** This Lease shall be interpreted in accordance with and governed by the laws of the State of Missouri. The language in all parts of this Lease shall be, in all cases, construed according to its fair meaning and not strictly for or against CLT or Homeowner.

**14.11 RECORDING:** The parties agree, as an alternative to the recording of this Lease, to execute a so-called Notice of Lease or Short Form Lease in form recordable and complying with applicable law and reasonably satisfactory to CLT's attorneys. In no event shall such document state the rent or other charges payable by Homeowner under this Lease; and any such document shall expressly state that it is executed pursuant to the provisions contained in this Lease, and is not intended to vary the terms and conditions of this Lease

IN WITNESS WHEREOF, the parties have executed this lease at \_\_\_\_\_ on the day and year first above written.

Columbia Community Land Trust

\_\_\_\_\_  
Witness

By: \_\_\_\_\_  
Its duly authorized agent

\_\_\_\_\_  
Witness

\_\_\_\_\_ (Homeowner):

***[notarize signatures]***

**Exhibit LETTER OF AGREEMENT**

To: Columbia Community Land Trust (“the CLT”)

Date: \_\_\_\_\_

This letter is given to the CLT to become an exhibit to a Lease between the CLT and me. I will be leasing a parcel of land from the CLT and will be buying the home that sits on that parcel of land. I will therefore become what is described in the Lease as a “the Homeowner.”

I have reviewed the terms and conditions of the Lease and other legal documents that are part of this transaction and have had the opportunity to have my legal counsel, if any, review the same.

I understand the way these terms and conditions will affect my rights as a CLT homeowner, now and in the future.

In particular I understand and agree with the following points.

- One of the goals of the CLT is to keep CLT homes affordable for lower income households from one CLT homeowner to the next. I support this goal as a CLT homeowner and as a member of the CLT.
- The terms and conditions of my Lease will keep my home affordable for future “income-qualified persons” (as defined in the Lease). If and when I want to sell my home, the lease requires that I sell it either to the CLT or to another income-qualified person. The terms and conditions of the lease also limit the price for which I can sell the home, in order to keep it affordable for such income-qualified persons.
- It is also a goal of the CLT to promote resident ownership of CLT homes. For this reason, my Lease requires that, if my family and I move out of our home permanently, we must sell it. We cannot continue to own it as absentee owners.
- I understand that I can leave my home to my child or children or other members of my household and that, when I am no longer able to live in my home or after my death, they can own the home for as long as they want to live in it and abide by the terms of the Lease, or they can sell it on the terms permitted by the Lease.
- As a CLT homeowner and a member of the CLT, it is my desire to see the terms of the Lease and related documents honored. I consider these terms fair to others and me.

Sincerely

**Sample**

**Exhibit LETTER OF ATTORNEYS ACKNOWLEDGMENT**

I, \_\_\_\_\_, have been independently employed by \_\_\_\_\_ (hereinafter "the Client") who intends to purchase a house and other Home (the "Home") on land to be leased from Columbia Community Land Trust. The house and land are located at \_\_\_\_\_.

In connection with the contemplated purchase of the Home and the leasing of the land, I reviewed with the Client the following documents:

- a) this Letter of Attorney's Acknowledgment and a Letter of Agreement from the Client;
- b) a proposed Deed conveying the Home to the Client;
- c) a proposed Ground Lease conveying the "Leased Land" to the Client;
- d) other written materials provided by the CLT.

The Client has received full and complete information and advice regarding this conveyance and the foregoing documents. In my review of these documents my purpose has been to reasonably inform the Client of the present and foreseeable risks and legal consequences of the contemplated transaction.

The Client is entering the aforesaid transaction in reliance on her own judgment and upon her investigation of the facts. The advice and information provided by me was an integral element of such investigation.

Name

Date

Title

Firm/Address

## **Exhibit LAND**

(Address), legally described as:

## **Exhibit DEED**

*Use actual deed*

## Exhibit: PERMITTED MORTGAGES

The rights and provisions set forth in this Exhibit shall be understood to be provisions of Section 8.2 of the Lease. All terminology used in this Exhibit shall have the meaning assigned to it in the Lease.

