Ridge View Apartments
Bristol, TN

a. Part I

Application Form for Section 202 Supportive Housing
Capital Advance
**Application for Capital Advance**

**Summary Information**

Public reporting burden for this collection of information is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not make this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

<table>
<thead>
<tr>
<th>HUD/CPD Project Number</th>
<th>PHA/PGAA Number</th>
</tr>
</thead>
</table>

1. Sponsor's Name(s), Address(es) & Telephone Number(s)

- **Milligan College**
  - P.O. Box 189
  - Milligan, TN 37682
  - 423-491-8719

2. Mineral Sponsor Designation. A minority sponsor is one in which at least 81 percent of the board members are minority.

3. Will project be located within the boundaries of a Federally-designated: (1) Empowerment Zone; (2) Enterprise Community; (3) Urban Enhanced Enterprise Community; (4) Strategies for Employment Community; or (5) Renewal Community? (Contact local HUD office for information on these designated areas.)

4. Congressional District

5. Type of Area

6. Capital Advances Amount Requested

| Project Total Assistance Amount Requested | $1,943,354.00 | 74,640.00 |

7. Number of Buildings

8. Number of Stories

9. Number of Parking Spaces

10. Type of Project

11. Type of Building(s)

<table>
<thead>
<tr>
<th>Building Type</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multifamily</td>
<td>1</td>
</tr>
<tr>
<td>Single Family</td>
<td>2</td>
</tr>
</tbody>
</table>

12. Number of Units

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Efficiency</th>
<th>One bedroom</th>
<th>Two bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>Efficiency</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One bedroom</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Two bedroom</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. Total No. of Units

<table>
<thead>
<tr>
<th>Public At Site</th>
<th>Feet from Site</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water</td>
<td></td>
</tr>
<tr>
<td>Sewer</td>
<td></td>
</tr>
<tr>
<td>Paving</td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
</tr>
<tr>
<td>Electric</td>
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</tr>
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</table>

14. On-Site Facilities

<table>
<thead>
<tr>
<th>Feature</th>
<th>Poor Drainage</th>
<th>Foul Odors</th>
<th>Contaminated Well Water</th>
<th>Rock Foundations</th>
<th>High Water Table</th>
<th>Other (specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>B</td>
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<tr>
<td>C</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

15. Utilities Site Features

<table>
<thead>
<tr>
<th>Material Box No.</th>
<th>Name, Address &amp; Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Don Jeanes Milligan College P.O. Box 189 Milligan, TN 37682 423-491-8710</td>
</tr>
</tbody>
</table>

16. Additional Unit

<table>
<thead>
<tr>
<th>Additional Unit</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Room</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laundry, Office</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

17. Applicant's & Sponsor's Interest

18. Applicant(s)

<table>
<thead>
<tr>
<th>Name</th>
<th>Address &amp; Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donald R. Jeanes</td>
<td></td>
</tr>
</tbody>
</table>

19. If sponsor is applying for more than one HUD program from the SuperNOFA, indicate which application(s) contain the forms with original signatures.

Program Name

Form

20. Sponsor's Attorney (Name, address & telephone number)

By (Signature of Sponsor's Authorized Representative)

To Be Decided

Donald R. Jeanes

**President**

Date: 06/18/2007

Previous editions are obsolete

form HUD-2015-CA (04/2002)
Ridge View Apartments
Bristol, TN

b. Part II
Ability to Develop and Operate the Proposed Project
EXHIBIT 2

Ridge View Apartments

Legal Status
AMENDED AND RE-STATE-D CHARTER OF MILLIGAN COLLEGE

Pursuant to TCA § 48-20-106 and TCA § 48-20-107, the Trustees of Milligan College submit the following as the "Amended and Restated Charter of Milligan College." Milligan College is a non-profit corporation, organized under the laws of and operating within the State of Tennessee. The corporation does not have shareholders, and its Trustees are authorized under its Charter and By-laws to act on behalf of the College. This Amended and Restated Charter has been duly adopted by Resolution presented and passed by the Board of Trustees of Milligan College at its meeting on October 25, 2002, and supercedes the original Charter and all Amendments. The Trustees of Milligan College amend and submit its restated Charter as follows:

1. The name of the Corporation shall continue to be Milligan College.

2. Milligan College is a public benefit corporation.

3. Milligan College is a religious corporation.

4. The name and street address of the corporation's registered agent and its registered office is John Banks, Attorney, 641 East Elk Avenue, Elizabethon, Tennessee 37643.

5. The principal office of the corporation is the President's Office, Welshimer Library Building, Toll Branch Road, Milligan College, Tennessee 37682, which is in Carter County, Tennessee.

6. The corporation is not for profit.

7. The corporation upon dissolution, after payment of the legal obligations of the corporation, the balance of the assets shall be distributed to a non-profit educational institution which the Board of Directors of Milligan College determine has a similar purpose. Provided however, no distribution shall be made to any organization which is not fully recognized as tax-exempt by state, local, and/or federal governments, including the Internal Revenue Service, nor shall any distribution be made which would jeopardize the current or future non-profit status or tax exempt status of Milligan College with state, local, and/or federal governments, including the Internal Revenue Service.

8. Milligan College is a non-profit institution of higher learning serving the principles of the Restoration Movement and affiliated with congregations commonly known as Christian Churches/Churches of Christ.

9. The personal liability of each Director of the Corporation is eliminated or limited to the greatest extent permitted by law; provided, that the liability of a Director is not eliminated or limited for any breach of the Director's duty of
loyalty of the Corporation or for acts or omissions not in good faith or which involve intentional misconduct or knowing violation of the law, or for unlawful distributions of assets in violation of TCA 48-58-304.

10. The corporation is organized exclusively for charitable, religious, educational, and scientific purposes, including, for such purposes, the making of distributions to organizations under Section 501(c)(3) of the Internal Revenue Code (or the corresponding section of any future Federal tax code).

11. No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to its members, trustees, directors, officer or other private persons, except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of Section 501(c)(3) purposes. No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of, or in opposition to, any candidate for public office.

12. Notwithstanding any other provision of these articles, the corporation shall not carry on any other activities not permitted to be carried on:
   (a) by a corporation exempt from Federal income tax under Section 501(c)(3) of the Internal Revenue Code (or corresponding section of any future Federal tax code) or
   (b) by a corporation, contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code (or corresponding section of any future Federal tax code).

13. The Corporation shall have all the powers set forth in Tennessee Code Annotated Chapters 51-68, Title 48.

Respectfully submitted:

MILLIGAN COLLEGE

BY: JOHN BANKS, CHAIRMAN
OF THE BOARD OF DIRECTORS/TRUSTEES
OF MILLIGAN COLLEGE
ATTEST:

Jo Ann Richardson

Mrs. JoAnn Richardson,
Secretary of the Board of Directors/Trustees of Milligan College

Donald R. Jeanes, President
Of Milligan College

mer/milligan college amended charter
Board of Trustees

Bylaws

Adopted and Effective:
April 26, 2002
MILLIGAN COLLEGE BOARD OF TRUSTEES
BY LAWS

ARTICLE I
BOARD OF TRUSTEES

A. Powers of Trustees
1. The board of trustees shall possess and exercise the corporate powers granted to it by the current or future laws of the State of Tennessee for Corporations created for educational purposes and for the general welfare and not for profit.

2. The board of trustees shall exercise its primary functions of policy and responsibility for sound resource management of the college consistent with these bylaws, the Articles of Incorporation, and the laws of the State of Tennessee.

3. The powers of the board of trustees shall include, but shall not be limited to, the following:
   a. To determine, establish, and periodically review the purposes and mission of the college.
   b. To establish, review, and adopt changes in the educational and ancillary programs of the college consistent with the established mission of the college.
   c. To approve, oversee, and review the budget of the college.
   d. To appoint the President, who shall be the Chief Executive Officer of the college; to establish and periodically review the terms and conditions of employment of the President; and to support and monitor the President's performance of his duties.
   e. To approve and authorize all earned degrees upon the recommendation of the faculty and academic dean of the college. In the case of Honorary Degrees, to approve/disapprove after consideration by the Honorary Degrees Committee.
   f. To authorize the purchase, management, and sale of all land, building, or major equipment for the use or benefit of the college.
   g. To authorize the construction or lease of buildings and improvements and major renovations to existing buildings or improvements.
   h. To authorize, the incurring of debts by the college and the securing of same by mortgage and/or pledge of real and personal property, tangible and intangible.
   i. To authorize, determine, and periodically review the tuition and fees within the college.
   j. To authorize, determine, and periodically review the entrance requirements and curricula of the college.
   k. To approve all trustees and advisors at large.
   l. To oversee, approve, and establish the policy guidelines for the endowment of the college and for all investments and major fund raising efforts.
B. Membership of the Board of Trustees
1. The board of trustees shall consist of not less than twenty (20) or more than thirty-five (35) persons.
2. Trustees shall serve for five (5) years, after which there shall be a mandatory year off the board of trustees before a person may be considered for another term.
3. New or returning members of the board of trustees shall be proposed by the Board Resources Committee and shall be elected by a majority of the trustees then in office to begin a term of service on January 1 of the following year.
4. A Board member may be dismissed only for cause and by procedures involving due process, including written notice and an opportunity for hearing. Cause shall include but not be limited to a breach of the Trustee’s legal duties and/or conduct inconsistent with the mission or the principles of Milligan College as determined by the Board. The board member shall be entitled to ten days written notice specifying the date of the proposed action and the grounds for same. A Board member may be dismissed upon the recommendation of the Board Resources committee and a two-thirds vote of the remaining members of the Board of Trustees.
5. Resignation by a Trustee or Advisor must be in writing. The written resignation shall be submitted to the Chairman of the Board of Trustees, who shall submit the written resignation to the Board of Trustees at its next regular meeting.
6. If the total number of trustees should fall below twenty (20) members, the vacancy on the board of trustees must be filled by the remaining trustees at the next regular or called meeting provided the Board Resources Committee shall have had sufficient time to propose nominees for the vacancy.

C. Trustee Emeriti
1. Upon recommendation of the Board Resources Committee, the board of trustees may elect trustees emeriti. This position shall be reserved for trustees who possess records of distinctive service. Trustees emeriti shall receive notice of all meetings; shall be entitled to speak at all meetings of the board; shall receive minutes of all meetings on the board and executive committee; and may be a member of a committee. Trustees emeriti shall not attend all meetings of the board of trustees and shall not be counted in determining the quorum of the board of trustees for any purpose.

ARTICLE II
MEETINGS

A. Regular Meetings: There shall be two (2) regular meetings of the board of trustees annually, in the fall and spring terms of the college on such date and place as may be designated by either the board, its chairman, or the president of the college.

B. Special Meetings: Special meetings may be held at the call of the chairman, the president of the college, or at the request of not less than seven (7) trustees, setting forth the purpose or object of the meeting.
C. Notice: The secretary shall cause to be sent written notice of all meetings of the board of trustees to each trustee at least ten (10) days before the date of the meeting.

D. Waiver of Notice: Whenever notice is required to be given under the laws of the State of Tennessee, Articles of Incorporation, or these bylaws, a waiver of such notice, in writing, signed by the person entitled to such notice whether executed before or after the time stated therein shall constitute timely notice. Attendance at any meeting by a trustee shall be conclusively deemed a waiver of notice of that meeting unless objection is made at the outset of such meeting noting the failure to give proper notice.

E. Quorum: A quorum shall consist of a majority of the membership of the board of trustees.

F. Agenda: The chairman of the board of trustees shall cause to be sent with the notice of the meeting of the board, an agenda setting forth a brief description of the issues or matters to be presented. Board members requesting to place a matter on the agenda shall notify the chairman at least three (3) weeks prior to the date of the meeting. The board may add items to the agenda by either the consent of the chairman or a vote of those present.

G. Minutes: A transcribed, stenographic record of the meeting of the board of trustees shall be maintained in the office of the president of the college. The president’s office shall assist the secretary of the board of trustees in distributing the minutes to the trustees within thirty (30) days of the close of the board of trustees’ meeting.

H. Voting: Unless otherwise provided herein, required by the Articles of Incorporation, or the laws of the State of Tennessee, the affirmative vote of a simple majority of those present and voting, provided a quorum is constituted, shall be sufficient to carry a motion.

I. Alternative Voting: Any action required or permitted to be taken by the board of trustees or by any committee may be taken without a formal meeting. Meetings may be conducted by mail, facsimile, email, telephone, or in any other way the trustees may select, provided a written consent meeting form is taken and signed by all members of the board of trustees or of a committee. An action approved in this manner must be by consent of two-thirds (2/3) of all members of the board of trustees or the committee.

J. Observers: The faculty may have two (2) observers at each committee meeting and at the meeting of the general and of the Board of Advisors. The Chairman of the Board of Advisors or the President and the members of the Board of Trustees. The President of the Alumni Association may serve as an observer. Said observers may participate in the discussion of any issue at the discretion of the chairman of the board of trustees but shall have no vote on any issue. The observers shall receive the notices, special calls, waivers, consents, agendas, and copies of the minutes as they are sent to the members of the board of trustees. The chairman, or the trustees, upon a vote of a majority
of trustees present, may close the meeting to the observers to deal with any matter respecting personnel or legal negotiations, the minutes of which executive session shall be for the eyes of the trustees only. The Student Government Association may have two (2) representatives at each committee meeting and at the general session of the Board of Trustees and Advisors.

**ARTICLE III**

**OFFICERS OF THE BOARD OF TRUSTEES**

A. Terms of Officers: The officers of the board of trustees shall be a chairman, a vice chairman, a secretary, and a treasurer who shall hold office for a term of one (1) year or until their successors are elected and qualified.

1. The said officers may be re-elected in their respective positions for no more than three (3) consecutive one (1) year terms, provided, however, that the board may, by a two-thirds (2/3) vote, extend the term of any officer for one (1) additional one (1) year term following the initial three (3) consecutive one (1) year terms.

2. The said officers shall be members of the board of trustees. The president of the college shall be an ex-officio member of the board without vote and shall not be counted as a member of the board or any committee for the purpose of determining a quorum. No other officer of the college shall be a member of the board of trustees.

3. A vacancy in any office may be filled at any time by a vote of the board of trustees.

4. The board of trustees may elect such additional officers, as it deems necessary to the effective conduct of its affairs.

B. Duties of Chairman: The chairman shall preside at all meetings of the board; shall appoint all committees not directly appointed by the board of trustees or otherwise; and shall have such other powers and duties which the board of trustees may from time to time prescribe.

C. Duties of the Vice-Chairman: In the absence of the chairman, the vice-chairman shall perform the duties of the office of chairman and shall have such other powers and duties as the board may from time to time prescribe.

D. Duties of the Secretary: The secretary shall take down and proper notice of all meetings of the board of trustees and shall maintain a record of all appointments to all committees of the board. The secretary shall keep a record of the minutes of all meetings of the board of trustees. In the absence of the secretary, the board of trustees may elect an assistant secretary who shall carry out the duties of the secretary in the absence of the secretary.

E. Duties of the Treasurer: The treasurer shall be a member of the finance committee and the investment committee.
ARTICLE IV
COMMITTEES OF THE BOARD

A. Standing Committees: There shall be the standing committees specified in this article. The chairman of the board of trustees shall be an ex-officio member of all standing committees with vote, except as otherwise herein provided. The President of the college shall be an ex-officio member of each standing committee without vote, except as otherwise herein provided. Each standing committee shall include at least three (3) trustees. The chairman of each standing committee shall be a trustee. The functions of the standing committees will be determined by the Board of Trustees. (The various standing committees may assign any of its functions to a sub-committee.)

B. The standing committees are Finance, Institutional Advancement, Enrollment Management, Academic Affairs, and Student Life.

C. Other committees are the Board Resources Committee and the Honorary Degrees and Awards Committee. The duties of these committees will be determined by the Board of Trustees.

D. Meetings: Except as otherwise provided, all standing committees shall meet at least two (2) times annually.

E. Special Committees: There may be such special or ad hoc committees as the board of trustees may from time to time establish for the discharge of particular duties or functions.

F. Appointments: The chairman of the board of trustees, in consultation with the president of the college, shall appoint the trustee members of all committees and the chairman for each committee annually prior to the spring meeting, unless otherwise provided herein.

G. Liaison Persons: The chairman of any committee with the concurrence of the chairman of the board of trustees, may request the president of the college to appoint an officer of the college, member of the administrative staff, or member of the faculty to serve as liaison between the committee and the office of the president, and the principal of the college shall designate such a person to perform that service. Such liaison person shall assist the committee in carrying out its duties.

H. Executive Committee

1. The executive committee shall consist of the chairman, the vice chairman, the secretary, and the treasurer of the board of trustees. The president of the college shall be an ex-officio member of the executive committee without vote and shall not be counted for the purposes of determining a quorum.

2. A majority of the members of the executive committee shall constitute a quorum for the transaction of business.
3. The executive committee shall have the general supervision of the administration and property of the college except that, unless specifically empowered by the board of trustees to do so, it shall take no action inconsistent with a prior act of the board of trustees, may not award degrees, alter bylaws, remove or appoint the president of the college, or take any action which has been reserved for the board of trustees.

4. Tenure for faculty members, upon the recommendation of the president of the college and after due action through proper channels, must have approval of the Executive Committee.

5. The executive committee shall meet two (2) times each year in conjunction with the spring and fall Board meetings. Special called meetings may be held at the call of the chairman, the president of the college, or at the request of three (3) or more members of the executive committee.

6. A transcribed, stenographic record of the meetings of the executive committee shall be maintained and distributed promptly to each member of the board of trustees following each executive committee meeting.

I. The duties of the Standing Committees and Other Committees will be defined in a policy manual.

ARTICLE V
BOARD OF ADVISORS

A. Membership of board: The board of advisors shall consist of those persons nominated by the Christian Churches and Churches of Christ; those nominated by the administration or trustees and approved by the trustees (Advisors at Large); president elect, past president, alumni association vice presidents; and two (2) graduating class representatives.

B. Church Nominees: Each constituent church of the college which contributes annually a minimum amount to be set from time to time by the board of trustees, shall be entitled to name one (1) person to the board of advisors for each amount, determined by the board of trustees, contributed annually up to a maximum of three (3) persons.