**A. OBLIGATIONS OF PERMITTED MORTGAGEE.** Any Permitted Mortgagee shall be bound by each of the following requirements unless the particular requirement is removed, contradicted or modified by a rider to this Lease signed by the Homeowner and the CLT to modify the terms of the Lease during the term of the Permitted Mortgage.

1. If Permitted Mortgagee sends a notice of default to the Homeowner because the Homeowner has failed to comply with the terms of the Permitted Mortgage, the Permitted Mortgagee shall, at the same time, send a copy of that notice to the CLT. Upon receiving a copy of the notice of default and within that period of time in which the Homeowner has a right to cure such default (the "cure period"), the CLT shall have the right to cure the default on the Homeowner's behalf, provided that all current payments due the Permitted Mortgagee since the notice of default was given are made to the Permitted Mortgagee.
2. If, after the cure period has expired, the Permitted Mortgagee intends to accelerate the note secured by the Permitted Mortgage or begin foreclosure proceedings under the Permitted Mortgage, the Permitted Mortgagee shall first notify CLT of its intention to do so, and CLT shall then have the right, upon notifying the Permitted Mortgagee within thirty (30) days of receipt of such notice, to acquire the Permitted Mortgage by paying off the debt secured by the Permitted Mortgage.
3. If the Permitted Mortgagee acquires title to the Home through foreclosure or acceptance of a deed in lieu of foreclosure, the Permitted Mortgagee shall give CLT written notice of such acquisition and CLT shall then have an option to purchase the Home from the Permitted Mortgagee for the full amount owing to the Permitted Mortgagee under the Permitted Mortgage. To exercise this option to purchase, CLT must give written notice to the Permitted Mortgagee of CLT's intent to purchase the Home within thirty (30) days following CLT's receipt of the Permitted Mortgagee's notice. CLT must then complete the purchase of the Home within sixty (60) days of having given written notice of its intent to purchase. If CLT does not complete the purchase within this 60-day period, the Permitted Mortgagee shall be free to sell the Home to another person.
4. Nothing in the Permitted Mortgage or related documents shall be construed as giving Permitted Mortgagee a claim on CLT's interest in the Leased Land, or as assigning any form of liability to the CLT with regard to the Leased Land, the Home, or the Permitted Mortgage.
5. Nothing in the Permitted Mortgage or related documents shall be construed as rendering CLT or any subsequent Mortgagee of CLT's interest in this Lease, or their respective heirs, executors, successors or assigns, personally liable for the payment of the debt secured by the Permitted Mortgage or any part thereof.
6. The Permitted Mortgagee shall not look to CLT or CLT's interest in the Leased Land, but will look solely to Homeowner, Homeowner's interest in the Leased Land, and the Home for the payment of the debt secured thereby or any part thereof. (It is the intention of the parties hereto that CLT's consent to such the Permitted Mortgage shall be without any liability on the part of CLT for any deficiency judgment.)
7. In the event any part of the Security is taken in condemnation or by right of eminent domain, the proceeds of the award shall be paid over to the Permitted Mortgagee in accordance with the provisions of ARTICLE 9 hereof.

8. CLT shall not be obligated to execute an assignment of the Lease Fee or other rent payable by Homeowner under the terms of this Lease.

**B. RIGHTS OF PERMITTED MORTGAGEE.** The rights of a Permitted Mortgagee as referenced under Section 8.6 of the Lease to which this Exhibit is attached shall be as set forth below.

1. Any Permitted Mortgagee shall, without further consent by CLT, have the right to (a) cure any default under this Lease, and perform any obligation required under this Lease, such cure or performance being effective as if it had been performed by Homeowner; (b) acquire and convey, assign, transfer and exercise any right, remedy or privilege granted to Homeowner by this Lease or otherwise by law, subject to the provisions, if any, in the Permitted Mortgage, which may limit any exercise of any such right, remedy or privilege; and (c) rely upon and enforce any provisions of the Lease to the extent that such provisions are for the benefit of a Permitted Mortgagee.
2. A Permitted Mortgagee shall not be required, as a condition to the exercise of its rights under the Lease, to assume personal liability for the payment and performance of the obligations of the Homeowner under the Lease. Any such payment or performance or other act by Permitted Mortgagee under the Lease shall not be construed as an agreement by Permitted Mortgagee to assume such personal liability except to the extent Permitted Mortgagee actually takes possession of the Home and Leased Land. In the event Permitted Mortgagee does take possession of the Home and Leased Land and thereupon transfers such property, any such transferee shall be required to enter into a written agreement assuming such personal liability and upon any such assumption the Permitted Mortgagee shall automatically be released from personal liability under the Lease.
3. In the event that title to the estates of both CLT and Homeowner are acquired at any time by the same person or persons, no merger of these estates shall occur without the prior written declaration of merger by Permitted Mortgagee, so long as Permitted Mortgagee owns any interest in the Security or in a Permitted Mortgage.
4. If the Lease is terminated for any reason, or in the event of the rejection or disaffirmance of the Lease pursuant to bankruptcy law or other law affecting creditors' rights, CLT shall enter into a new lease for the Leased Land with the Permitted Mortgagee (or with any party designated by the Permitted Mortgagee, subject to CLT's approval, which approval shall not be unreasonably withheld), not more than thirty (30) days after the request of the Permitted Mortgagee. Such lease shall be for the remainder of the term of the Lease, effective as of the date of such termination, rejection or disaffirmance, and upon all the terms and provisions contained in the Lease. However, the Permitted Mortgagee shall make a written request to CLT for such new lease within sixty (60) days after the effective date of such termination, rejection or disaffirmance, as the case may be. Such written request shall be accompanied by a copy of such new lease, duly executed and acknowledged by the Permitted Mortgagee or the party designated by the Permitted Mortgagee to be the Homeowner thereunder. Any new lease made pursuant to this Section shall have the same priority with respect to other interests in the Land as the Lease. The provisions of this Section shall survive the termination, rejection or disaffirmance of the Lease and shall continue in full effect thereafter to the same extent as if this Section were independent and an independent contract made by CLT, Homeowner and the Permitted Mortgagee.
5. The CLT shall have no right to terminate the Lease during such time as the Permitted Mortgagee has commenced foreclosure in accordance with the provisions of the Lease and is diligently pursuing the same.



6. In the event that CLT sends a notice of default under the Lease to Homeowner, CLT shall also send a notice of Homeowner's default to Permitted Mortgagee. Such notice shall be given in the manner set forth in Section 14.2 of the Lease to the Permitted Mortgagee at the address which has been given by the Permitted Mortgagee to CLT by a written notice to CLT sent in the manner set forth in said Section 14.2 of the Lease.

7. In the event of foreclosure sale by a Permitted Mortgagee or the delivery of a deed to a Permitted Mortgagee in lieu of foreclosure in accordance with the provisions of the Lease, at the election of the Permitted Mortgagee the provisions of Article 10, Sections 10.1 through 10.11 shall be deleted and thereupon shall be of no further force or effect as to only so much of the Security so foreclosed upon or transferred.

8. Before becoming effective, any amendments to this Lease must be approved in writing by Permitted Mortgagee, which approval shall not be unreasonably withheld. If Permitted Mortgagee has neither approved nor rejected a proposed amendment within 60 days of its submission to Permitted Mortgagee, then the proposed amendment shall be deemed to be approved.

C. STANDARD PERMITTED MORTGAGE AGREEMENT. A Standard Permitted Mortgage Agreement, as identified in Section 8.4 of this Lease, shall be written as follows, and shall be signed by Mortgagee and Homeowner.

*This Agreement is made by and among:*

*(Mortgagee) and*

*("Homeowners"),*

**Whereas:**

- a) *Columbia Community Land Trust (the "CLT") and Homeowner have entered, or are entering, into a ground lease ("the Lease"), conveying to Homeowner a leasehold interest in the Land located at \_\_\_\_\_ ("the Leased Land"); and Homeowner has purchased, or is purchasing, the Home located on the Leased Land ("the Home").*
- b) *The Mortgagee has been asked to provide certain financing to the Homeowner, and is being granted concurrently herewith a mortgage and security interest (the "Mortgage") in the Leased Land and Home, all as more particularly set forth in the Mortgage, attached hereto as Schedule A.*
- c) *The Ground Lease states that the Homeowner may mortgage the Leased Land only with the written consent of CLT. The Ground Lease further provides that CLT is required to give such consent only if the Mortgagee signs this Standard Permitted Mortgage Agreement and thereby agrees to certain conditions that are stipulated herein ("the Stipulated Conditions").*