C. Advisors at Large may be elected by the board of trustees to serve a three (3) year term. An advisor at large will be added to the board of advisors when it is determined that person offers expertise or influence beneficial to the college. Advisors-at-large may be elected to successive terms.

D. Each graduating class elects two (2) representatives to serve on the board of two (2) year term, beginning with the fall meeting immediately following graduation.

E. Meetings: The board of advisors shall meet biannually, i.e., in the spring and fall term of the college and at such other times as deemed necessary at the call of the president of the college or the chairman of the board of trustees.

04/26/02
F. Committee Assignments: Each advisor shall be appointed by the chairman of the board of advisors and the president of the college to one of the standing committees corresponding to those of the board of trustees. Advisors shall have the right to speak and vote at such committee meetings.

G. By-laws: The board of advisors shall adopt by-laws which, together with its periodic amendments, shall be subject to approval of the board of trustees.

H. Reports and recommendations: The board of advisors is encouraged to make recommendations to the board of trustees, in writing, concerning any matter of importance to the college, which recommendations the board of trustees will consider and report such action taken to the chairman of the advisors.

I. Report of Action Taken by Trustees: Within (30) days following the board of trustees meeting, the board of advisors will receive a written summary of the board of trustees meeting thirty (30) days following the board of trustees meeting including the action taken on the recommendations of the board of advisors.

ARTICLE VI
INDEMNIFICATION

Each trustee and officer of the college shall be indemnified against all expenses actually and necessarily incurred by such trustee or officer in connection with the defense of any action, suit, or proceeding to which he or she has been made a party by reason of being or having been such trustee or officer except in relation to matters as to which such trustee or officer shall be adjudicated in such action, suit, or proceeding to be liable for gross negligence or willful misconduct in the performance of duty.

ARTICLE VII
CONFLICTS OF INTEREST

A trustee shall be considered to have a conflict of interest if (a) such trustee has existing or potential financial or other interests which impair or might reasonably appear to impair such member's independent, unbiased judgment in the discharge of his or her responsibilities to the college, or (b) such trustee is aware that a member of his or her family (which for purposes of this paragraph shall be spouse, parents, siblings, children, and any other relative if the latter resides in the same household as the trustee), or any organization in which such trustee (or any member of such trustee's family) is an officer, director, employee, member, partner, trustee, or holding stockholder, has such existing or potential financial or other interest. All trustees shall disclose to the board any possible conflict of interest at the earliest practical time. No trustee shall vote on any matter, under consideration at a board or committee meeting, in which such trustee has a conflict of interest. The minutes of such meeting shall reflect that a disclosure was made and that the trustee having a conflict of interest abstained from voting. Any trustee
who is uncertain whether a conflict of interest may exist in any matter may request the board or committee to resolve the questions by majority vote.

**ARTICLE VIII**
**DISCRIMINATION PROHIBITED**

In administering its affairs, the college shall not discriminate against any person on the basis of race, color, national or ethnic origin, sex, age, or physical disability.

**ARTICLE IV**
**AMENDMENT OF BYLAWS**

These bylaws may be changed or amended at any meeting of the trustees by a two-thirds (2/3) vote of those present, provided notice of the substance of the proposed amendment is sent to all trustees at least ten (10) days prior to the meeting.
ILLIGAN COLLEGE
ELSHIMER LIBRARY BL
OLL BRANCH ROAD
ILLIGAN COLLEGI, TN 37862-0400

ILLIGAN COLLEGE
AMENDED AND RESTATED CHARTER

HIS WILL ACKNOWLEDGE THE FILING OF THE ATTACHED DOCUMENT WITH AN EFFECTIVE DATE AS INDICATED ABOVE.

WHEN CORRESPONDING WITH THIS OFFICE OR SUBMITTING DOCUMENTS FOR FILING, PLEASE REFER TO THE CORPORATION CONTROL NUMBER GIVEN ABOVE.

PLEASE BE ADVISED THAT THIS DOCUMENT MUST ALSO BE FILED IN THE OFFICE OF THE REGISTER OF DEEDS IN THE COUNTY WHEREIN A CORPORATION HAS ITS PRINCIPAL OFFICE IF SUCH PRINCIPAL OFFICE IS IN TENNESSEE.

ON DATE: 12/11/02
RECEIVED: $20.00
TOTAL PAYMENT RECEIVED: $20.00
RECEIPT NUMBER: 00003175585
ACCOUNT NUMBER: 00026807

RILEY C. DARNELL
SECRETARY OF STATE
Dear Mr. McCormick:

We have received your letter requesting confirmation of your exemption from Federal income tax.

You were granted exemption from Federal income tax on April 3, 1947 under section 101(6) of the Internal Revenue Code of 1939, which corresponds with section 501(c)(3) of the Internal Revenue Code of 1954. It has also been determined that you are not a private foundation because you are an organization described in section 170(b)(1)(A)(ii) of the Code.

If further verification of your status is needed, please feel free to contact us.

Sincerely yours,

Carolyn A. Lovett
Exempt Organization Specialist
b. Part II

EXHIBIT 3

Ridge View Apartments

Purpose, Community Ties, Experience
EXHIBIT 3 (a)

Purpose, Current Activities, Length of Existence

Milligan College is a four-year private, non-profit, Christian liberal arts college founded in 1866. It is located on a 145-acre campus three miles from Johnson City, TN. The campus is home to over 900 students from more than 40 states and 17 nations. They employ 66 full-time and 44 part-time faculty and employees. Seventy percent of the faculty hold a Ph.D or higher. The student to teacher ratio is 12. Milligan College has an annual budget in excess of $7 million.

Founded in 1866, Milligan's mission then and now is to educate Christian leaders. From the very beginning, that meant teaching young minds to think for themselves, to discover Christian truths within their own life, and to flourish as a shining example for others in whatever profession they are led to pursue.

Today, Milligan is a flourishing liberal arts college with a distinctively different approach to higher education. Their mission is to help students develop into servant-leaders who engage the culture for Christ.

Some of Milligan College's distinctions include:
- *U.S. and World Report* Best Colleges
- *America's 100 Best College Buys*
- America's Promise designation as a "College of Promise"
- Council of Christian Colleges and Universities programs. American Studies Program, Los Angeles Film Institute, Latin American Studies Program
- Nationally recognized Mass Communications program
- Volunteer center to coordinate mission, outreach, and service projects by students

More than 90 percent of graduates are employed full-time, attending graduate school or in voluntary service within six months after graduation. Over the past 10 years, more than 75 percent of Milligan pre-med students who took the MCAT test are accepted into medical school (well above the national average).

Understanding the relationship between a small, Christian, Liberal Arts College and elderly housing may seem hard to grasp. But when we look a little further into Milligan College, the relationship becomes quite understandable.

For instance, if you read their Mission Statement you will find the following:
The Capacity to Recognize and Assume Responsibility in Society

“The main functions of education are to arouse within the individual an awareness of indebtedness to one’s fell human beings, to foster in each a desire to assume personal responsibility, and to prepare the individual to fulfill his or her obligation to society.”

Milligan College leads the way for this when in the early 80’s they recognized the growing need for housing for the elder. It was during this time that they applied for and received 202 funding for three elderly housing projects. These housing developments are

1. **City View Apartments 087-EH03ONPWAHL8**
   - Johnson City, TN
   - 41 Units

2. **Town and Country Apartments 054-EH097-WAH-L8**
   - Gaffney, SC
   - 30 Units

3. **Village East Apartments 087-EH080-NP-WAH**
   - Elizabethton, TN
   - 41 Units

While Milligan College recognized a need for housing for the elderly, they also realized that to provide good affordable housing, professional management would be essential. It was with this in mind that Milligan College contracted with M&M Properties to provide the skilled and experienced property management that is the key to successful long-term operations. For over two decades, M&M Properties has efficiently managed the three housing projects sponsored by Milligan College and it is the decision of Milligan College to again contract the services with M&M Properties for Freedom Village apartments.

Milligan strives to not only provide their students with an excellent education, but to serve the community and country. Milligan teaches through example. Currently sponsoring three housing resources is such an example. Reaching out to communities in need, such as Johnson City, TN, Gaffney, SC, and Elizabethton, TN, is an excellent example.
A Track Record of Service: Milligan College has sponsored housing since the early 80's.

1. City View Apartments 087-EH03ONPWAHL8  
   Johnson City, TN  
   41 Units

2. Town and Country Apartments 054-EH097-WAH-L8  
   Gaffney, SC  
   30 Units

3. Village East Apartments 087-EH080-NP-WAH  
   Elizabethton, TN  
   41 Units

Milligan College also extends itself to many Community Outreach programs. For instance:

- **Milligan College Habitat for Humanity** is in agreement with the goals of Habitat for Humanity International. MCHFH and seeks to help eliminate poverty housing and to help the homeless find homes. Through donations of money and materials, and the giving of each individual's time, MCHFH will help to build homes for the homeless and provide free labor to other non-profit Christian organizations.

- The **LINC Volunteer Center** links the needs and interests of Milligan College students to the needs of the community. They bring an awareness of volunteer events to the student body and promote campus unity.

- **Volunteer Service** is an important component of Milligan’s academic and student life programs. In 1999, Milligan partnered with several community service agencies to become Tennessee's first “College of Promise.” The college is also a member of Campus Compact, a service learning coalition of over 500 college presidents committed to helping students develop the values and skills of civic participation through involvement in public service.
Milligan College believes that racial and ethnic diversity in our student body, faculty, and staff is important for us to fulfill our primary mission: to provide a quality education where men and women are prepared as servant-leaders. We believe that:

- Diversity enriches the educational experience. We learn from those whose experiences, beliefs, and perspectives are different from our own, and these lessons can be taught best in a richly diverse intellectual and social environment.

- Diversity promotes personal growth and a healthy society. Diversity challenges stereotyped preconceptions; it encourages critical thinking; and it helps students learn to communicate effectively with people of varied backgrounds.

- Diversity strengthens communities and the workplace. Education within a diverse setting prepares students to become good citizens in an increasingly complex, pluralistic society; it fosters mutual respect and teamwork; and it helps build communities whose members are judged by the quality of their character and their contributions.

Promoting Diversity
Because of these beliefs, Milligan College desires to reach out and make a concerted effort to build a healthy and diverse learning environment appropriate to our mission. The college relies on academic programs, educational services, and scholarships to recruit and retain a diverse student body. Current initiatives include:

- The Betty Goah Scholarship for Advancing Ethnic Diversity at Milligan College.

- Development of a Diversity Services Office to recruit traditionally underrepresented minority students and to enhance a social, cultural and educational environment that embraces ethnic diversity.

- Multicultural Emphasis Week

- Student Multicultural Affairs Committee. The mission of the Multi-Cultural Affairs Committee is to make Milligan a genuinely multicultural Christian community. To be such a community is to affirm the worth of all human beings and to affirm the value and significance of the human cultures and communities which have developed over the centuries.

- Martin Luther King, Jr. Day of Service

- Ethnic Studies requirement

- Faculty Diversity Committee
The Capacity to Recognize and Assume Responsibility in Society

The main functions of education are to arouse within the individual an awareness of indebtedness to one's fellow human beings, to foster in each a desire to assume personal responsibility, and to prepare the individual to fulfill his or her obligation to society.

“Last year, our students spoke with great unanimity that volunteer service was the best way for them to demonstrate that they were living out the mission of the college,” said director of student life. “This is the students' chance to check out the organizations that we are partnered with and to encourage involvement throughout the year.”

Volunteer service is an important component of Milligan's academic and student life programs. In 1999, Milligan partnered with several community service agencies to become Tennessee’s first “College of Promise.” The college is also a member of Campus Compact, a service learning coalition of over 500 college presidents committed to helping students develop the values and skills of civic participation through involvement in public service.

Service is also integrated with academic study at Milligan. All freshmen are asked to perform a minimum of three hours of community service as part of their Introduction to College and Careers class. A growing number of Milligan's faculty also integrates service into their course material.

“Service learning is an active and on-going part of Milligan’s interdisciplinary academic curriculum,” said President Don Jeanes. “We consider our mission and vision statement to be a call to action and we want to reaffirm to our students the significance of serving others.”

Milligan College is committed to providing opportunities for all levels of interest in service to the community – whether that is weekly, monthly or just one time a semester. They are even making arrangements to provide transportation for some service projects for those without cars.

In an area with pockets of poverty and need, Milligan College more then meets the challenge with their programs. They continue to provide affordable housing and with this application extend yet another helping hand to the Bristol Community. Bristol is in need of affordable housing for the elderly and having identified this need, Milligan College is prepared to seek the funds to meet the challenge. Their philosophy of volunteer work and diversity outreach will only serve to enhance their housing abilities.
EXHIBIT 3 (c)

Ridge View Apartments

Other Funding

At this time, there are no additional funding sources for this project
Ridge View Apartments
Bristol, TN

Letters of Support
June 4, 2007

Milligan College
C/O Dr. Don Jeans
P.O. Box 500
Milligan College, TN 37682

Ref: HUD 202 Grant

Dear Dr. Jeans:

The First Tennessee Human Resource Agency (FTHRA) actively supports Milligan College's application to receive funding under this grant proposal. The proposal to develop Ridge View Apartments, an apartment complex with 20 one-bedroom units specifically designed to meet the needs of elderly housing on Brown Avenue in Bristol, Tennessee is based on a realistic assessment of our region's needs. This development by Milligan College will be their third in Northeast Tennessee and South Carolina, maintaining a 100% occupancy rate. The growth of our aging population is outstripping our available resources, leaving us with a shortage of suitable one-bedroom housing for the elderly as demonstrated by extensive, local waiting lists for elderly-suitable and affordable one-bedroom housing.

FTHRA is a non-profit service provider established by Tennessee State law in 1974 to provide social services in eight Northeast Tennessee counties. With over thirty years of experience in efficient and cost-effective service delivery, we provide homebound elderly housekeeping, support, and nutrition, plus adult day care, transportation and elderly institution nutrition service in the region. Our mission, much like that of Milligan College, is to help improve the quality of life for our local citizens by compensating for, or helping them to overcome social and economic obstacles to their well-being. We look forward to working closely with Milligan College, seeing this worthy project come to fruition, and continuing a joint tradition of services to our region’s elderly.
I am certain that the genuine needs and long-term well being of the elderly citizens of Bristol will feature in your consideration, and sincerely ask that Milligan College's application for funding be approved.

Sincerely,

DALE FAIR
FTHRA Executive Director

DF/sg
THE CITY OF BRISTOL, TENNESSEE
801 Anderson Street
P. O. Box 1189
Bristol, Tennessee 37621-1189

Office of the City Manager

May 24, 2007

Dr. Don Jeans
Milligan College
P. O. Box 500
Milligan College, Tennessee 37682

Subject: HUD 202 Project
Ridgeview Apartments, Bristol, Tennessee

Dear Dr. Jeans:

The City of Bristol, Tennessee supports the application of Milligan College for Section 202 funding from the U. S. Department of Housing and Urban Development which provides supportive housing for the elderly. The Consolidated Plan for the Northeast Tennessee/Virginia HOME Consortium, for which Bristol, Tennessee, serves as the Lead Entity, has identified the need for affordable housing for low-income persons.

We wish Milligan College success with their application and believe this development would assist the elderly residents of Bristol, Tennessee.

Very truly yours,

Jeffrey J. Broughton
City Manager
June 7, 2007

Dear Mr. Jeans:

The First Tennessee Area Agency on Aging and Disability supports your efforts to build a 20 unit/1 bedroom elderly housing development. Housing is critical in our district, especially living facilities to accommodate older persons.

An important role of the FTAAAD is to identify community and social needs and to assure that they are available to people 60 years of age and older. Our service coordinators who serve our area are very knowledgeable about community services. Potential consumers and/or their caregivers may access these services by contacting the information and assistance toll free number (1-866-836-6678).

We look forward to the opportunity to collaborate with you on this project. If our agency can be of any assistance, please feel free to give me a call.

Sincerely,

Kathy T. Whitaker, Director
June 12, 2007

Dr. Don Jeanes
Milligan College
P.O. Box 500
Milligan College, TN 37682

RÉ: Ridge View Apartments
Bristol, TN

Dear Dr. Jeanes:

I have visited the proposed 4-acre site located at the end of Brown Avenue, in Bristol, Tennessee. The topography of the site is very workable and all required utilities are available.

The site has numerous advantages, including:

- It is zoned for multi-housing.
- It can be developed for minimum costs.
- Shopping (including big K-Mart and CVS drug store) is within walking distance.
- Medical facilities (doctor's offices, clinics & treatment centers) are nearby.
- Restaurants are within walking distance.
- Churches are nearby.
- It is bounded by trees which offer privacy and shade.
- There will be extra wooded areas for walking trails.
- The site is very attractive in appearance.

We strongly recommend this site.

Should you need additional information, please let us know.

Respectfully,

Ken Ross
HIGH PRESSURE GAS & LIQUID PETROLEUM TRANSMISSION
PIPELINE QUESTIONNAIRE/CERTIFICATION

If there are any underground pipelines either on or near the subject site, please have the gas pipeline company engineer to certify to the following:

1. Is the line local or does it come off a major intrastate or interstate line? If the gas line is local, you do not have to answer the remaining questions. Comments: This is a Local Line. ATOMS is the Local Distribution Company (LDC) for this gas system. This system operates at less than 80 psig.

6-12-2003
(Date)

[Signature]

[Engineer's Name - Print or Type]

[Certifying Official's Title]

[Gas Pipeline Company Name]

If the answer to the above question is either "intrastate" or "interstate", the developer must provide HUD with a statement from an authorized official of the pipeline company certifying compliance of their pipelines with Title 49, Parts 192 and 195, the Department of Transportation, of the Code of Federal Regulations as applicable.

In addition, please provide the following information on your company's pipeline as related to the subject site:

Is the pipeline
Local? ______ or
Interstate? ______ or
Intrastate?______

Size and/or diameter of pipeline: ____________________

Depth: ______________ (to top of pipeline)

Date installed: __________________

Date of the last inspection: __________________

Who does the certification? ____________________
STORM WATER CERTIFICATION

Project Name: Proposed 50 Apartments for the Elderly
Address: Brown Avenue
          Bristol, TN

Closest intersection and/or landmark: Stafford St.

It is anticipated that storm drainage and/or run-off can be
avoided by grading and retaining
vegetation (✓) and a detention pond (✓) or retention pond (✓) will
be required (✓) or will not be required (✓); or it is anticipated
that the proposal may have a major impact upon the present storm drainage
and/or run-off system (✓). This run-off may cause appreciable damage
to off-site property (✓).

Comments if any:

6-11-03
(Date)

[Signature]
(Official's Signature)

William L. Sorah
(Official's Name - Print or Type)

Timothy Beavers
(City or County Engineer)

Bristol, Tennessee
(City or County Name)

Our Mission...providing the best in municipal services
SOLID WASTE REMOVAL CERTIFICATION

Project Name: Proposed 50 apartments for the Elderly
Address: Brown Avenue
          Bristol, TN

Closest street intersection and/or landmark: Stafford St.

Solid Waste Collection for the above project can be adequately handled by public (   ) and/or private (   ) collectors, or no Solid Waste Collection is available (   ).

6-11-03
(Date)

William L. Sorah
(Official’s Name - Print or Type)

Deputy City Manager - Operations
(Title of Certifying Official)

Our Mission...providing the best in municipal services
June 13, 2007

Mr. Don Jeans, President
Milligan College
POB 500
Milligan College, TN 37682

Ref: Storm Water Drainage
Ridge View Apartments
Brown Avenue, Bristol, Tennessee

Dear Mr. Jeans:

Storm water drainage from the above development will have to be designed to meet the requirements of the City’s design standards. It is anticipated that the development will have to provide storm water detention in order to comply with the City’s regulations.

Should you have any questions or need additional information please contact me at (423) 989-5566.

Sincerely,

[Signature]

Timothy H. Beavers
City Engineer

Cc: Community Development
June 13, 2007

Mr. Don Jeans, President
Milligan College
POB 500
Milligan College, TN 37682

Ref: Public Water Certification
   Ridge View Apartments
   Brown Avenue, Bristol, Tennessee

Dear Mr. Jeans:

The City has public water available to serve the above project along Stafford Street at the intersection with Brown Avenue. The 8-inch diameter public water line is approximately 270-feet from the project’s property line. It is anticipated that the line has adequate flow and pressure to serve the proposed development pending submission of the project design to the City for approval.

Should you have any questions or need additional information please contact me at (423) 989-5566.

Sincerely,

[Signature]

Timothy H. Beavers
City Engineer

Cc: Community Development
June 13, 2007

Mr. Don Jeanes, President
Milligan College
PO Box 500
Milligan College, TN 37682

Ref: Public Sanitary Sewer Certification
Ridge View Apartments
Brown Avenue, Bristol, Tennessee

Dear Mr. Jeanes:

The City has public sanitary sewer available to serve the above project along Stafford Street at the intersection with Brown Avenue. The 8-inch diameter public sanitary sewer line is approximately 270-feet from the project's property line. The public sanitary sewer system in this area is a gravity flow system. It is anticipated that the line has adequate capacity to serve the proposed development.

Should you have any questions or need additional information please contact me at (423) 989-5566.

Sincerely,

Timothy H. Beavers
City Engineer

Cc: Community Development
June 7, 2007

TRANSPORTATION CERTIFICATION

Project Name: Ridge View Apartments (20 units, 1 bedroom)
Address: Brown Avenue
Bristol, Tennessee

Closest street intersection and/or landmark: Brown Avenue and Stafford Street.

Public transportation is (X) or is not ( ) available to the above site. This includes the following:

(1) bus (✓)
(2) cab ( )
(3) other (✓) ADA PARATRANSLIT SERVICE

[Signature]
Official’s Signature

[Signature]
Official’s Name-Print or Type

[Title]
Title of Certifying Official

[Department Name]
Department Name
June 8, 2007

EMERGENCY HEALTH CARE CERTIFICATION

Project Name: Ridge View Apartments (20 units, 1 bedroom)
Address: Brown Avenue
Bristol, Tennessee

Closest street intersection and/or landmark: Brown Avenue and Stafford Street.

Emergency medical service is available and adequate (x) or is not available and adequate ( ) for the above location. Bristol Regional Medical Hospital is approximately (2) miles from the site and EMS response time is approximately (4) minutes.

Date: 6/8/07

Bob Barnes
Official’s Signature

Bob Barnes
Official’s Name-Print or Type

EMS Supervisor
Bristol TN Fire Dept.
Name of EMS
Law Enforcement Certification

Project Name: Ridge View Apartments (20 units, 1 bedroom)
Address: Brown Avenue
Bristol, Tennessee

Closest street intersection and/or landmark: Brown Avenue and Stafford Street.

Law enforcement is available and adequate (✓) or is not adequate ( ) for the above location. Response time is approximately 4 minutes. The above site is within the jurisdiction of the City of Bristol, Tennessee.

Date: 6/8/07

Blaine E. Wade, Chief of Police
Bristol TN Police Department

Blaine E. Wade
Official’s Name-Print or Type
THE CITY OF BRISTOL, TENNESSEE
P. O. Box 1189
Bristol, Tennessee 37621-1189

June 8, 2007

FIRE PROTECTION CERTIFICATION

Project Name: Ridge View Apartments (20 units, 1 bedroom)
Address: Brown Avenue
Bristol, Tennessee

Closest street intersection and/or landmark: Brown Avenue and Stafford Street.

Fire protection is available and adequate (x) or is not available ( ) to serve the above location.
The Fire Station is approximately (1) miles from the site and response time is approximately (4) minutes.

Date: 6/8/07

[Signature]
Official's Signature

Bob Barnes
Official's Name-Print or Type

Fire Chief of
Bristol
City or County Name
Housing and/or Supportive Services Experience

Milligan College currently sponsors three 202 Elderly Housing developments. These projects are:

1. **City View Apartments 087-EHO3ONPWAHL8**  
   Johnson City, TN  
   41 Units
2. **Town and Country Apartments 054-EH097-WAH-L8**  
   Gaffney, SC  
   30 Units
3. **Village East Apartments 087-EH080-NP-WAH**  
   Elizabethton, TN  
   41 Units

All three of these projects are currently 100% occupied and have historically maintained a 100% occupancy. Each of the complexes has a waiting list.

**Programs Other Than Housing:**

- **Management Experience**  
  Maintaining a college is a daring enterprise. It requires business savvy, the ability to communicate masterfully, and a great deal of investment. All higher education is subsidized—whether by people, businesses or government. A college only succeeds to the degree that its alumni, friends and community stand behind it.

The Department of Institutional Advancement advances and supports the mission and plans of Milligan College through the development of human and financial resources.

Milligan College has consistently been recognized by *U.S. News and World Report Best Colleges Guide* as one of the best liberal arts colleges in the South. The college is also named one of America's Best College Buys by Institutional Research and Evaluation, based on academic quality, cost and availability of financial aid.
Donald R. Jeanes was inaugurated as the 14th President of Milligan in October of 1997. Under Dr. Jeanes' leadership, Milligan College has continued to add to its long list of achievements. Such accomplishments include:

- Announcing record-high student enrollment for both the 1997 and 1998 academic years
- Launching a $30 million capital campaign
- Completing a $2.5 million renovation of Derthick Hall, the primary academic building
- Addition of an MBA Program
- Receiving reaffirmation from the Southern Association of Colleges and Schools
- Securing a $2 million grant from the Lilly Fund to develop student life and career planning programs to encourage students to consider full-time ministry as a vocation

Accreditation

- SACS: Milligan College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award bachelor's and master's degrees.
- NCATE: The education program at Milligan is accredited by the National Council for Accreditation of Teacher Education (NCATE). This accreditation covers initial teacher and advanced educator preparation programs.
- ACOTE: The occupational therapy program at Milligan College is accredited by the Accreditation Council for Occupational Therapy Education (ACOTE), a division of The American Occupational Therapy Association (AOTA).
- CCNE: The Bachelor of Science in Nursing program at Milligan College is accredited by the Commission on Collegiate Nursing Education (CCNE)

Experience Serving Minorities:

- In the fall of 2003, Milligan College added a new position and another aspect to its recruiting team – the position of multi-cultural recruiting. The position was added as a goal in strategic planning for enrollment management of the college. The job responsibilities are to organize efforts related to the enhancement of minority student enrollment at Milligan. The position will also contribute to various ethnic diversity discussion and initiatives currently being carried out on campus. Another goal of the position is to develop a network of leaders in the minority community who possess the ability to identify and encourage the enrollment of minority students.
- Minority Teacher Education Grant. Since 1991, 31 minority students at Milligan have benefited from this grant. Awarded annually by the Tennessee Higher Education Commission, this award provides financial aid to minority students and requires the college to match the amount 100%. The college has received over $270,000 since the grant program's inception.
• Through funding from the Lilly Endowment, the Milligan chapel has worked to bring more diversity to the services. The emphasis being on increasing speakers from different religious traditions and from different racial backgrounds. Funds are also used to engage more female speakers.

**Experience serving the Elderly**

*Milligan College previously applied for funding in North Carolina but was not funded. In preparation for that application, residents who currently live in housing sponsored by Milligan and managed by M & M Properties were surveyed about their experience living in their housing. These responses have been included in this application since they are relevant to showing the quality of the housing sponsored by Milligan College. The following is from last year's application:*

• As mentioned previously, Milligan College currently sponsors three elderly complexes. Their commitment to reaching outside the campus into communities is most clearly seen by their on-going devotion to elderly housing. When preparing this application the residents of their current apartment complexes were asked about their housing experience. Everyone we talked with wanted to send HUD their support for Milligan. Since many were unsure of writing (several we talked with were in their 90’s), we prepared a statement, condensing their words, and left it with them to sign, if they chose. The following were left in the manager’s office and faxed to this writer to be included in this application. (Their unit number is written next to their signature) Since the fax is difficult to read, the letter is as follows:

I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plan flowers or even vegetables. I strongly encourage your consideration of Milligan’s application for housing in Princeville, NC. This type of housing, built especially for someone my age, is an asset to any community lucky enough to get it.
To: Dr. Don Jeane, President
Milligan College

Date: 5-24-04

Re: HUD 202 Proposal for 30 Apartments for the Elderly
Princeton, NC

I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plant flowers or even vegetables.

[Signature]

Address

Cityview Apartments
To: Dr. Don Jeans, President
Milligan College

Date: 5-26-06

Re: HUD 202 Proposal for 50 Apartments for the Elderly
Princeville, NC

I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plant flowers or even vegetables.
To: Dr. Don Jeane, President  
Milligan College  

Date: 5-21-06  

Re: HUD 202 Proposal for 30 Apartments for the Elderly  
Princeville, NC

I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plant flowers or even vegetables.

[Redacted]

[Redacted]
To: Dr. Don Jeans, President
Milligan College

Date: 5-21-06

Re: HUD 202 Proposal for 30 Apartments for the Elderly
Princeville, NC

I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plant flowers or even vegetables.

Resident Name

Address

Cityview Apartments
To:       Dr. Don Jeane, President  
          Milligan College

Date:     5-26-06

Re:       HUD 202 Proposal for 30 Apartments for the Elderly  
          Princeville, NC

I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plant flowers or even vegetables.

[Handwritten Address]
To: Dr. Don Jeans, President
Milligan College

Date: 5-26-06

Re: HUD 202 Proposal for 50 Apartments for the Elderly
Princeton, NC

I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plant flowers or even vegetables.
To: Dr. Don Johnson, President
Milligan College

Date: 5-26-06

Re: HUD 202 Proposal for 30 Apartments for the Elderly
Princeville, NC

I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plant flowers or even vegetables.

[Signature]
Resident Name

[Address]

Cityview Apartments
To: Dr. Don Jeans, President
Milligan College

Date:

Re: HUD 202 Proposal for 30 Apartments for the Elderly
Princeton, NC

I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plant flowers or even vegetables.

Resident Name

Address

Cityview Apartments
To: Dr. Don Jeans, President
Milligan College

Date: 5-26-06

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To: Dr. Don Jeane, President
Milligan College

Date: 5-26-06

Re: HUD 202 Proposal for 30 Apartments for the Elderly Princeville, NC

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[Signature]
Resident Name

[Address]

City View Apartments
Date: May 30, 2006

Re: HUD 202 Proposal for 30 Apartments for the elderly
Princeville, NC

I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties, ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plant flowers or even vegetables.

Resident Name
Date: May 30, 2006

Re: HUD 202 Proposal for 30 Apartments for the elderly
Princeville, NC

I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties, ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plant flowers or even vegetables.
Date: May 30, 2006

Re: HUD 202 Proposal for 30 Apartments for the elderly
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Resident Name

Address:
I am currently a resident in a project sponsored by Milligan College. As a current resident, I am very aware of the quality of the housing that Milligan College sponsors. Not only is this housing affordable, but it enables me to remain in an independent setting. Milligan College and M & M Properties, ensure that I have access to community services if I need or request them. The housing in which I live is well maintained and managed. The grounds are landscaped nicely and if any of the residents choose, they can plant flowers or even vegetables.
Involvement of the Target Market

In an effort to involve the elderly in the housing process, several Resident Managers in elderly housing communities managed by M & M Properties discussed the proposed project with the residents. The following is the feedback:

1. What would you suggest for changes in future housing?
   a. Ample parking
   b. Regular sized stoves
   c. Larger closets
   d. More cabinet space
   e. When apartments have a common entrance, residents all agreed they would like to the doors locked each day for safety reasons.
   f. Activity director
   g. More cabinets
   h. Would like mailboxes inside
   i. More parking
   j. Location is important - close to grocery, doctors, bank, etc.

2. What do you like about your current housing?
   a. Good neighbors
   b. Good maintenance
   c. Feel Safe (a very common remark)
   d. Like being close to grocery store/ drug store
   e. “Everything”
   f. Like having inside mailboxes and like having on-site laundry

Everyone agreed that building more elderly units was a good idea!
RE: Ridgview Apartments (Proposed)
Location: Brown Avenue/Bristol, TN
Description: 20 one bedroom garden type units for elderly

1) Do you think there is a need for senior housing in Bristol, Tennessee?
   Yes

2) For those who live in housing for the elderly, or in other assisted housing: What do you like about your current housing?
   Water, heat, air conditioning is furnished.
   The door is locked at a certain time and have a key to get in if staying out late. The size of the rooms.

3) What amenities or design features would you like to see in your housing?
   No smoking anywhere, have a laundry room and spa.
   Machines with drinks and snacks.
   Ed like to be on the first floor apt.

4) What personal comments would you like to make about your housing? I.e. “safety is important.”
   I feel very safe here.
RE: Ridgeview Apartments (Proposed)

Location: Brown Avenue/Brick, TN

Description: 20 one bedroom garden type units for elderly

Wondrous assist for Johnson City especially if they are hard units based on income.

1.) Do you think there is a need for senior housing in Bristol, Tennessee?

   Yes -

2.) For those who live in housing for the elderly, or in other assisted housing: What do you like about your current housing?

   VERY SATISFIED - Safe, well-maintained units in bedroom - bathroom have had help and courtesies by management, friends and neighbors -

3.) What amenities or design features would you like to see in your housing?

   Would like to see planning around front porch and entry at front -

4.) What personal comments would you like to make about your housing? i.e. "safety is important"

   I have never been afraid - I feel safe in my home.
RE: Ridgeway Apartments (Proposed)

Location: Brown Avenue/Bristol, TN

Description: 20 one bedroom garden type units for elderly.

1) Do you think there is a need for senior housing in Bristol, Tennessee?
   Yes - Yes. Not that I knew much about Bristol but people are living longer and if they don't have places that are affordable it is difficult for the elderly.

2) For those who live in housing for the elderly, or in other assisted housing: What do you like about your current housing?
   Emergency bell, Fire bell, Laundry room.

3) What amenities or design features would you like to see in your housing?:
   Entry ways with railings, more attractive entry, possibly some sort of entry area to sign in about visitors.

4) What personal comments would you like to make about your housing? I.e. "Safety is important."
   This is my home, I do feel safe here at City View.
RE: Ridgeview Apartments (Proposed)

Location: Brown Avenue/Bristol, TN

Description: 20 one bedroom garden type units for elderly

1.) Do you think there is a need for senior housing in Bristol, Tennessee?
   Yes -

2.) For those who live in housing for the elderly, or in other assisted housing: What do you like about your current housing?
   Living on 1st Floor
   Emergency Bell in Bedroom + Bathroom
   Has Washer/Dryer - Laundry Room
   Elevators - No Waiting Lines

3.) What amenities or design features would you like to see in your housing?
   None. Smoking any where in house.

4.) What personal comments would you like to make about your housing? i.e. "safety is important!"
    I feel safe.
    Screening New Residents is very important.
RE: Ridgeview Apartments (Proposed)

Location: Brown Avenue/Bristol, TN

Description: 20 one bedroom garden type units for elderly

WONDERFUL ASSET for Johnson City.
AND ESPECIALLY IF THEY ARE HUD Units
BASED ON INCOME.

1) Do you think there is a need for senior housing in Bristol, Tennessee?
   Yes

2) For those who live in housing for the elderly, or in other assisted housing: What do you like about your current housing?
   Size of unit, Beautiful View, Laundry, Turnkey Dryers, Elevator, Has Night Manager, Emergency Bell

3) What amenities or design features would you like to see in your housing?
   Satisfied with the facility.

4) What personal comments would you like to make about your housing? I.e. "safety is important"
   I feel safe
   Has 24 hour alarm
   Also emergency Bell

Outside doors are locked at night.
Title: Ridgeview Apartments (Proposed)

Location: Brown Avenue/Bristol, TN

Description: 20 one bedroom garden type units for elderly

1.) Do you think there is a need for senior housing in Bristol, Tennessee?

   Yes

2.) For those who live in housing for the elderly or in other assisted housing: What do you like about your current housing?

   Safety of locked doors (common entrance), Privacy, Beautiful view

3.) What amenities or design features would you like to see in your housing?