**Now, therefore, the Homeowner/Mortgagor and the Mortgagee hereby agree that the terms and conditions of the Mortgage shall include the Stipulated Conditions stated below.**

**Stipulated Conditions:**

*1) If Mortgagee sends a notice of default to the Homeowner because the Homeowner has failed to comply with the terms of the Mortgage, the Mortgagee shall, at the same time, send a copy of that notice to the CLT. Upon receiving a copy of the notice of default and within that period of time in which the Homeowner has a right to cure such default (the "cure period"), the CLT shall have the right to cure the default on the Homeowner's behalf, provided that all current*

payments due the Permitted Mortgagee since the notice of default was given are made to the Mortgagee.

2) If, after such cure period, the Mortgagee intends to accelerate the note secured by the Mortgage or initiate foreclosure proceedings under the Mortgage, in accordance with the provisions of the Lease, the Mortgagee shall first notify CLT of its intention to do so and CLT shall have the right, but not the obligation, upon notifying the Mortgagee within thirty (30) days of receipt of said notice, to purchase the Mortgagee loans and to take assignment of the Mortgage.

3) If the Mortgagee acquires title to the Home and Homeowner's interest in the Leased Land through foreclosure or acceptance of a deed in lieu of foreclosure, the Mortgagee shall give the CLT written notice of such acquisition and the CLT shall have an option to purchase the Home and Homeowner's interest in the Leased Land from the Mortgagee for the full amount owing to the Mortgagee; provided, however, that the CLT notifies the Mortgagee in writing of the CLT's intent to make such purchase within thirty (30) days following the CLT's receipt of the Mortgagee's notice of such acquisition of the Home and Homeowner's interest in the Leased Land; further provided that CLT shall complete such purchase within sixty (60) days of having given written notice of its intent to purchase; and provided that, if the CLT does not complete the purchase within such period, the Mortgagee shall be free to sell the Home and Homeowner's interest in the Leased Land to another person;

4) Nothing in the Mortgage or related documents shall be construed as giving the Mortgagee a claim on CLT's interest in the Leased Land, or as assigning any form of liability to the CLT with regard to the Leased Land, the Home, or the Mortgage.

5) Nothing in the Mortgage shall be construed as rendering CLT or any subsequent holder of the CLT's interest in and to the Lease, or their respective heirs, executors, successors or assigns, personally liable for the payment of the debt evidenced by such note and such Mortgage or any part thereof.

6) The Mortgagee shall not look to CLT or CLT's interest in the Leased Land, but will look solely to Homeowner and Homeowner's interest in the Leased Land and the Home for the payment of the debt secured by the Mortgage. (It is the intention of the parties hereto that CLT's consent to the Mortgage shall be without any liability on the part of CLT for any deficiency judgment.)

7) In the event that any part of the Leased Land is taken in condemnation or by right of eminent domain, the proceeds of the award shall be paid over to the Mortgagee in accordance with the provisions of Article 9 of the Lease.

8) Nothing in the Mortgage shall obligate CLT to execute an assignment of the Lease Fee or other rent payable by Homeowner under the terms of this Lease.

By:

\_\_\_\_\_ for Mortgagee                      Date: \_\_\_\_\_

\_\_\_\_\_ for Homeowner/Mortgagor      Date: \_\_\_\_\_

## Exhibit FIRST REFUSAL

Whenever any party under the Lease shall have a right of first refusal as to certain property, the following procedures shall apply. If the owner of the property offering it for sale ("Offering Party") shall within the term of the Lease receive a bona fide third party offer to purchase the property which such Offering Party is willing to accept, the holder of the right of first refusal (the "Holder") shall have the following rights:

- a) Offering Party shall give written notice of such offer ("the Notice of Offer") to Holder setting forth (a) the name and address of the prospective purchaser of the property, (b) the purchase price offered by the prospective purchaser and (c) all other terms and conditions of the sale. Holder shall have a period of forty-five (45) days after the receipt of the Notice of Offer ("the Election Period") within which to exercise the right of first refusal by giving notice of intent to purchase the property ("the Notice of Intent to Purchase") for the same price and on the same terms and conditions set forth in the Notice of Offer. Such Notice of Intent to Purchase shall be given in writing to the Offering Party within the Election Period.
- b) If Holder exercises the right to purchase the property, such purchase shall be completed within sixty (60) days after the Notice of Intent to Purchase is given by Holder (or if the Notice of Offer shall specify a later date for closing, such date) by performance of the terms and conditions of the Notice of Offer, including payment of the purchase price provided therein.
- c) Should Holder fail to exercise the right of first refusal within the Election Period, then the Offering Party shall have the right (subject to any other applicable restrictions in the Lease) to go forward with the sale which the Offering Party desires to accept, and to sell the property within one (1) year following the expiration of the Election Period on terms and conditions which are not materially more favorable to the purchaser than those set forth in the Notice. If the sale is not consummated within such one-year period, the Offering Party's right so to sell shall end, and all of the foregoing provisions of this section shall be applied again to any future offer, all as aforesaid. If a sale is consummated within such one-year period, the purchaser shall purchase subject to the Holder having a renewed right of first refusal in said property.

## Exhibit ZONING

The property is classified as a Planned \_\_\_\_\_

## **Exhibit INITIAL APPRAISAL**

Attach copy of initial appraisal

## **Exhibit STANDARD PERMITTED MORTGAGE AGREEMENT**

Attach agreement signed by lender and by homeowner, as specified section 8.c of the  
'Permitted Mortgage Agreement' exhibit above.

## CCLT Board Approved-6-13-2017

### COLUMBIA COMMUNITY LAND TRUST HOME BUYER SELECTION POLICIES & PROCEDURES

#### I. OVERVIEW

This policy is intended to guide both general and project-specific homebuyer selection procedures administered by the Columbia Community Land Trust (CCLT). This policy shall be reviewed at least annually by the CCLT Board of Directors for effectiveness in guiding the CCLT in the pursuit of its mission.

#### II. GOALS

The goals of the CCLT that these policies are intended to support are:

- a) To provide as wide a range of opportunities as possible for low and moderate income people to secure housing that is decent, safe and affordable;
- b) To ensure the preservation of the quality and affordability of housing for future low and moderate income residents of the community;

#### III. SELECTION CRITERIA

##### A. THRESHOLD SELECTION CRITERIA

The following criteria reflect the CCLT's goal to reasonably match household size to unit size and household income to housing costs. [Note: some funding sources which the CCLT may rely on to develop its housing opportunities establish maximum eligible incomes of between 50% to 80% of the area median. See Appendix 3 for CCLT's "Resource Allocation Policy"]

1. Citizen of USA or registered alien.
2. Dependent students are eligible if they are over age 23, a veteran, a ward of the Court, or a graduate student with a B.A. or B.S. degree.
3. Income Eligibility -
  - a) Maximum Income: To be considered for selection, a household must have an annual income which does not exceed 80 % of the median income of households of equal size residing in the statistical area (as defined by the U.S. Department of Housing and Urban Development or its successor agency) within which the housing unit is located. There are, however, three exceptions that will be considered:
    - (1) Households at any income level who wish to place land which they own in the CCLT, or;

- (2) who wish to undertake a sale-leaseback arrangement with the CCLT, or
- (3) who agree to be bound by the CCLT's resale restrictions.

4. **Creditworthiness:** In all cases, a household must be able to demonstrate a sense of ownership of its financial obligations, and a history of responsible effort to meet them. The household, must be "pre-qualified" through the CCLT's application process to determine whether mortgage financing is likely to be obtained by the household based on the applicants available cash resources and the known requirements of various mortgage programs for which the household may be eligible. The applicant must have an average combined credit score within 20 points of the current Fannie Mae and Freddie Mac credit requirements.

a) **Minimum Income:** To be considered for CCLT's homeownership opportunities, a household's monthly income, when multiplied by the appropriate debt-to-income ratio, must be sufficient to support the housing costs for the housing opportunity in question. In general, households that require a cosigner in order to obtain a mortgage will not be considered.

(1) **Affordability** - (i.e. matching household income to housing cost). In general, affordable means that the monthly cost of occupying a particular housing unit does not exceed 35% of monthly household income, and monthly housing costs and total debt payments do not exceed 45% of monthly household income.

(2) **Assets** - To be considered for CCLT's homeownership opportunities, a review of a household's financial resources and circumstances should clearly indicate a limited ability to compete successfully in the conventional housing market, however applicants with more than \$15,000 of liquid assets available for the purchase of a home are ineligible. The applicant is also required to provide \$500 toward the purchase, from the buyers own funds.