   One level, dishwasher, bathroom not in bedroom, W/D connections, non smoking floor

4.) What personal comments would you like to make about your housing? I.e. "safety is important"

   View is beautiful
   People are caring
   Too much gossip
   Need more activities
Ridgeway Apartments (Proposed)

Location: Brown Avenue/Briley, TN

Description: 20 one bedroom garden type units for elderly

1.) Do you think there is a need for senior housing in Bristol, Tennessee?

Yes

2.) For those who live in housing for the elderly, or in other assisted housing: What do you like about your current housing?

Safety of locked doors (common entrance), privacy, beautiful view

3.) What amenities or design features would you like to see in your housing?

One level, dishwasher, bathroom not in bedroom, W/D connections, non-smoking floor

4.) What personal comments would you like to make about your housing? I.e. "safety is important".

Non-smoking, view is beautiful, people are caring, too much gossip need more activities
RIB: Ridgeview Apartments (Proposed)
Location: Brown Avenue/Briga, TN.
Description: 20 one-bedroom garden type units for elderly.

WONDERFUL Asset for Johnson City, especially if they are HUB units. Based on more.

1) Do you feel there is a need for senior housing in Bristol, Tennessee?

Yes.

2) For those who live in housing for the elderly or in other assisted housing: What do you like about your current housing?

Site of HPL, Beautiful View, Laundry & Utensil Storage, Elevator, Has maintenance, Emergency Bell.

3) What additional or design features would you like to see in your housing?

Satisfied with the facility.

4) What personal concerns would you like to make about your housing? I.e., "safety is important.

1. Ask Safe
   Has Airmans
   Also Emergency Bell

Outside Doors are Locked at Night.
R.B.: Ridgeview Apartments (Proposed)

Location: Brown Avenue, Bristol, TN

Description: 20 one bedroom garden type units for elderly

1.) Do you think there is a need for senior housing in Bristol, Tennessee?
   Yes-

2.) For those who live in housing for the elderly, or other assisted housing: What do you like about your current housing?
   Living on 1st Floor
   Emergency bell in bathroom
   Has Wash & Dryer - Laundry Room
   Elevator - 2 story
   [Space not completed]

3.) What features or design features would you like to see in your housing?
   Noise Stopping - My Peace in My House

4.) What personal concerns would you like to make about your housing? i.e. safety is important
   I feel safe
   Screening New Residents is very important
Ridgeway Apartments (Proposed)

Location: Brown Avenue/Brill Rd, TX

Description: 20 one bedroom senior type units for elderly.

Wonderful idea. Do want to be built in Jackson City

1.) Do you think there is a need for senior housing in Bristol, Tennessee?
   YES - ? Not that I know that much about it.
   BUT, people are living longer and if they
   don't have places that are affordable...
   It is difficult for the elderly.

2.) For those who live in housing for the elderly or in other assisted housing: What
   do you like about your current housing?
   (The size of City View is perfect - enumberable)

3.) What amenities or design features would you like to see in your housing? - Entry
   ways with amenities - more attractive area
   Possibly some sort of entry area to sign in about visitors.

4.) What personal comments would you like to make about your housing? E.g., "safety
   is important".
   This is my home. I do feel safe here. At City View
RE: Ridgeview Apartments (Proposed)  
Location: Brown Avenue/Arlington, TN  
Description: 20 one bedroom garden type units for older  

1) Do you think there is a need for senior housing in Bristol, Tennessee?  
   Yes -  

2) For those who live in housing for the elderly or in other assisted housing: What do you like about your current housing?  
   Very satisfied - Safe, in prov. area, security, good condition, adequate size, help from neighbors  

3) What amenities or design features would you like to see in your housing?  
   Should like to see: Laundry, storage, Views, Front Door, and Entry at Front  

4) What personal comments would you like to make about your housing? I.e., “Safety is Important”  
   I have never been afraid – I feel safe in my home(ies)
RE: Ridgeview Apartments (Proposed)
Location: Brown Avenue/Bristol, TN
Description: 20 one bedroom garden type units for elderly

1.) Do you think there is a need for senior housing in Bristol, Tennessee?

Yes.

2.) For those who live in housing for the elderly or in other assisted housing: What do you like about your current housing?

Water and heat and air conditioning is furnished. The door is locked at a certain time and I have a key to get in if I stay out late. I say 3 till morning.

3.) What amenities or design features would you like to see in your housing?

No smoking anywhere. Have main entrance room and spa, machine center, kids and snacks. I like to be on the first floor apt.

4.) What personal comments would you like to make about your housing? I.e. “safety is important.”

I feel very safe here.
Practical Solutions Toward Independent Living

To adequately list the practical solution this project will lend toward insuring independent living among the residents, you must first understand the elements of aging that threaten an individual’s ability to live independently. Among these are:

- Visual impairment
- Hearing impairment
- Mobility impairment
- Isolation/loneliness
- Financial limitations

If you look at the first three items listed, i.e. visual, hearing and mobility impairments, you recognize that often enjoying later life is dictated by personal health. Meeting the challenges brought about by changes in health that accompany the aging process often leads to the need for a change in a person’s environment. Yet, finding a suitable alternative can constitute one of the most challenging aspects of aging.

**Practical Solution**

The Ridge View Apartments will be handicapped adaptable with handicapped units designed for physical impairment and units designed for the hearing and visually impaired. The units will be barrier free and built on one level. Each bathroom and bedroom will have emergency pulls.

As families become more mobile and jobs require uprooting to new areas, the elderly often find themselves alone with limited friends and absent families. Even when families are close, work and demands of daily living often limit a child’s ability to adequately care for an aging family member. The process of growing older often limits the individual’s abilities to maintain their home, shop, visit, and otherwise continue those daily living chores we take for granted. Once this process takes hold, the aging individuals find themselves isolated from the community they once embraced. This isolation leads itself to depression, to falling prey to crime, to doing without for fear of failing.

**Practical Solution**

The Ridge View Apartments will provide its residents with a community designed to encourage socialization. On-site staff will check on individuals to insure they are well. Staff will encourage individuals to visit and plan social gatherings. Birthdays and holidays will be celebrated on site. Transportation will be provided to encourage residents to get out in the community. Emphasis will be placed on ability and not disability, thus increasing self-confidence and self-reliance.
Even though many elderly deal with physical limitations, they continue to want to be involved and productive. The key to this is opportunity.

**Practical Solution**

The Ridge View Apartments will be located in short distance to shopping and resources that enhance the activities of daily living, but will simultaneously offer a relaxed and quiet environment that allows each resident quiet enjoyment of their home. A weekly routine of exercise will be encouraged by staff and community volunteers. An exercise program will be offered in the community room. Residents will be encouraged to take outings and plan social gatherings in the community. The site itself will allow for flower and vegetable gardens for the residents interested in such activities.

The elderly population in this country balances on a thin line between active participation in society, and exclusion. Many elders go unnoticed in a world that goes full steam on megahertz and gigabytes. Quite honestly, it often takes a decisive plan on someone’s part to reach out and embrace our aging citizens.

**Practical Solutions**

As outlined later in this packet, the staff at Ridge View Apartments Huntsville Senior Apartments will coordinate with community agencies to provide a vast array of services to the residents. Maintaining independence is a significant need for the elderly and having a site in such close proximity to shopping, banking, medical facilities, library and restaurants will enable the resident’s easy access to meeting the needs of daily living. Most seniors would choose to be self sufficient, but their proximity to resources restricts this. The Ridge View Apartments will, by sheer location, allow the residents easy access to many of these resources.

Adequate income is of critical importance to virtually all dimensions of well being in later life. Worry over home repair and upkeep can cause extreme anxiety to an elderly person on a fixed income.

*According to a HUD study, more than 7.4 million elderly households nationwide pay more than they can afford for their housing.*

**Practical Solutions**

Ridge View Apartments will provide housing to the elderly with rent based on their adjusted income. Utilities are included in the rent and staff will coordinate community resources that will help residents hold down the expense of obtaining everyday.

Many elderly continue to live in these homes because they are just that, home. However, changing circumstances, such as the death of a spouse, or debilitating illness, or a decrease in income, may necessitate a change in the living environment.
In a fact sheet offered by the Administration on Aging, they offered questions that should be asked before an older person makes a change in living arrangement.

### Practical Questions
1. Does this arrangement provide a supportive environment for maintaining maximum independence?
2. Is it easy to move about in the home?
3. Is this a comfortable and safe place to live?
4. Is the cost affordable?
5. Is the location convenient and accessible to transportation, shopping, and health services?
6. Are there opportunities for socializing and participation in daily life, including family, friends, church, and community activities?

The information given in this section and subsequent sections of this application will show that the proposed project, the Ridge View Apartments, meets the objectives of the questions asked above, and will offer the elderly population a housing resource rich with support and services.

"...The Seniors Commission believes that all older Americans should have an opportunity to live as independently as possible in safe and affordable housing and in their communities of choice..."  "The Senior Commission, 2002"

Ridge View Apartments will offer one bedroom apartments with a modern kitchen with stove and refrigerator and ample cabinets and storage. Each unit will have electric heat and air, a full bath with tub and shower (or handicapped shower), vanity and mirror and a comfortable living room area. The apartment complex will have a community room and a laundry room with washers and dryers that are free to the residents. The surrounding grounds will be carefully landscaped and maintained. The apartments will be subsidized, with rent based on the eligible applicant's income. So, what is the significance of this information? If you take a closer look at the housing situation in Sullivan County, Tennessee, it might seem more relevant.

The following information is on Sullivan County, Tennessee:

| Total households with elderly (62 and over) | 2,704 |
| Percent with housing problems | 44.5% |
| Percent with cost burden > 30 | 42.9% |
| Percent with cost burden > 50 | 17.1% |

*Aggregated from the Census blocks using special "CHAS" tabulation Census 2000 data provided by HUD

Without doubt, Ridge View Apartments will offer a far greater housing choice to those elderly in Bristol and Sullivan County, Tennessee.
### Development Time-Line

<table>
<thead>
<tr>
<th>Item(s)</th>
<th>Completion Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notification of funding</td>
<td>October 31, 2007</td>
</tr>
<tr>
<td>Develop Preliminary Construction Budget</td>
<td>November 30, 2007</td>
</tr>
<tr>
<td>Meeting with Owners and Architect(s)</td>
<td>January 5, 2008</td>
</tr>
<tr>
<td>Preliminary Architectural Plans</td>
<td>February 15, 2008</td>
</tr>
<tr>
<td>Finalize Architectural Plans</td>
<td>March 15, 2008</td>
</tr>
<tr>
<td>Contractors Bidding (if required) and Selection</td>
<td>April 30, 2008</td>
</tr>
<tr>
<td>Prepare and submit Firm Commitment</td>
<td>May 15, 2008</td>
</tr>
<tr>
<td>Close for Construction</td>
<td>June 30, 2008</td>
</tr>
<tr>
<td>9 Month Construction Period</td>
<td>March 30, 2009</td>
</tr>
<tr>
<td>Rent-Up</td>
<td>April 1, 2009</td>
</tr>
<tr>
<td>Submit Final Closing</td>
<td>June 1, 2009</td>
</tr>
<tr>
<td>Final Closing</td>
<td>June 15, 2009</td>
</tr>
</tbody>
</table>

The entire development team has each been involved in low-income housing development for over 17 years.

The soils engineer has already prepared the Phase I Environmental Study and is familiar with the site and can very promptly prepare the subsurface investigation.

The sponsor and management company have an unblemished record and have conducted business with HUD for many years. They have an extensive history of developing and managing housing complexes.

The consultants have over 25 years of experience in working with HUD and in developing housing for the elderly and disabled.
Maintaining the Project Over Time

Networking with public agencies, keeping up to date on changes in policy and funding, and making plans to compensate in advance, is the key to providing on-going services. Milligan College and M&M Properties are continuously gleaning the available resources for new avenues of funding. Availability of grants and other resources to offset the expenses of providing support will be constantly explored, and many obtained. New ideas and innovative paths will be pursued to obtain and maintain the vast array of services the elderly population will need.

An example of this was covered earlier in this application when it was pointed out that M&M Properties, in their continuous effort to combat illegal drug use in several of their managed housing complexes, applied for and received a grant to fund drug elimination programs, and another to fund a special prosecutor for those brought-up on charges.

It is interesting that we should have to address the idea that if the need for housing for the elderly were to decline, what would we do? The likelihood of this happening seems so remote. However, it is not beyond possibility. If, for some reason housing needs for the elderly declined and as a result vacancies increased, it is reasonable to assume that a significant housing need would develop in some other segment of the population. There is, and always will be, unmet housing needs in our society. By working with HUD and other area agencies, housing no longer needed for the elderly could be certified and used for another underserved segment of the population.

I foresee another much more likely scenario, however. I image that the housing we develop today will be in great demand in the future by a much more active, healthy and involved population of seniors then we see today. Because of the strength our senior population will wield in society, a much greater focus toward meeting their needs will develop. Instead of losing a need for housing, we will all be met with a greater need and a greater expectation for developing housing and resources to meet the needs of a more active and, rightfully so, more demanding segment of the population.

Demonstrating the flexibility to adapt to changing needs in the community and maintaining ongoing relationships with area resources is the key to continuous productive use of existing housing.
Community-based systems of care are at the heart of the services provided to the elderly population. Their development guarantees sustained independence for older persons within a community setting. Economy, efficiency, and creativity are essential in the delivery of services to older persons because of diminishing resources and a rapidly growing consumer group.

Milligan College has a long history of procuring funding for programs offered at the college. This same expertise will be tapped to seek and apply for government and private sector funding for identified gaps in services to Ridge View Apartments. By working with the town of Bristol, other non-profit agencies and the local service industry, Milligan's role in contributing to the needs of the elderly will be greater than ever. On-going assessment of existing funding and the early identification of diminishing funding will enable the community to tackle a future problem before it becomes a reality. By doing so, the services required by the elderly population can best be met with minimal gaps.

Another aspect of this would include the recruitment of volunteer services. Churches, civic organizations, local schools and colleges as well as individuals are historically the best resource a community has to offer. Often untapped, the management of Ridge View Apartments will make extensive efforts to involve this resource in their continuous work to insure the residents have the services they need. In areas of transportation, recreation, spiritual needs, health maintenance, and other such needs, volunteers can be instrumental.
Removal of Regulatory Barriers

The following excerpt is from the State of Tennessee DRAFT of the 2005 Consolidated Plan:

"In fall 2004, eight public meetings were held throughout the state in preparation of the plan. These meetings gave local officials and organization and citizens involved in housing and community development the opportunity to discuss needs in their communities."

Barriers to Affordable Housing and Reduction of Barriers

Barriers to affordable housing exist throughout the state. Economic growth in some areas continues to drive up housing costs so that low and moderate income families and individuals are unable to afford homes or must seek affordable housing one or more counties away from employment centers. The resulting increase in transportation costs also impacts the amount of income a household may put toward housing. According to the Fannie Mae Foundation, in 2001 approximately 39 percent of the average income of households earning less than $14,000 per year was spent on transportation. (Fannie Mae Foundation: Housing Facts & Findings, 2003, Volume 5, Issue 2) Some areas of the state report little or no job opportunities, or job losses, making it difficult for families and individuals to afford even moderately priced housing.

Participants at the public meetings described barriers to affordable housing as physical and attitudinal. Topography, poor drainage and soil conditions coupled with absence of potable water supplies and sanitary sewer service may present barriers to the development of affordable housing. Participants expressed concerns about NIMBYism (Not In My Backyard) as the major barrier to affordable housing. Communities may resist the development of affordable housing, especially rental housing and housing for persons with special needs and mentally illness.

In Tennessee, the enactment of regulations which effect housing, regulations such as zoning and building codes enforcement, derive from state law but take place at the local government level. In small communities and rural areas, these regulations may be minimal, compared to the large metropolitan areas. No clear defining line exists to determine when, for example, a building code, zoning regulation, or impact fee fails as a public policy to protect the individual housing consumer, or to provide a health or safety benefit, or exists without sound compensating public benefit.

In 1998, the Tennessee Growth Policy Act, commonly known as Public Chapter 1101, became law. P.C. 1101 called upon each county and the municipalities within that county to work together to prepare growth plans. While some fear arose that the act may negatively impact affordable housing, it should be noted that one of the goals of P.C. 1101 is to assure affordable housing.
State legislature has been making some effort toward removing regulatory barriers. Some legislation that addresses this issue is:

- **SB2263/HB2280** – Allows the statewide building construction safety standards be selected from the International Code Council, Inc. instead of the Southern Building Code Congress International, Inc. Removes the audit exemption for municipalities with a population over 100,000 that choose to enforce its own code. Requires all building which is constructed, enlarged, or substantially altered follow the specification in the 2002 North Carolina Accessibility Code with 2004 amendments. Revises other provisions governing statewide building codes and the codes governing buildings to be accessed by handicapped persons.

- **HB2048/SB1940** filed for intro. On 02/17/2005 – Tennessee Code Annotated, Chapter 67-4 amended by adding the following as appropriately designated subdivision.
  
  o There shall be exempt from the payment of excise tax levied under this part any entity providing low income housing through a contract with the Department of Housing and Urban Development.

- **SB0482/HB0033** – Zoning requirements for dwellings designated for elderly. Requires 25% of all private dwellings that are designated for individuals fifty-five years of age and older and 100% of all rental dwelling units designated for individuals fifty-five years of age and older provide parking spaces as close to the building as possible and not more than 100 feet from each accessible entrance to the building; requires all private dwellings or rental units meet minimum requirements found in the American National Standards Institute.

TCA SEC. 13-07-000
Senate Status: Taken off notice in Senate State & Local Government
House Status: Referred to House Local Government Subcommittee

With regard to affordable housing, the Tennessee One-Year Action Plan July 1, 2004 – June 30, 2005 addresses affordable housing barriers through the following goals:

  o Increase the amount of affordable housing stock
  o Rehabilitate the current housing stock to maintain affordable and decrease the number of deteriorated units
  o Provide infrastructure improvement to encourage the construction of affordable homes and rehab of existing homes.
  o Encourage the preservation of existing affordable housing units.
  o Use housing subsidies to make housing more affordable to low-income families.