## **B. SECONDARY SELECTION CRITERIA**

The following circumstances, not necessarily in order of priority or importance, will be considered in those instances when there are two or more households expressing interest in a particular unit and who meet the Threshold Eligibility Criteria outlined above.

1. **First-come first served:** First applicants submitting a complete application and demonstrating the ability to qualify for a mortgage in a manner that satisfies requirements stated in Section "A. Threshold Selection Criteria."
2. **Application on File.** Length of time which a household's application for home ownership has been on file.

## **IV. APPLICATION PROCESS**

This process is not necessarily sequential in nature, however each component of the process is essential to ensure that each of the CCLT's prospective home buyers is fully informed as to the fundamental details and atypical nature of the CCLT's real estate transaction (i.e. involving a leasehold interest in the land and restrictions imbedded in the ground lease agreement on the resale of the improvements located on the leased premises.)



A. OUTREACH & MARKETING. Applicant responds to project specific marketing or general community outreach by contacting any one of the following for project specific, or general (as the case may be), information.

1. Columbia Community Land Trust

B. INFORMATION/ORIENTATION SESSION. Applicant is advised of the next periodically scheduled CCLT information/orientation session. Attendance at one or more of these sessions is required.

C. APPLICATION REVIEW. Applicant is provided with an application form to complete and return to CCLT staff. Assistance with filling out application will be provided by staff on an as-needed basis. Application is reviewed by staff in comparison to established threshold and secondary criteria. Staff determines whether applicant is likely to qualify for currently available housing units (or for the general waiting list, as the case may be).

D. HOME BUYER TRAINING. Applicant is directed to periodically scheduled sessions conducted by the City of Columbia. Applicant is advised to meet with local lender for a mortgage "pre-qualification" session to determine whether applicant is likely to obtain mortgage financing approval.

E. PRELIMINARY APPROVAL / DENIAL. Following mortgage "pre-qualification", and verifications, CCLT Board of Directors may preliminarily approve or deny an application. Qualified individuals/households will be so notified and placed on a waiting list to participate in the selection process for particular housing opportunities, as they become available. Applicants that do not meet application criteria will be so notified in writing. Staff or Selection Committee may provide tips or advise on how the applicant may improve financial or other obstacles to a successful application.

F. SELECTION PROCESS. The selection process for each housing opportunity may vary depending on the number of eligible and qualified persons on the waiting list relative to the number of housing opportunities available at a particular time. In general the selection process will be conducted according to the steps outlined in Section V below.

G. PURCHASE AND SALES CONTRACT / FORMAL MORTGAGE APPLICATION / ADVANCED ORIENTATION SESSION. The applicant and the CCLT Board President sign a purchase and sale agreement. Applicant applies for mortgage financing. A detailed review of the CCLT Lease and other legal documents associated with a particular transaction is scheduled with applicant.

H. MORTGAGE APPLICATION PROCESSING AND CLOSING Applicant moves through the mortgage application and approval process.

I. INDEPENDENT LEGAL REVIEW. Applicant must retain, at applicants expense, an attorney who reviews all the CCLT legal documents on behalf of applicant and who provides independent advise and counsel regarding the transaction.

## V. SELECTION PROCESS

### A. WHO MAKES THE DECISION

#### 1. Regarding Threshold and Secondary Eligibly Criteria -

- a) CCLT Staff – CCLT staff shall make a recommendation to the Board of Directors in a form acceptable to the Board regarding whether an application will be placed in the qualified applicant pool.
- b) Board of Directors - The Board of Directors will have final say as to whether an applicant meets the threshold and/or secondary criteria discussed herein.

#### 2. Regarding Credit Risk and Overall Creditworthiness -

- a) The mortgage underwriting guidelines of the lending programs available to the CCLT's qualified home buyers shall be the deciding factors regarding credit risk and the overall creditworthiness of a particular applicant

### B. HOW IS DECISION MADE

#### 1. Regarding Threshold and Secondary Eligibly Criteria -

- a) Using the definitions found in Appendix 1 and considering the resource allocation policy in Appendix 3, staff will review both project-specific applications and general interest applications to determine whether the Threshold Criteria outlined above have been met. Applicants to be selected will come from among those who meet **all** of the Threshold Eligibility Criteria.
- b) Once this pool of applicants is used up, or if there are more eligible and qualified applicants than housing opportunities available, applications will be considered based on a review of the Secondary Selection Considerations.

#### 2. Regarding Secondary Selection Considerations -

- a) Staff will provide to the CCLT Board of Directors a summary of its findings along with each applicant's application.

## APPENDIX 1 - DEFINITIONS

The Columbia Community Land Trust (CCLT) has adopted the following definitions for the purposes of assessing affordability and monitoring its ability to achieve its goals.

"Affordable" means that the monthly Occupancy Cost of a particular housing unit generally does not exceed 30% of household income. (See discussion of Housing Costs, defined below, for exceptions regarding single-family ownership housing.)

"Debt-to-Income Ratio" (DTI) means the maximum percentage of income which a particular lender will allow a household to spend on Housing Costs.

"Household" means a person, or group of persons who occupy the same housing unit as their primary residence.

"Median Income" shall be as set forth in regulations promulgated from time to time by the United States Department of Housing and Urban Development (HUD) pursuant to 42 U.S.C. Sec. 1437 *et seq.*

"Moderate Income" shall mean a household whose combined gross annual income, adjusted for Household Size (defined below), does not exceed 80% of the Median Income for the Statistical Area within which the housing is located as defined by HUD or a successor agency.

"Low Income" shall mean a household whose combined gross annual income, Adjusted for Household Size, does not exceed 50% of the Median Income for households of that size residing in the Statistical Area within which the housing is located.

"Very Low Income" shall mean a household whose combined gross annual income, Adjusted for Household Size, does not exceed 30% of the Median Income for households of that size residing in the Statistical Area within which the housing is located

"Statistical Area(s)" shall be as set forth in regulations promulgated from time to time by the United States Department of Housing and Urban Development (HUD) pursuant to 42 U.S.C. Sec. 1437 *et seq.*

"Housing Cost": shall mean:

1. When measuring the affordability to a known household of a known unit size:

A. for "Single-Family" Ownership: the sum of the monthly payments due on

- the mortgage (principal & interest); plus
- the property taxes due on the property; plus
- the hazard insurance policy; plus
- the Ground Lease Fee, if applicable; plus
- the repair and maintenance serve fund fee.

[NOTE: The debt-to-income ratios dictated by the underwriting guidelines for a particular mortgage program shall be controlling for the purpose of determining the maximum percentage of income allocable to these monthly Housing Costs.]

2. When calculating the affordability of projected occupancy costs for a particular unit, (for example to determine or establish a purchase price or rent level), the CCLT will make the following calculations:
  - A. The controlling Debt-to-Income Ratio for households of the appropriate size will be determined (Housing Debt to Income Ratio is 35% and Total Debt to Income Ratio is 45%).
  - B. Prevailing property tax assessments, insurance rates and condominium association fees (as applicable) for comparable properties will be examined and deducted from the controlling percentage of income allocable to occupancy costs in order to determine the amount of household income remaining to make a mortgage payment.
  - C. Prevailing loan terms and interest rates of the State's Mortgage Revenues Bonding Authority (usually the state housing finance agency) will be used to calculate the maximum mortgage amount which could be amortized by a payment of this size.

The amount resulting from these calculations will be the maximum purchase price considered to be affordable to the desired household income level.

**APPENDIX 2 - HOME BUYER / LEASEHOLDER APPLICATION**

See City of Columbia Housing Programs Application.

### **APPENDIX 3- RESOURCE ALLOCATION POLICY**

100% of the CCLT's resources will be dedicated to benefit households earning at or below 80% of the median income (adjusted for household size in Boone County – see attached chart) to the extent such allocation is not inconsistent with conditions or restrictions placed on the use of such financing by those providing the financing.

**APPENDIX 4 - Current AREA MEDIAN INCOMES BY HOUSEHOLD SIZE (U.S. Department of Housing and Urban Development)**

<b>U.S. Dept. of HUD: 2017 Income Limits: 80% AMI</b>	
1 Person	\$41,650
2 Person	\$47,600
3 Person	\$53,550
4 Person	\$59,500
5 Person	\$64,300
6 Person	\$69,050
7 Person	\$73,800
8 Person	\$78,550