The Middle Tennessee Summit held on Oct. 22-24, 2002 – special needs housing for disabled/elderly was one prominent need listed. One obstacle was “Laws – state and federal regulations”. There is still much work to be done.
Plans to Implement Section 3 Requirements

Section 3 is a means by which HUD fosters local economic development, neighborhood economic improvement, and individual self-sufficiency. Section 3 is the legal basis for providing jobs for residents and awarding contracts to businesses in areas receiving certain types of HUD financial assistance.

The management of Ridge View Apartments management and Milligan College will work toward developing policies to provide to the greatest extend feasible economic opportunities to low and very low income persons. To do so, there will be the development of programs and procedures to for implementing these policies. Such policy shall include areas regarding procurement contracts and professional services.

Community involvement is also the key to such a program. Efforts will be made on part of the Management Company and Sponsor, to work with community leaders and volunteers to identify the workforce needs of the businesses and the availability of workers in the low and very low income bracket to fill the needs. This will require close work with the Public Housing Authority and with other assisted housing developments as well as with the local business community.
Ridge View Apartments
Bristol, TN

c. Part III
NEED FOR SUPPORTIVE HOUSING, SITE CONTROL, SUITABILITY OF SITE AND ADEQUACY OF THE PROVISION OF SUPPORTIVE SERVICES AND OF THE PROPOSED PROJECT
Exhibit 4 (a)

Ridge View Apartments

Bristol, TN

Evidence of Need for Supportive Housing
Evidence of Need for Supportive Housing

The proposed apartments will provide housing to low-income individuals 62 years and older, who can benefit from independent living in a supportive community. The proposed project will offer handicapped units and units for visual and hearing-impaired elderly. The project will be conveniently situated in Bristol, Tennessee in close proximity to area resources.

One of the factors prompting a proposal to develop housing in this location is the fact that existing housing for the elderly in Bristol, TN maintain 98 to 99% occupancy. There is currently an indefinite waiting period for affordable one-bedroom apartments in this city. Yet, the numbers continue to climb. According to the 2000 census, in Sullivan County, Tennessee 21.2% of the population is 60 years of age and older, accounting for approximately 32,446 individuals. In Bristol, Tennessee the percentage of individuals 60 years of age and is 22.7% or approximately 5,643 people. The population in Bristol, TN as reported by the 2000 census is 24,983.

**Numbers Speak for Themselves**

Based on the 2000 census, the number of individuals in Bristol, Tennessee 60 years of age and older is 5,643. This number constitutes 22.7% of the total population of Bristol. Over thirty percent of the households in Bristol reported individuals 65 or older living in the home.

Further statistics show that in Sullivan County, 11.9 percent of individuals 65 years and older are below the poverty level and in Bristol; over 12% (4,218) of the population is below poverty level. So, if you don’t own a home and your income puts you below the poverty level, and you are 62 years of age or older, where do you live? The 2000 census indicated that there were only about 621 renter occupied units of housing in Bristol that cost less then $300.00 per month.

**According to the 2000 Census,**

226 individuals or 6.8% of the Bristol population in renter occupied housing are paying 30-34% of their incomes for rent.

Another 913 individuals or 27.3% of the population is paying in excess of 35% of their incomes for rent.
According to a recent HUD study, 7.4 million elderly households nationwide pay more than they can afford for their housing. This figure includes (according to the article) 1.4 million very low-income elderly people who pay more than 50% of their incomes for housing or live in substandard housing.

So, where are our seniors and how are they doing? According to the 2000 census, 703,311 individuals over 65 are living in Tennessee. This represents 12.4% of the total population of the country. That is a 13.7% increase since the 1990 census. Also, 15.2% of Tennessee’s elderly over 65 have incomes below the poverty rate.

According To The U.S. Bureau — American FactFinder
2000 Census
Bristol, TN

There are approximately 4,218 individuals or 12% of Bristol’s population over age 65 who live below the poverty level. Of these 22.2% live alone.

Of owner occupied units in Bristol, 35.2% of the individuals 65 years of age and older live below the poverty level.

In renter occupied housing, 22.9% of individuals 65 years and older live below the poverty level.

In 1994, 1 in 10 elderly Americans were a race other than white. In 2050, this proportion should rise to 2 in 10. Similarly, the proportion of elderly who are Hispanic is expected to climb from 4 percent to 16 percent over the same period.

By 2050, Tennessee’s non-Hispanic white population will grow by a rate of 21.6%. The non-Hispanic African American population will grow by 43.1%, the non-Hispanic American Indian, Eskimo, and Aleut population will grow by 50%, the non-Hispanic Asian and Pacific Islander population will grow by 112%, and the Hispanic population will grow by 125%.

According to the 2000 Census
Bristol, TN

White: 95.1%
Black or African American: 3.0%
Hispanic: 0.7%
American Indian/Alaska Native: 0.3%
Asian: 0.6%
In recent years, the older population has been growing faster among minorities than among whites, and we can expect this trend to continue. Among the older population, poverty rates are higher among women (13%) than among men (7%), among the non-married (17%) compared with the married (5%), and among minorities compared with non-Hispanic white persons. Older Americans often have different needs and challenges based on their racial or ethnic background. One example is that older black men have a higher incidence of arthritis while older white men have a higher incidence of hearing impairments. Many older black women are vulnerable to social isolation, economic hardships, and are lacking in social supportive services. Older women are also much more likely to fear crime, and as a result will isolate themselves from activities outside the home. In a 1994 study, whites had the highest use of regular home health care, Hispanics were more likely to use mobile meal service, and blacks had the highest church and social center participation.

Nearly 35 million Americans are age 65 and over. Three in five people in this age group are women. Over the next forty years, the number of people age 65 and older is expected to double and the number of people age 85 and older is expected to triple.

Elderly women, the very old, and minority elderly have, on average, the lowest incomes. As a result, their ability to purchase health care, goods and services, and housing is severely restricted.

Limitations on activities increase because of chronic conditions, and chronic conditions increase with age. According to the U.S. Census Bureau, in 1998 of those age 65-74 years old, 28.2 percent reported a limitation caused by a chronic condition. That number rose to 50.6% of those 75 years and over. Studies show that the average annual cost for supportive services for an elderly person who lives independently is $4,800.00. If that person enters a nursing home during the year, the cost jumps to $36,000. Housing that is well designed, suitably located and affordable contributes to the ability of older persons to maintain their independence.

According to the 2000 Census, of those surveyed in Bristol, TN who were 65 or older, 43.7% reported one or more disabilities.

Given the choice, most seniors would choose to live independently, in their own homes. But, circumstances change. Unfortunately, many elders remain in their homes long after they are physically, mentally, or financially able. While this may often be by choice, the lack of alternatives plays a large role in their decision.

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1 Administration on Aging, 2001
4 Administration on Aging, 2003
AFFIRMING THE NEED FOR HOUSING

The proposed construction of 20 assisted units in Bristol, TN will underscore the need for inclusionary measures in state law. Communities are continuing to deny affordable housing proposals on the basis of “NIMBY” (Not In My Back Yard). They use excuses such as property values, traffic, and noise. One time when this writer sought re-zoning for property to build elderly housing, neighbors in opposition stood-up at the zoning meeting and said noises from ambulances going to the aid of the proposed residents in the middle of the night would be a noise disturbance to the neighborhood. (The individual was a home-health nurse!) It is important that the decision on location of an elderly housing complex be based on practicalities such as availability of water and sewer, transportation, compatibility with the comprehensive plan, and other such criteria.

It is evident from the Tennessee Consolidated Plan that both the disabled and the elderly are prone to higher incidence of housing problems. The group who crossed the age 75 is the most vulnerable to these problems. It is also clearly indicated that the income deficits associated with aging and disability are significant. The relatively higher incidence of housing problems among the elderly and the disabled is also attributable to the preponderance of low-income households among them. Among them, the very low-income households are served by the Section 202 housing and tenant-based rental subsidies.

Minority Housing Needs
Rent burden is proportionately higher among Black, Native American and mixed-race households. In addition to these three racial groups, higher owner cost burden does occur also among Hispanic households with non-white members.

Elderly
As previously discussed, both the elderly and disabled are prone to higher incidence of housing problems. Individuals who are 75 years of age and older are the most vulnerable to housing problems. According to the Tennessee Commission on Aging and Disabilities (TCAD), Tennessee State Plan on Aging, between 1990 and 2000, the state experienced growth in older populations. The “over 60” population grew to 942,620, a 13.2% increase; the “over 75” in age increased to 320,459, or 22.6% and the “over 85” group increased to 81,465, a 39% increase. The aging of the population has implications for service needs as well as housing needs, as was reflected at each public meeting held for preparation of Consolidated Plan. Important to note in the planning process is that at all eight public meetings held in the fall of 2004, affordable assisted living was discussed as an important need in communities throughout the state.
**Action Steps from the Tennessee Consolidated Plan**

- **Preserve affordable housing stock through housing rehabilitation targeted toward low-, very low-, and moderate-income populations in the state.**
- **Encourage the production of multifamily housing to serve low-income individuals in the state.**

- **Target funds toward housing for the elderly with emphasis on handicapped accessibility.**
- **Encourage the preservation of 2-3 bedroom affordable housing for low-income families in the state.**
- **Increase/Maintain the number of housing facilities in the state for homeless individuals.**
- **Increase the homeownership rate, especially among lower income and minority households.**

In addition, the Consolidated Annual Performance Evaluation Report (CAPER) includes the program outcomes that address the objectives of providing for:

1. Suitable Living Environment,
2. Decent Affordable Housing, and
3. Creating Economic Opportunities
June 4, 2007

Milligan College
C/O Dr. Don Jeans
P.O. Box 500
Milligan College, TN 37682

Ref: HUD 202 Grant

Dear Dr. Jeans:

The First Tennessee Human Resource Agency (FTHRA) actively supports Milligan College's application to receive funding under this grant proposal. The proposal to develop Ridge View Apartments, an apartment complex with 20 +/- one bedroom units specifically designed to meet the needs of elderly housing on Brown Avenue in Bristol, Tennessee is based on a realistic assessment of our regions needs. This development by Milligan College will be their third in Northeast Tennessee and South Carolina, maintaining a 100% occupancy rate. The growth of our aging population is outstripping our available resources, leaving us with a shortage of suitable one-bedroom housing for the elderly as demonstrated by extensive, local waiting lists for elderly-suited and affordable one bedroom housing.

FTHRA is a non-profit service provider established by Tennessee State law in 1974 to provide social services in eight Northeast Tennessee counties. With over thirty years of experience in efficient and cost-effective service delivery, we provide homebound elderly housekeeping, support, and nutrition, plus adult day care, transportation and elderly institution nutrition service in the region. Our mission, much like that of Milligan College, is to help improve the quality of life for our local citizens by compensating for, or helping them to overcome social and economic obstacles to their well-being. We look forward to working closely with Milligan College, seeing this worthy project come to fruition, and continuing a joint tradition of services to our region's elderly.
I am certain that the genuine needs and long-term well being of the elderly citizens of Bristol will feature in your consideration, and sincerely ask that Milligan College's application for funding be approved.

Sincerely,

DALE FAIR
FTHRA Executive Director

DF/sg
May 24, 2007

Dr. Don Jeans  
Milligan College  
P. O. Box 500  
Milligan College, Tennessee 37682

Subject: HUD 202 Project  
Ridgeview Apartments, Bristol, Tennessee

Dear Dr. Jeans:

The City of Bristol, Tennessee supports the application of Milligan College for Section 202 funding from the U. S. Department of Housing and Urban Development which provides supportive housing for the elderly. The Consolidated Plan for the Northeast Tennessee/Virginia HOME Consortium, for which Bristol, Tennessee, serves as the Lead Entity, has identified the need for affordable housing for low-income persons.

We wish Milligan College success with their application and believe this development would assist the elderly residents of Bristol, Tennessee.

Very truly yours,

Jeffrey J. Broughton  
City Manager
June 7, 2007

Don Jeans
Milligan College
PO Box 500
Milligan College, TN 37682

Dear Mr. Jeans:

The First Tennessee Area Agency on Aging and Disability supports your efforts to build a 20 unit/1 bedroom elderly housing development. Housing is critical in our district, especially living facilities to accommodate older persons.

An important role of the FTAAAD is to identify community and social needs and to assure that they are available to people 60 years of age and older. Our service coordinators who serve our area are very knowledgeable about community services. Potential consumers and/or their caregivers may access these services by contacting the information and assistance toll free number (1-866-836-6678).

We look forward to the opportunity to collaborate with you on this project. If our agency can be of any assistance, please feel free to give me a call.

Sincerely,

Kathy T. Whitaker, Director
EXHIBIT 4(b)

PROJECT'S IMPACT ON TARGET POPULATION
AND THE COMMUNITY

Bristol, Tennessee, like the nation as a whole, has seen and will see a significant increase in the number of elderly, 65 years old and older. As the cost of living increases, those elderly individuals on fixed incomes will find that their choices will decrease. Housing, food, healthcare, will be harder to obtain as the population ages.

Housing that is well designed, suitably located, and affordable contributes to the ability of older persons to maintain their independence. As such, housing is a crucial factor in determining the financial, physical, and emotional well being of older persons.

A community must insure that all its population has access to meeting its needs. Providing affordable, decent, and maintained housing for the elderly is quickly becoming a challenge. This project will enhance the Bristol community with regard to this identified need.

Providers of services in the community are feeling the impact of rising gasoline prices, budget cutbacks, and reduced staffing. Having a target clientele, i.e. elderly, in a centralized location makes providing social services more reasonable and less demanding on the agency. Having housing where management maintains an active relationship with area agencies eliminates duplication of services, increases appropriate allocation of services, diminishes oversight, and insures that the elderly recipients maintain an over-all higher quality of life.

The elderly benefit socially from the opportunity to live in a community comprised of their peers. As noted a recent Community Meeting by several elderly participants, the noise of children playing can often hinder an elderly persons quiet enjoyment of the surrounding. Living among your peers offers you the opportunity to plan and participate in “age appropriate” recreational activities such as potluck dinners, age specific seminars, gardening, and quiet conversation. One elder participant in the Community Meeting found great solace in knowing her neighbor would often check in on her.
EXHIBIT 4 (c) (i)

DESCRIPTION OF PROPOSED HOUSING
DESIGN & CONSTRUCTION

Ridge View Apartments will involve new construction of 20 units of single story one-bedroom apartments. The design and construction of the project will pursue the dual objectives of minimizing initial construction cost while maintaining durable energy efficient construction materials and techniques.

SITE DEVELOPMENT

The project will consist of single story construction of approximately seven residential buildings. The project will be oriented over approximately 2 acres of a 4 acre site. When feasible, solar orientation of the buildings will be considered in the site arrangement to promote comfort and energy efficiency. The existing topography should facilitate barrier-free access for the handicapped and will promote the Sponsor’s desire to emphasize pedestrian accessibility from the site to community facilities. The proposed site will have street access along the entry side of the site and be within walking distance to local shopping. Residents of this proposed project will have a community room located on-site.

BUILDING DESIGN

Each of the one-bedroom units will be designed specifically with the needs of the elderly in mind. Compliance with HUD’s modest design and cost guidelines under Section 202 and 504 of the Rehabilitation Act of 1973 as well as prevailing national, state and local handicapped building codes will be strictly observed. All units will have a combination living/dining area, kitchen, bath and bedroom. Equipment will include a special alarm system, bathroom grab bars, and strategically placed smoke alarms and fire extinguishers. The standard unit will include adaptable clearances, and dimensioning of cabinets and shelving to meet the current needs of the ambulatory elderly while providing retrofit potential for future handicapped requirements. This provision for retrofit of handicapped specifications enhances the unit’s long-term adaptability and provides for “aging in place”. Specific features include entries and passageways, which provide handicap accessible widths and clearances, as well as special level style door hardware, when feasible. Special handicapped units will be equipped for both the physically disabled and for the visually and hearing impaired.
The project will have the aforementioned community room complete with kitchen facilities and will also include a laundry facility, office space and a maintenance/storage area.

PROJECT CONSTRUCTION

The dwelling units are planned to be one-story structures with slab on grade construction. Spread footings with poured concrete or concrete masonry unit foundation walls will be used with a one-hour firewall between units. The structures will be wood frame with prefabricated wood roof trusses. The walls and ceiling will be well insulated with fiberglass batt insulation for energy efficiency. Window systems for the project will be aluminum, with thermal pane insulation to minimize air infiltration and heat loss. Exterior doors will be pre hung insulated steel with integral threshold and weather stripping. Interior finishes will be primarily gypsum board with painted finish, commercial carpet for the living and sleeping areas, and vinyl tile or sheet vinyl for kitchen and bathroom areas. Exterior finishes will be brick veneer with vinyl siding accents. The proposed construction methods and materials have been chosen to minimize long term maintenance costs while stressing cost effectiveness and energy efficiency.

While the intention for both site development and building construction is to obtain functional and durable facilities at a minimum cost, the Sponsor prides itself on addressing all of the above issues while producing attractively landscaped and maintained residential properties. The Sponsor has accolades and beautification awards for several of its senior citizen complexes. Should this proposal require any special amenities or features that would be not approved by HUD for funding under their guidelines, the Sponsor is committed to pay any reasonable incremental cost above the development cost limit applicable to this project.
Building Design/ Energy Efficiency

- All units will be designed to be barrier free
- 5% of units will meet all uniform Federal Accessibility standards and N.C. Handicapped codes.
- 2% of units will be designed for the hearing and visually impaired
- The entire site will be accessible to the handicapped. All sidewalks will be connected to pavement for full visitability of the site.
- All party walls will be double walls with sound blankets on each side to meet or exceed minimum STC ratings.
- All exterior walls to have R-13 Batts and a total R-Value of R-19 +/-
- All ceilings to be insulated to R-38 to minimize cooling cost and heating cost.
- All central HVAC equipment to have minimum of 12 SEER.
- All central HVAC equipment to have a minimum of 10 year warranty on equipment and parts.
- Roof shingles to be dimensional type with minimum 25 year warranty
- Full ridge vents and maximum Soffit ventilation will be provided. This will minimize cooling cost and extend the life of the roof shingle.
- Windows will be vinyl type with minimum 40 wear warranty. Glass will be 5/8” insulated glass with argon gas to provide maximum energy efficiency. Grills will be located between the glass to provide aesthetic pleasing appearance and minimize maintenance due to ease of cleaning glass. Windows can be double hung with full screen if designed to promote natural ventilation and minimize air conditioning lost during the moderate temperature months.
- The exterior shall be maintenance free brick veneer with vinyl siding in gables and vinyl Soffit. Vinyl products to be minimum 040 and with a lifetime warranty. Brick lintels to be wrapped with vinyl clad aluminum.
- Gutters shall be maintenance free with a pre-finished aluminum color, as selected.
- Interior finishes to be painted drywall, interior doors will be painted hardboard. Floors to be carpet and vinyl tile or ceramic tile if the budget will permit. The contractor has been able to install ceramic tile in the kitchen and bathroom of the last 2-HUD Developments.
- Exterior doors to be painted fiberglass. Fiberglass appears to be a better product than metal from both a maintenance and energy point of view. Fiberglass doors will not warp, dent, or rust.
- Inside windows shall be finished with vinyl mini-blinds.
- Shelving shall be vinyl clad wire shelving which minimizes maintenance cost in repainting and repairs compared to warped wood shelving.
- Kitchen cabinets shall be maintenance fee stained hardwood with post formed plastic laminate countertops. Miters and sink cutouts to be sealed prior to installations.
- Refrigerators to be energy star models by G.E., Sears, Kenmore, or Frigidare.
▶ All ranges to have front controls to minimize the potential of an elderly person burning themselves by reaching over a hot surface to control the cooking surface.
▶ Refrigerators in units for handicapped to be side-by-side or have a freezer compartment that meets UFAS.
▶ All ranges in units for handicapped to be drop in type to provide the required access and toe space.
▶ A laundry room will be provided with coin operated equipment which will be affordable for all residents. At least one washer and one dryer will meet UFAS.
▶ Landscaping will be provided with appropriate trees and shrubs that are indigenous to the area. Large shrubs will not be planted near doorways or in areas that would provide a hiding place for someone that might cause harm to an elderly resident.
▶ Security lighting will be provided around each building and at parking and driveway areas by utilizing photocell-controlled lights that will be mounted on each building and operated on a house meter.
▶ An emergency call/alarm system will be installed with a pull station in the bedroom and bathroom of each unit. The activation of this system will cause a light to be illuminated outside the apartment from which the alarm is sent and a buzzer/horn will sound on the building in which the apartment is located. This will alert the other residents to respond with help in case of any emergency.
▶ Lever type hardware will be provided on all doors throughout the development.
▶ Pulls will be provided on cabinet doors and drawers to maximize ease of access for the elderly residents.
▶ A community meeting room will be provided for the residents. This will facilitate access to certain social service programs.
This is not a mixed-finance project
Option Agreement Including
URA Requirement
OPTION AGREEMENT

For and in consideration of the sum of $1,000.00 (the "Option Payment"), the receipt of which is hereby acknowledged,

Estate of L.C. King (SELLER)
Address 956 Richardson King, 947 7th Ave
City Bristol State TN Zip 37620
Phone 423-764-5527

does hereby grant to

Milligan College (BUYER)
Address P.O. Box 189
City Milligan State TN Zip 37682
Phone 423-461-8710

does hereby grant to

the exclusive right and option to purchase, upon demand at any time before the 1st day of January, 2008 (the "Option Term"), by good and sufficient Warranty Deed free and clear of all encumbrances, the following described real estate (the "Property"):

Civil District ______ County Sullivan City Bristol, State of Tennessee

Description: Approximately 4 acres located at dead-end of Brown Ave.

If this option is exercised, the purchase price for the Property shall be the sum of $1,000.00, with the Buyer receiving a credit for the Option Payment.

This is an option agreement. If the Buyer does not purchase the Property, the Seller shall retain the Option Payment as Seller's sole remedy.

The Buyer shall have the right to assign its rights under this Option Agreement to a corporation that will be organized for the purpose of constructing a HUD assigned project on the Property.

This option is subject to the following additional terms:

1. Exercise of this option is subject to approval by HUD and the BUYER Board of Directors. Upon notification of disapproval by either of the above, the BUYER does hereby agree to relinquish all option rights.
2. The BUYER shall have the right of entry upon the property during the period of this option for the purpose of conducting surveys, core drillings, inspections, etc. In consideration for the granting of this right, the BUYER agrees to make results of these studies available to the SELLER, if requested.

3. The BUYER upon notification of funding approved by HUD will have the right to extend this option through notification by personal contact or by certified mail to the SELLER, and with additional payment of $5,000.00 (the “Additional Option Payment”). The extension will be for the period of time necessary to obtain HUD’s Advance Initial Closing stage but will not extend more than 18 months after the expiration of the Option Term.

4. The SELLER warrants the Property to be free of any restrictive covenants, reversed clauses, subdivision regulations or other encumbrances other than those identified in the property description above and shall deliver a general warranty deed at closing free and clear of all liens and encumbrances other than property taxes for the year of closing that are not yet due or payable.

5. The SELLER is seeking federal funds to acquire property owned by the SELLER. This is a voluntary sale.
   
   a. The sponsor does not have the power of eminent domain.
   
   b. Because this is a voluntary transaction, the Sponsor will not acquire the property offered for sale if negotiations fail to result in an amicable agreement.
   
   c. The Sponsor will inform the SELLER of the estimated fair market value of the property prior to acquiring the property.
   
   d. Even though federal funds will be used in the acquisition of the property, the SELLER will not be entitled to any relocation benefits.
   
   e. Any tenant legally occupying the property is eligible to receive relocation assistance and benefits as identified in the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) of 1970, as amended.

6. Timely Notices (if tenant occupied)
   
   a. The SELLER authorizes the Sponsor, or a designated representative, to provide to each resident the notices by HUD’s instructions found in HUD Handbook 1378.
   
   b. The SELLER agrees to provide, or permit the Sponsor to provide, a notice of denial to any person who wishes to make application to become a tenant. Before signing a lease and commencing occupancy, the person must be informed of the following:
c. If the application is funded, the person will be displaced.

d. If the application is funded, the person would not qualify as a "displaced person" as a result of the project and therefore would not be eligible to receive any assistance and/or benefits under the URA.

7. Recordkeeping (if tenant-occupied)

a. The SELLER authorizes the Sponsor, or a designated representative, to survey, the resident to determine the relocation costs and housing needs.

b. The SELLER agrees to provide the Sponsor, or a designated representative, three lists required by HUD's recordkeeping requirements.

List 1 – The names and addresses of the residents residing in the property at the time of the application for Section 202 or Section 811 funding.

List 2 – If the application is funded, the names and addresses of the residents residing in the property at the time the application is approved.

List 3 – The names and addresses of the residents residing in the property at the time the project is completed.

8. The BUYER and SELLER understand that if the conditions of this Agreement are not complied with, either party may terminate the Contract by notifying the other party by certified mail, return-receipt requested, that the Contract is terminated.

All terms and conditions hereof shall extend to and be binding upon the heirs, administrators, executors, successors and assigns of the respective parties hereto.

In witness whereof, The said parties hereunto set their hand and seal:

The 15th day of May, 2007.

BUYER

ATTEST

SELLER

This 5/22/07

This 5/22/07

05-11-2007 12:23 ERNEST 4239201005
TITLE POLICY
TICOR TITLE INSURANCE

Commitment for Title Insurance

TICOR TITLE INSURANCE COMPANY, a California corporation, herein called the Company, for a valuable consideration, hereby commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest covered hereby in the land described or referred to in Schedule A, upon payment of the premiums and charges therefor; all subject to the provisions of Schedule A and B and to the Conditions and Stipulations hereof.

This Commitment shall be effective only when the identity of the proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by subsequent endorsement.

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate 180 days after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company.

This Commitment shall not be valid or binding until countersigned below by an authorized signatory of the Company.

By:

ATTEST

Secretary

Authorized Signatory

Reorder Form No. C1396 (Reprinted 03/01) ALTA Commitment - 1966
1. The term "mortgage," when used herein, shall include deed of trust, trust deed or other security instrument.

2. If the proposed Insured has or acquires actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to Paragraph 3 of these Conditions and Stipulations.

3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions, the Exclusions from Coverage and the Conditions and Stipulations of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.

4. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
SCHEDULE A

1. Commitment Date: June 8, 2007 at 08:00 AM

2. Policy (or Policies) to be issued:

   (a) Owner's Policy (ALTA Own. Policy (10/17/92))
       Proposed Insured:
       Milligan Housing for the Elderly, Inc.

   (b) Loan Policy (ALTA Loan Policy (10/17/92))
       Proposed Insured:
       Secretary of Housing and Urban Development, its successors
       and/or assigns as their respective interests may appear.

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:
   Carolyn Cowan King, as to an undivided 1/6 interest; Richard E. King, Jr., Trustee of The Otye Webb King
   Trust under agreement of 9/4/91, as to an undivided 1/6 interest; Jack Riley King, as to an undivided 1/6
   interest; Louise H. King, as to an undivided 1/6 interest; Nancy King Westerfield, as to an undivided 1/6
   interest; Jane Shelton Clayman, as to an undivided 2/36 interest; Robert N. Hall, as to an undivided 1/36
   interest; Judith N. Rahman, as to an undivided 1/36 interest; Suzanne Miles Schneider, as to an undivided
   1/36 interest; and Dayna Miles Powell, as to an undivided 1/36 interest.

4. The land referred to in the Commitment is described as follows:

   SEE SCHEDULE C ATTACHED HERETO

TENNESSEE VALLEY TITLE INSURANCE CO.

By:

BEN M. DAVIDSON
SCHEDULE B - SECTION I
REQUIREMENTS

The following requirements must be met:

1. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.
2. Payment of all premiums and charges for policies, endorsement and services.
3. Furnish a properly executed Notice and Waiver signed by the mortgagors.
4. Furnish a properly executed Owner's Affidavit on attached form.
5. Furnish an accurate, current survey and surveyor's inspection report on attached form.
6. Furnish affidavit of surveyor executed subsequent to the date of the recording of the Deed of Trust in the Sullivan County Register's Office stating that at the time of the recording of the Deed of Trust, no construction had commenced on the property, no materials had been delivered to the site and that no visible action had been taken which would give rise to claim under the Mechanic's and Materialmen's Lien provision of the Tennessee Code. Said affidavit must indicate the date and time of execution.
7. Clear pictures of the property must be furnished the title insurance company showing that no construction had commenced on the property, and no material had been delivered to the site at the time of the recording of the Deed of Trust. These pictures must be taken the day after the recording of the Deed of Trust and the date and time of the taking of the pictures must be certified thereon by the surveyor or other competent photographer.
8. Furnish sufficient information to enable the examining attorney and the Company to determine that Nannie E. King and Pauline E. King, life tenants under the Will of Landon C. King as filed for record in Will Book 7, page 171, in the Sullivan County Probate Records are deceased.
9. Furnish sufficient information to enable the examining attorney and the Company to determine that all taxes and claims as may be owing by the Estate of Landon C. King have been paid in full.
10. The information ultimately furnished under Requirements 8 and 9 and shall be in the form of a sworn affidavit or affidavits suitable for recording in the office of the Sullivan County Register of Deeds, in Bristol, Tennessee.
11. Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record, to-wit:
   a. File of record a properly executed and acknowledged Deed from Carolyn Cowan King, as to an undivided 1/6 interest; Richard E. King, Jr., Trustee of The Otne Webb King Trust under agreement of 9/4/91, as to an undivided 1/6 interest; Jack Riley King, as to an undivided 1/6 interest; Louise H. King, as to an undivided 1/6 interest; Nancy King Westerfield, as to an undivided 1/6 interest; Jane Shelton Clayman, as to an undivided 1/36 interest; Robert N. Hall, as to an undivided 1/36 interest; Judith N. Rehrman, as to an undivided 1/36 interest; Suzanne Miles Schneider, as to an undivided 1/36 interest; and Dayna Miles Powell, as to an undivided 1/36 interest, vesting fee simple title in Milligan Housing for the Elderly, Inc.
   b. File of record a properly executed and acknowledged Deed of Trust from Milligan Housing for the Elderly, Inc. securing Secretary of Housing and Urban Development, its successors and/or assigns.
NOTE: We must be furnished a current certificate of existence from the Secretary of State of Incorporation.

NOTE: We must be furnished certified copy of corporate resolutions authorizing the sale and execution and delivery of this deed of trust.

NOTE: THE COMPANY RESERVES THE RIGHT TO MAKE FURTHER REQUIREMENTS AND/OR EXCEPTIONS UPON (1) ITS REVIEW OF THE PROPOSED DOCUMENTS CREATING THE ESTATE OR INTEREST TO BE INSURED; (2) ITS REVIEW OF DOCUMENTS AND INFORMATION RESULTING FROM REQUIREMENTS UNDER THIS SCHEDULE B-SECTION I, OR (3) ASCERTAINING OTHER DETAILS OF THE TRANSACTION.

NOTE FOR INFORMATIONAL PURPOSES:

CLT No. 20GA-01.00:
2006 Sullivan County taxes have been paid in the amount of $552.00, Receipt #44495.
2006 City of Bristol taxes have been paid in the amount of $501.00, Receipt #6773.
Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof, but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.

2. Rights or claims of parties in possession not shown by the public records.

3. Easements, or claims of easements, not shown by the public records.

4. Any discrepancies, conflicts, encroachments, servitudes, shortages in area and boundaries or other facts which a correct survey would show.

5. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.

6. Taxes for the year 2007, a lien, but not yet due or payable, and all taxes for subsequent years.

7. Terms and conditions of Agreed Final Order of the Law Court for Sullivan County at Bristol in State of Tennessee, etc. vs. Trust Established by the Estate of L.C. King, et al, Case No.C-9238(L), filed on November 23, 1993 and recorded in the office of Sullivan County Register of Deeds at Bristol, Tennessee in Deed Book 345, page 318, as the same may affect subject property.

8. Deed of Easement to the State of Tennessee, dated February 8, 1955, of record in Deed Book 103, page 352, in the office of the Sullivan County Register of Deeds at Bristol, Tennessee, as the same may affect subject property.

9. Title to that portion of the property within the bounds of any roads and/or highways.

10. Rights of tenants in possession.

NOTE: This policy does not insure the exact square footage and/or acreage set out in the description in Schedule A hereof.

THE OWNER'S POLICY, WHEN ISSUED, WILL CONTAIN THE FOLLOWING NOTES:

NOTE: Pending such time as the improvements contemplated upon insured premises shall be commenced, liability under this policy is limited to the purchase price paid for the land, but as and when the erection of such improvements shall be commenced, liability hereunder shall increase as the improvements progress, in the amount of the costs thereof, up to the face amount of this policy.

THE LOAN POLICY, WHEN ISSUED, WILL CONTAIN THE FOLLOWING NOTES:

NOTE: Pending disbursement of the full proceeds of the loan secured by the mortgage described in Schedule A hereof, this policy insures that amount actually disbursed at the date hereof and the amount of any future disbursements made in compliance with a legally binding obligation to disburse contained in a written agreement at the date of this policy and made in good faith and without knowledge or notice of any defects or claims of defect in title up to the face amount of this policy; provided that, at the time of each disbursement, title is examined to the time of such disbursement for possible liens or defects or claims of defect in title, recorded or unrecorded, intervening between the date of this policy and the date of such disbursement.
Situate in the City of Bristol, District Seventeen (17) of Sullivan County, Tennessee, more particularly described as follows:

BEGINNING at a fence post marking the northwesterly end of Brown Avenue where Brown Avenue deadends at the boundary of the property hereafter described, said fence post also being the southeasterly and northeasterly corners of additional properties belonging to the L.C. King Estate; thence S 32° 57' 56" E 50.20 feet to an iron pin; thence S 31° 32' 32" E 308.30 feet to an iron pin; thence S 31° 24' 40" E 48.60 feet to an iron pin; thence S 31° 14' 42" E 50.19 feet to an iron pin; thence S 31° 28' 36" E 97.50 feet to an iron pin; thence S 32° 18' 36" E 48.60 feet to an iron pin; thence S 73° 57' 56" W 247.96 feet to an iron pipe; thence S 72° 50' 32" W 74.08 feet to an iron pin; thence N 30° 48' 45" W 140.70 feet to an iron pin; thence N 30° 55' 00" W 356.58 feet to a point, common corner to other property of the L.C. King Estate; thence with the common boundary of other property of the L.C. King Estate S 59° 43' 54" W 304.04 feet to the POINT OF BEGINNING and being 3.78 acres as shown in survey of Steven G. Cross dated __________, 19_, and being a part of the same property conveyed to Landol C. King by deed dated June 25, 1909 of record in the Register's Office for Sullivan County, Tennessee, at Bristol, in Deed Book 15, Page 372.

Being a part of the property conveyed to L.C. King by G.E. Nickels and wife, Myrtle W. Nickels by Warranty Deed dated June 25, 1909, of record in the Register's Office for Sullivan County at Bristol, Tennessee in Book 15, Page 372:

And being vested in the parties herein through a series of testate and intestate succession.
IN THE LAW COURT FOR SULLIVAN COUNTY, TENNESSEE
AT BRISTOL

STATE OF TENNESSEE, ON RELATION
OF THE COMMISSIONER, DEPARTMENT
OF TRANSPORTATION, FOR AND ON
BEHALF OF SAID DEPARTMENT,

Petitioner,

v.

No. C-9238(L)

TRUST ESTABLISHED BY THE ESTATE
OF L. C. KING, et al.,

Defendants.

AGreed final ORDER

Come the parties before the Honorable Richard E. Ladd,
and it appearing the parties hereto have agreed to a full and
complete settlement of all of the controversies and issues
herein; and,

It further appearing to the Court the parties have
agreed the sum of ELEVEN THOUSAND DOLLARS ($11,000.00)
constitutes full and just compensation under the laws of the
State of Tennessee, and that said sum is the fair and
reasonable value of the property and property rights to be
acquired by the Petitioner in this cause, including any and all
damages, whether actual or incidental, to the remainder of the
property of Defendants; and,

It further appearing to the Court Petitioner has
deposited the sum of ELEVEN THOUSAND DOLLARS ($11,000.00) upon
the filing of the petition.
Estate of L. C. King, which was established according to the Will of L. C. King which was probated December 29, 1954. The beneficiaries of the L. C. King Estate are as follows:

Nancy King Westerfield,
James R. King,
J. Riley King,
Dana K. Reynolds,
Rachel X. Vick,
Richard E. King, Jr.,
Joanne E. Basset,
James L. Clayman,
Kathryn C. Coughlin,
Robert N. Hall,
Judith Ann Lehrman,
W. Dalton Miles,
Dayna Miles, and
Suzanne M. Schneider;
and,

It further appearing to the Court Defendants do say and warrant they are lawfully seized and possessed of the real estate hereinafter described, in fee simple title, and that they have a good and lawful right to convey same and same is unencumbered; and,

It further appearing to the Court Defendants agree to pay whatever real estate taxes that may still be due and payable as of October 22, 1993, the date of possession for the property condemned in this cause;

IT IS THEREFORE ORDERED Defendants shall have and recover from Petitioner the sum of ELEVEN THOUSAND DOLLARS ($11,000.00) of which the sum of ELEVEN THOUSAND DOLLARS ($11,000.00) has been deposited with the Clerk of this Court leaving a balance due and owing under this Order of $0.00; and,

IT IS FURTHER ORDERED that all right, title and interest to the lands hereinafter described are hereby divested out of the Defendants and hereby vested in the City of Bristol, as described below, in fee simple title, such being land lying in the Seventeenth Civil District of Sullivan County, Tennessee and being more fully described as follo...
right of way line of Stafford Drive; thence with the said existing west right of way line south 34 degrees 31 minutes 35 seconds east 61.98 feet to a point on the southeast proposed uncontrolled right of way line, said point located 21 feet right of State Route #126 connector centerline station 56 + 48.94; thence with the said proposed uncontrolled right of way line northwesterly on a curve to the left of radius of 109.22 feet an arc distance of 119.79 feet to the Point of BEGINNING.

Containing 1,998 square feet, more or less in Parcel #1.

Parcel #2 (Tract #5)

BEGINNING at a point on the southeast proposed uncontrolled right of way line at the point of intersection with the existing south right of way line of State Route #126, said point located 41.47 feet right of State Route #126 connector paper located centerline station 1 + 26; thence with the said proposed uncontrolled right of way line south 10 degrees 16 minutes 56 seconds west 29.51 feet to a point on the common property line between the Bristol Apartments, Inc. and the grantors herein, said point located 66.23 feet right of State Route #126 connector paper located centerline station 1 + 14.61; thence with the said property line north 33 degrees 40 minutes 27 seconds west 18.91 feet to a point on the existing south right of way line of State Route #126; thence with the said existing south right of way line north 49 degrees 49 minutes 50 seconds west 20.62 feet to the Point of BEGINNING.

Containing 297 square feet, more or less in Parcel #2.

Containing 2,295 square feet, more or less in the two above-described parcels which are conveyed in fee simple.

PERMANENT DRAINAGE EASEMENT

BEGINNING at a point on the southeast proposed uncontrolled right of way line at the point of intersection with the northwest limits of the proposed easement, said point located 21 feet right of State Route #126 connector centerline station 55 + 37.50; thence with the said proposed uncontrolled right of way line southeasterly on a curve to the right of radius of 109.22 feet an arc distance of 17 feet, more or less to a point on the southeast limits of the proposed easement, said point located 21 feet right of State Route #126 connector centerline station 55 + 58.50; thence with the said proposed easement limits south 03 degrees 15 minutes 58 seconds west 23 feet to a turn; thence south 38 degrees 30 minutes 45 seconds west 14 feet to a turn; thence north 05 degrees 59 minutes 48 seconds west 23 feet to the Point of BEGINNING.

By this instrument the Defendants hereby convey a permanent easement for construction and maintenance of a drainage facility, the land on which the drainage facility is to be constructed is to remain the property of the Defendants and may be used for any purpose desired, provided such use does not interfere with the use or maintenance of said facility.

SLOPE EASEMENT

Parcel #1
WHEREAS, The Department of Highways and Public Works of the State of Tennessee, is about to begin the construction of a public street constituting a section of State Highway No. 1, Project F-003-9 (21) as shown by survey on file in the Office of the County Judge of Sullivan County, Tennessee, and

WHEREAS, The parties of the first, second and third parts hereof are the owners of a certain strip or strips of land lying along and fronting upon the above mentioned street and/or the existing highway, known as State Highway No. 1 and U. S. Highway 11-W, all in the Seventeenth Civil District of Sullivan County, Tennessee, over which strip or strips of land an easement is made as hereinafter shown in connection with the widening of said highway and improving its intersection with the existing highway, and

WHEREAS, The strip or strips of land so to be used and over which easements are granted hereby are described with reference to different ownerships, separately as follows:

I. A strip of land bounded on the north by the existing highway, on the south by other property formerly owned by L. C. King and extending from Survey Station owned by K. E. King and extending East from Survey Station 1 / 27 at the east side of Stafford Street in a westerly direction 213 feet to section 6 / 20 at the line of the L. C. King homestead, said strip of land having an approximate average width of 15 feet. Said strip of land was owned by Landon C. King at the time of his death and the easement over same is conveyed hereby by the parties of the first part, under and by virtue of the powers given to them by the last will and testament of said Landon C. King.

II. Bounded on the north by said existing highway, on the east by the end of the strip next above described and on the south by other property formerly owned by L. C. King, said strip coming to a point at its western end, said strip extending to a point on the western end, and said strip of land extending westerly from Survey Station 6 / 20 for a distance of 65 feet to Survey Station 6 / 03 and being approximately triangular in shape with a depth of 15 feet at said station 6 / 20.

Said strip of land is a part of the property owned by Landon C. King at the time of his death and the easement in same is hereby conveyed by the parties of the second part to the beneficiary and owners thereof under his last will and testament, the said Manie P. King being the widow and another party of the second part being his children.

III. A strip of land bounded on the north by the existing highway, on the south by property of Dan M. King, and wife, on the south by property of Dan M. King and wife, and
on the west by Sanford Street, extending from Survey Station Y / 17 on the east to Station H / 17 on the west and having an average depth of approximately 15 feet. Said property is owned by the parties of the third part or one of them.

Reference is made to the maps and survey enrol of hereinabove recited for further description of the easement or easements granted hereby, which survey and maps show the location and width thereof, and,

WHEREAS, said department desires to grade said new street to a width of 106 feet and to improve its intersection with the present State Highway No. 1, and to do so will necessitate the construction of the slopes of cuts and fills outside of the rights of way and upon the strips of land hereinabove described,

NOW, THEREFORE, in consideration of the sum of $20,000, cash in hand, paid, the receipt of which is hereby acknowledged, the parties of the first, second and third parts respectively and as their interests therein may exist, as hereinabove recited or otherwise, do hereby grant, give and sell to the party of the fourth part the right or easement to construct and maintain such slopes of fills and cuts outside of said highway rights of way and upon the above described strips of land as they may be necessary in order to grade the entire right of way and to improve said intersection as shown on the map, survey and plans of said party of the fourth part which are on file and of record as hereinabove recited.

The land upon which the slopes of said fills and cuts are to be constructed is to remain the property of the present respective owners thereof and may be used by them for any purpose desired, provided such use does not damage, destroy or weaken the support of said street after it is constructed or interfere with the drainage use or maintenance of the same.

IN TESTIMONY WHEREOF, WITNESS THE signatures of the parties of the first, second and third parts hereunto hereto affixed on the day and year first herein written:

Magen G. King
Richard F. King
Dan N. King

Revocable Trustee under the
Will of Landon C. King, deceased.
Emily King Dayman

Nannie P. King

STATE OF TENNESSEE
COUNTY OF SULLIVAN

Personally appeared before me Allie C. Freeman, a Notary Public in and for the State and County aforesaid, the within named bargainers, Eugene G. King, Richard N. King, Jack F. King and Dan N. King, Executors and Trustees under the will of Landon C. King. Deceased, with whom and with whose representative capacity I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal in Bristol, Tennessee, on this the 23rd day of August, 1955.

My commission expires February 1, 1956.

Allie C. Freeman
Notary Public

STATE OF TENNESSEE
COUNTY OF SULLIVAN

Personally appeared before me, Allie V. Freeman, a Notary Public in and for the State and County aforesaid, the within named bargainers, Nannie L. King, Eugene G. King, Richard N. King, Jack F. King, Pauline R. King, Dan N. King and wife, Louise A. King, with whom I am personally acquainted and who acknowledged that they executed the within
Instrument for the purpose therein contained.

Witnes[...], and official seal in Bristol, Tennessee, on this the 23rd day of August, 1955.

My commission expires February 1, 1956.

PERSONAL Appear ance before me, Nancy King Westerfield, a Notary Public in and for the State and County aforesaid, the within named bargainer, Nancy KING Westerfield; with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purpose therein contained.

... my hand and official seal in Davenport, Iowa, on this the 15th day of August, 1955.

My commission expires July 4, 1957.

PERSONAL Appearance before me, the undersigned authority in and for the State and County aforesaid, the within named bargainer, Emily King Clayman, with whom I am personally acquainted; and who acknowledged that she executed the within instrument for the purpose therein contained.

WITNESS my hand and official seal in Houston, Mississippi, on this 2nd day of August, 1955.

My commission expires January 2nd, 1956.

Received and recorded the foregoing instrument and certificate hereeto August 25th, 1955, at 11:20 P.M.

RUTH WARRICK, JUDGE

THIS DEED made and entered into on this the 23rd day of August, 1955, by and between Junior Brooks and wife, Blanche O. Brooks, parties of the first part, and Bobby Brooks, party of the second part;

WITNESSES

THE FEE FOR AND IN CONSIDERATION of the sum of One Dollar ($1.00) and other good and valuable considerations, each in hand paid, the receipt of which is hereby acknowledged, the parties of the first part have bargained and sold and do hereby grant, transfer and convey unto the party of the second part all their right, title and interest in and to a certain tract of land situated in the First Civil District of Sullivan County, Tennessee, more particularly described as follows:

Beginning at a post east of the northerly line of Paperville Road, corner to property of Metaox; thence in a southerly direction with the Metaox line 298 feet to a cross fence; thence in a southerly direction with said cross fence 19' feet to an iron pin; thence in a westerly direction to a line parallel with the Metaox line 320 feet, more or less, to a point on the westerly side of Paperville Road; thence in a northerly direction...
May 23, 2007

Dr. Don Jeans, President
Milligan College
P.O. Box 500
Milligan College, Tennessee 37682

RE: Brown Ave and Stafford Avenue Parcel Zoning Verification
Bristol, Tennessee
Sullivan County, Tennessee Tax Map 20G, Group A Parcel 00010

Currently, the property identified as Sullivan County Tax Map 20G, Group A Parcel 00010 (+/-8.382 acres) located on the corner of Brown Avenue and Stafford Avenue is zoned B-3 (General Business). The three addresses in use on the property include 120 and 110 Stafford Street to the front of the property and 340 Brown Avenue to the rear of the property. The proposed use of multi-family residential is permitted by Special Use Permit (Section 217) as defined in Section 404 (1)z. hh, “Residential purposes as stated below: (1). Single and two family residences—construction or expansion must be approved by the Building Inspector, cannot exceed R-2 space requirements. (2) Multifamily residences by Special Use Permit Only.” Multi-family uses in a B-3 zone are permitted using the same density and space area requirements as R-3 (Multi-Family Residential), which allows thirteen (13) units per acre. The full description may be found in the City of Bristol, Tennessee Zoning Ordinance. Properties are subject to all applicable sections of the Bristol Tennessee Subdivision Regulations, Bristol Tennessee Construction Standards, as well as local, state, and federal codes. The zoning code is available online at http://www.bristoltn.org, under the Community Development icon, by clicking on planning, then zoning. A copy of the allowable B-3 (General Business) use section is enclosed.

Should you have any further questions about the Special Use or site plan approval process, please contact our office by phone, 423-989-5514 or e-mail Patricia Oldham, AICP at toldham@bristoltn.org. All applicable specifications of the zoning code must be met by the property owner and are enforceable by the City of Bristol, Tennessee.

Sincerely,

Michael Sparks,
Deputy City Manager, Community Development
June 13, 2007

ZONING CERTIFICATION

Project Name: Ridge View Apartments (20 units, 1 bedroom)
Address: Brown Avenue
Bristol, Tennessee

Closest intersection and/or landmark: Brown Avenue and Stafford Street.

As noted in our attached letter of May 23, 2007, the property known as Tax Map 20G, Group A, Parcel 00010 is zoned B-3 (General Business) which allows for multi-family residential with planning commission approval through a Special Use Permit. The number of units permitted would be based upon the R-3 zoning classification, which allows up to thirteen (13) units per acre. Please see the attached letter of May 23, 2007 for complete information.

C. Michael Sparks
Official’s Name

Deputy City Manager, Community Development
Title of Certifying Official

[Signature]

Planning Department Name
Option Agreement Including URA Requirement
OPTION AGREEMENT

For and in consideration of the sum of $1,000.00 (the "Option Payment"), the receipt of which is hereby acknowledged,

Estate of L.C. King (SELLER)
Address 70 Richard King, 947 7th Ave
City Bristol State TN Zip 37620
Phone 423-764-5527

does hereby grant to

Milligan College (BUYER)
Address P.O. Box 189
City Milligan State TN Zip 37350
Phone 423-461-8710

the exclusive right and option to purchase, upon demand at any time before the ___ day of January 2008 (the "Option Term"), by good and sufficient Warranty Deed free and clear of all encumbrances, the following described real estate (the "Property"):

County Sullivan City Bristol State of Tennessee
Description: Approximately 4 acres located at dead end of Brown Ave.

If this option is exercised, the purchase price for the Property shall be the sum of $100,000.00, with the Buyer receiving a credit for the Option Payment.

This is an option agreement. If the Buyer does not purchase the Property, the Seller shall retain the Option Payment as Seller's sole remedy.

The Buyer shall have the right to assign its rights under this Option Agreement to a corporation that will be organized for the purpose of constructing a HUD assigned project on the Property.

This option is subject to the following additional terms:

1. Exercise of this option is subject to approval by HUD and the BUYER Board of Directors. Upon notification of disapproval by either of the above, the BUYER does hereby agree to relinquish all option rights.
2. The BUYER shall have the right of entry upon the property during the period of this option for the purpose of conducting surveys, core drillings, inspections, etc. In consideration for the granting of this right, the BUYER agrees to make results of these studies available to the SELLER, if requested.

3. The BUYER upon notification of funding approved by HUD will have the right to extend this option through notification by personal contact or by certified mail to the SELLER, and with additional payment of $5,000 (the "Additional Option Payment"). The extension will be for the period of time necessary to obtain HUD's Advance Initial Closing stage but will not extend more than 18 months after the expiration of the Option Term.

4. The SELLER warrants the Property to be free of any restrictive covenants, reversed clauses, subdivision regulations or other encumbrances other than those identified in the property description above and shall deliver a general warranty deed at closing free and clear of all liens and encumbrances other than property taxes for the year of closing that are not yet then due or payable.

5. The BUYER is seeking federal funds to acquire property owned by the SELLER. This is a voluntary sale

   a. The sponsor does not have the power of eminent domain.

   b. Because this is a voluntary transaction, the Sponsor will not acquire the property offered for sale if negotiations fail to result in an amicable agreement.

   c. The Sponsor will inform the SELLER of the estimated fair market value of the property prior to acquiring the property.

   d. Even though federal funds will be used in the acquisition of the property, the SELLER will not be entitled to any relocation benefits.

   e. Any tenant legally occupying the property is eligible to receive relocation assistance and benefits as identified in the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) of 1970, as amended.

6. Timely Notices (if tenant occupied)

   a. The SELLER authorizes the Sponsor, or a designated representative, to provide to each resident the notices by HUD's instructions found in HUD Handbook 1378.

   b. The SELLER agrees to provide, or permit the Sponsor to provide, a notice of denial to any person who wishes to make application to become a tenant. Before signing a lease and commencing occupancy, the person must be informed of the following:
c. If the application is funded, the person will be displaced.

d. If the application is funded, the person would not qualify as a “displaced person” as a result of the project and therefore would not be eligible to receive any assistance and/or benefits under the URA.

7. Recordkeeping (if tenant-occupied)

a. The SELLER authorizes the Sponsor, or a designated representative, to survey, the resident to determine the relocation costs and housing needs.

b. The SELLER agrees to provide the Sponsor, or a designated representative, three lists required by HUD’s recordkeeping requirements.

List 1 - The names and addresses of the residents residing in the property at the time of the application for Section 202 or Section 811 funding.

List 2 - If the application is funded, the names and addresses of the residents residing in the property at the time the application is approved.

List 3 - The names and addresses of the residents residing in the property at the time the project is completed.

8. The BUYER and SELLER understand that if the conditions of this Agreement are not complied with, either party may terminate the Contract by notifying the other party by certified mail, return-receipt requested, that the Contract is terminated.

All terms and conditions hereof shall extend to and be binding upon the heirs, administrators, executors, successors and assigns of the respective parties hereto.

In witness whereof, The said parties hereunto set their hand and seal:

The 15th day of May, 2007.

[Signatures]

Buyer

ATTEST

[Signature]

[Signature]

Seller

Seller

05-11-2007 12:23 ERNEST 4239081005
EXHIBIT 4 (d) (v)

Ridge View Apartments
Bristol, TN

Narrative on Site
Location, Location, Location

A popular phrase in real estate is: "the three most important factors in buying real estate...Location, Location, Location". Well, this site is definitely just that. Two blocks off of West State Street and you quickly forget you are in the city. The site on Brown Avenue is nestled off the beaten path, but in the middle of everything. Less then 0.3 miles from a "BIG K" K-Mart store you find a charming little neighborhood bordered on the west by 8 acres+ of prime building property. The proposed site for Ridge View Apartments would begin at the dead-end of Brown Avenue. The four acres optioned would consist of gently rolling property sprinkled with pines and bordered on the North by meadowlands.

When you are on the property it is hard to believe that all the amenities you need are within only a few miles of your location and less. The map on the following page gives you an idea of just how close everything is.

It is unusual these days to find property in a prime location that is affordable for housing. Being able to locate housing on the proposed site would open many doors for the elderly. Many of the amenities are within walking distance, but more importantly, bus service is readily available at this location. In Bristol, the cost of a bus ride for Senior Citizens is as low as $.30 a trip. This amenity alone would enable Ridge View Apartment residents the opportunity to remain self-reliant in meeting their everyday needs. Statistics show that elderly individuals remain healthier the more they can remain independent. This location would certainly provide this opportunity.

Isolation is another factor that often affects older citizens, especially the female elderly. Living so close to transportation and community resources would encourage a more active and social life style. Yet, the property itself will allow for the quiet enjoyment of one's on home.

Research also shows that low-income minority elderly often live in poorer neighborhoods that are not in close proximity to resources. Ridge View Apartments would offer affordable housing, in a safe and pleasant location that would enable the minority elderly easy access to the community.

This site is a win-win situation for everyone. A "country-like" environment, conducive to gardening and leisurely walks, located in the midst of abundant community resources. It just doesn't get much better then that!
June 12, 2007

Dr. Don Jeanes
Milligan College
P.O. Box 500
Milligan College, TN 37682

RE: Ridge View Apartments
   Bristol, TN

Dear Dr. Jeanes:

I have visited the proposed 4-acre site located at the end of Brown Avenue, in Bristol, Tennessee. The topography of the site is very workable and all required utilities are available.

The site has numerous advantages, including:

- It is zoned for multi-housing.
- It can be developed for minimum costs.
- Shopping (including big K-Mart and CVS drug store) is within walking distance.
- Medical facilities (doctor’s offices, clinics & treatment centers) are nearby.
- Restaurants are within walking distance.
- Churches are nearby.
- It is bounded by trees which offer privacy and shade.
- There will be extra wooded areas for walking trails.
- The site is very attractive in appearance.

We strongly recommend this site.

Should you need additional information, please let us know.

Respectfully,

Ken Ross

Ken Ross
Bristol city, Tennessee

### Census 2000 Demographic Profile Highlights:

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<th>Characteristics</th>
<th>Number</th>
<th>Percent</th>
<th>U.S.</th>
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<td>Total population</td>
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<td>Male</td>
<td>11,798</td>
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<tr>
<td>Female</td>
<td>13,023</td>
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<td>Median age (years)</td>
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<td>(X)</td>
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<td>Under 5 years</td>
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<td>18 years and over</td>
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<td>American Indian and Alaska Native</td>
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<td>Native Hawaiian and Other Pacific Islander</td>
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<td>Some other race</td>
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<td>Hispanic or Latino (of any race)</td>
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<td>Household population</td>
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<td>Group quarters population</td>
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<td>Average household size</td>
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<td>(X)</td>
<td>2.59</td>
</tr>
<tr>
<td>Average family size</td>
<td>2.84</td>
<td>(X)</td>
<td>3.14</td>
</tr>
<tr>
<td>Total housing units</td>
<td>11,510</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Occupied housing units</td>
<td>10,648</td>
<td>92.5</td>
<td>91.0%</td>
</tr>
<tr>
<td>Owner-occupied housing units</td>
<td>7,265</td>
<td>68.2</td>
<td>66.2%</td>
</tr>
<tr>
<td>Renter-occupied housing units</td>
<td>3,383</td>
<td>31.8</td>
<td>33.8%</td>
</tr>
<tr>
<td>Vacant housing units</td>
<td>863</td>
<td>7.5</td>
<td>9.0%</td>
</tr>
</tbody>
</table>

### Social Characteristics - show more >>

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Number</th>
<th>Percent</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population 25 years and over</td>
<td>17,419</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High school graduate or higher</td>
<td>13,259</td>
<td>76.1</td>
<td>80.4%</td>
</tr>
<tr>
<td>Bachelor's degree or higher</td>
<td>3,028</td>
<td>17.4</td>
<td>24.4%</td>
</tr>
<tr>
<td>Civilian veterans (civilians 18 years and over)</td>
<td>3,093</td>
<td>15.7</td>
<td>12.7%</td>
</tr>
<tr>
<td>Disability status (population 5 years and over)</td>
<td>5,600</td>
<td>24.0</td>
<td>19.3%</td>
</tr>
<tr>
<td>Foreign born</td>
<td>474</td>
<td>1.9</td>
<td>11.1%</td>
</tr>
<tr>
<td>Male, single and never married</td>
<td>5,558</td>
<td>58.1</td>
<td>56.7%</td>
</tr>
<tr>
<td>Female, single and never married</td>
<td>5,900</td>
<td>53.7</td>
<td>52.1%</td>
</tr>
<tr>
<td>Speak a language other than English at home (population 5 years and over)</td>
<td>798</td>
<td>3.4</td>
<td>17.9%</td>
</tr>
</tbody>
</table>

### Economic Characteristics - show more >>

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Number</th>
<th>Percent</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>In labor force (population 16 years and over)</td>
<td>11,724</td>
<td>57.8</td>
<td>63.9%</td>
</tr>
<tr>
<td>Mean travel time to work in minutes (workers 16 years and over)</td>
<td>19.2</td>
<td>(X)</td>
<td>25.5</td>
</tr>
<tr>
<td>Median household income in 1999 (dollars)</td>
<td>30,039</td>
<td>(X)</td>
<td>41,994</td>
</tr>
<tr>
<td>Median family income in 1999 (dollars)</td>
<td>37,341</td>
<td>(X)</td>
<td>50,046</td>
</tr>
<tr>
<td>Per capita income in 1999 (dollars)</td>
<td>18,535</td>
<td>(X)</td>
<td>21,587</td>
</tr>
<tr>
<td>Families below poverty level</td>
<td>791</td>
<td>11.5</td>
<td>9.2%</td>
</tr>
<tr>
<td>Individuals below poverty level</td>
<td>3,639</td>
<td>15.0</td>
<td>12.4%</td>
</tr>
</tbody>
</table>

### Housing Characteristics - show more >>

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Number</th>
<th>Percent</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-family owner-occupied homes</td>
<td>6,017</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median value (dollars)</td>
<td>77,700</td>
<td>(X)</td>
<td>119,600</td>
</tr>
<tr>
<td>Median of selected monthly owner costs</td>
<td>(X)</td>
<td>(X)</td>
<td>brief</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>-----</td>
<td>-----</td>
<td>-------</td>
</tr>
<tr>
<td>With a mortgage (dollars)</td>
<td>756</td>
<td>(X)</td>
<td>1,088 map</td>
</tr>
<tr>
<td>Not mortgaged (dollars)</td>
<td>239</td>
<td>(X)</td>
<td>295</td>
</tr>
</tbody>
</table>

(X) Not applicable.
Source: U.S. Census Bureau, Summary File 1 (SF 1) and Summary File 3 (SF 3)
TM-P004B. Percent of Persons Who Are Black or African American Alone:
2000
Universe: Total population
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Bristol city, Tennessee by Census Tract
NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.

Legend

Data Classes

Percent
0.1 - 0.5
0.6 - 0.8
1.6 - 1.9
3.5 - 3.8
5.8 - 5.11

Features

Major Road
Street
Stream/Waterbody
Stream/Waterbody

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, and P7.
Percent of Persons Who Are Black or African American Alone

Geography: Census Tract 427.01, Sullivan County, Tennessee
Value: 3.5 Percent
(universe = 5,059 persons)

(Sullivan County, Tennessee: Value: 1.9 Percent)
AFFIRMING THE NEED FOR HOUSING

The proposed construction of 20 assisted units in Bristol, TN will underscore the need for inclusionary measures in state law. Communities are continuing to deny affordable housing proposals on the basis of "NIMBY" (Not In My Back Yard). They use excuses such as property values, traffic, and noise. One time when this writer sought re-zoning for property to build elderly housing, neighbors in opposition stood-up at the zoning meeting and said noises from ambulances going to the aid of the proposed residents in the middle of the night would be a noise disturbance to the neighborhood. (The individual was a home-health nurse!) It is important that the decision on location of an elderly housing complex be based on practicalities such as availability of water and sewer, transportation, compatibility with the comprehensive plan, and other such criteria.

It is evident from the Tennessee Consolidated Plan that both the disabled and the elderly are prone to higher incidence of housing problems. The group who crossed the age 75 is the most vulnerable to these problems. It is also clearly indicated that the income deficits associated with aging and disability are significant. The relatively higher incidence of housing problems among the elderly and the disabled is also attributable to the preponderance of low-income households among them. Among them, the very low-income households are served by the Section 202 housing and tenant-based rental subsidies.

Minority Housing Needs
Rent burden is proportionately higher among Black, Native American and mixed-race households. In addition to these three racial groups, higher owner cost burden does occur also among Hispanic households with non-white members.

Elderly
As previously discussed, both the elderly and disabled are prone to higher incidence of housing problems. Individuals who are 75 years of age and older are the most vulnerable to housing problems. According to the Tennessee Commission on Aging and Disabilities (TCAD), Tennessee State Plan on Aging, between 1990 and 2000, the state experienced growth in older populations. The "over 60" population grew to 942,620, a 13.2% increase; the "over 75" in age increased to 320,459, or 22.6% and the "over 85" group increased to 81,465, a 39% increase. The aging of the population has implications for service needs as well as housing needs, as was reflected at each public meeting held for preparation of Consolidated Plan.
Important to note in the planning process is that at all eight public meetings held in the fall of 2004, affordable assisted living was discussed as an important need in communities throughout the state.
**Action Steps from the Tennessee Consolidated Plan**

- Preserve affordable housing stock through housing rehabilitation targeted toward low-, very low-, and moderate-income populations in the state.
- Encourage the production of multifamily housing to serve low-income individuals in the state.

- **Target funds toward housing for the elderly with emphasis on handicapped accessibility.**
- Encourage the preservation of 2-3 bedroom affordable housing for low-income families in the state.
- Increase/Maintain the number of housing facilities in the state for homeless individuals.
- Increase the homeownership rate, especially among lower income and minority households.

In addition, the Consolidated Annual Performance Evaluation Report (CAPER) includes the program outcomes that address the objectives of providing for:

1. Suitable Living Environment,
2. Decent Affordable Housing, and
3. Creating Economic Opportunities
Phase I
Environmental Site Assessment
Phase 1

Environmental Site Assessment

Of

Four Acres
A Portion of the L. C. King
Estate. D.B. 15, P. 378
Located in Bristol, Tennessee

For

Ridge View Apartments – Bristol.

Lietzke Soil Services
1157 Spoon Hollow Rd.
Rutledge, TN 37861
865-828-4617
Table of Contents

1.0 Summary 1

1.1 Introduction 1
  1.1.1 Purpose 1
  1.1.2 Defined Scope of Services 1
  1.1.3 Significant Assumptions 2
  1.1.4 Limitations and Exceptions 2
  1.1.5 Special Terms and Conditions 2
  1.1.6 User Reliance 2

1.2 Site Description 2
  1.2.1 Location and Legal Description 2
  1.2.2 Site and Vicinity General Characteristics 2
  1.2.3 Current Use of the Property 3
  1.2.4 Description of Infrastructure 3
  1.2.5 Current uses of Adjoining Properties 3

1.3 User Provided Information 3
  1.3.1 Title Records 3
  1.3.2 Environmental Liens or other Use Limitations 3
  1.3.3 Specialized Knowledge 3
  1.3.4 Commonly Known Information 3
  1.3.5 Valuation Reduction for Environmental Issues 3
  1.3.6 Owner, Property Manager or Occupant Information 4
  1.3.7 Reason for Performing Phase 1 4

1.4 Records Review 4
  1.4.1 Standard Environmental Record Sources 4
  1.4.2 Additional Environmental Record Sources 4
  1.4.3 Physical Setting Source 4
  1.4.4 Historical Use Information on the Property 4
  1.4.5 Historical Use Information on Adjoining Properties 4

1.5 Site Reconnaissance 5
  1.5.1 Methodology and Limiting Conditions 5
  1.5.2 General Site Setting 5
  1.5.3 Exterior Observations 5
  1.5.4 Interior Observations 5

1.6 Interviews 5
  1.6.1 Interview with Owner 5
  1.6.2 Interview with Site Manager 5
  1.6.3 Interview with Occupants 5
  1.6.4 Interviews with Local Government Officials 5
  1.6.5 Interviews with Others 5

1.7 Findings 6

1.8 Opinion 6

1.9 Conclusions 6

1.10 Deviations 6

1.11 Additional Services 6

1.12 References 6

1.13 Signature of Environmental Professional 7
1.14 Qualifications of Environmental Professional

1.15 Appendices

1.15.1 Site or Vicinity Map
1.15.2 Site Plan
1.15.3 Site Photographs
1.15.4 Historical Research Documentation
1.15.5 Regulatory Records Documentation
1.15.6 Interview Documentation
1.15.7 Special Contractual Conditions between User and Environmental Professional
1.0 Summary

An investigation of Tract #5, consisting of 3.78 acres plus an 
adjoining tract of the same land, U.S. (by P. Smith) in 
Sullivan County and the City of Bristol, Tennessee revealed no 
recognized environmental concerns that would prevent the 
proposed usage from occurring. There are shallow depressions 
(dolines) in which erosion overwash and topsoil have 
accumulated. There are outcroppings of limestone along the 
edges of the depressions that are in the wooded portion of the 
tract and there are shallow drainageways on the tract. The 
soils have weathered from limestone and there is a hazard of 
encountering limestone pinnacles or ledges when cutting and 
filling. Establishing adequate sediment control during 
construction should be no problem, but some sediment control 
structures may not be located on the property.

1.1 Introduction

1.1.1 Purpose. Ridge View - Bristol wishes to construct low 
income housing for the elderly on this tract, Figure 1. The 
proposed commercial real estate usage requires this Phase 1 
Environmental Site Assessment using the guidelines of ASTM 
E1527-05. The primary objective is to determine if there are 
any recognized environmental conditions that would present a 
risk or harm to the public health or to the environment.

1.1.2 Detailed Scope of Services. A Phase 1 Site Assessment 
was done on this tract in 2003. The present owners and 
developers have contracted with Lietzke Soil Services to update 
that Assessment and to transform the report to the current 
required format.

1.1.3 Significant Assumptions. One owner has held this 
property for the past 90 years. The major assumption is that 
the past can be determined by the present conditions on the 
tract. Most of this tract was farmed at one time. A barn is 
still present, but it is not located on the 4-acre tract. A 
major portion of the tract is wooded. Logging was done probably 
15 to 20 years ago. There are a few saw log trees, but most of 
the trees are small and there is dense undergrowth.
The surrounding lands have been transformed to subdivisions or to commercial development. An intensive walkover was conducted around the proposed site, Figure 2, and several auger holes bored to determine what, if any, recent disturbance has occurred and to determine the general soils and geology.

1.1.4 Limitations and Exceptions. None

1.1.5 Special Terms and Conditions. None

1.1.6 User Reliance. The conditions of the site and surrounding area were evaluated on May, 2003. Any changes that might have occurred after this date are based on direct interviews.

1.2 Site Description

1.2.1 Location and Legal Description

The site is located in the City of Bristol, a short distance south of Route 11W, Figs. 1 and 2. The tract is identified as Lot 5 of the L.C. King land as referenced in Deed Book 157, page 378. The initial size of the tract is shown as 3.78 acres but an additional 0.22 acres will be added as shown on Fig. 2 for a total of 4.0 acres. Access is at the end of Brown Ave. A fence at the end of Brown Ave. currently prevents any easy access to the site.

1.2.2 Site and Vicinity General Characteristics

The tract is gently rolling and it occupies the top of a broad hill and upper sideslopes. The tract slopes off to the southeast. Most of the drainage is internal. The drainageways that are shown on the tract in Figure 3 empty into a larger karst depression that is off the tract just beyond the southeast corner. To the north and northwest of the tract, but also on the L.C. King lands, there is another drainageway. Most of the drainageways empty into karst depressions.

1.2.3 Current Use of the Property. Most of the tract is wooded but a portion is in grass and weeds and is probably mowed for hay at least once a year.
1.2.4 Description of the Infrastructure. There are no improvements on this tract. Brown Avenue, Figure 2, dead ends at the property line. Water and sewer lines are located in the Brown Ave, ROW.

1.2.5 Current Use of Adjoining Properties. Most of the adjacent lands, Fig. 2, are either in commercial or subdivision usage, but some open areas still remain, either as idle land in transition to commercial usage. The McCary tract contains a duplex. The Vicki Stewart tract contains a single-family house. The Brumett and Slaughter tracts are wooded. There is a subdivision on the east side of the tract that probably dates back to post World War II. A K-Mart store is close by and is located on Route 11W.

1.3 User Provided Information

The following information was provided by Richard King, Trustee of the L.C. King Estate. Mr. King was faxed a questionnaire and faxed back answers to the requested questions.

1.3.1 Title Records. Richard King, trustee of the L.C. King Estate reported that the land has been in the ownership of L.C. King for 90 years.

1.3.2 Environmental Liens or other Use Limitations. Richard King stated that he was not aware of any environmental cleanup liens against the property that had been filed or recorded. He is not aware of any AUL's that are in place on the property.

1.3.3 Specialized Knowledge. Mr. King stated that he did not have any specialized knowledge or experience related to the property or to nearby properties. He is not engaged in the same line of business as any of the adjacent property owners.

1.3.4 Commonly Known Information. Richard King provided answers to the following questions:

a. Do you know of the past uses of the property? Yes, farmland and timber.

b. Do you know of specific chemicals that are present or were once present on the property? There are none.

c. Do you know of any spills or other chemical releases that have taken place at the property? No.
d. Do you know of any environmental cleanups that have taken place at the property? No.
e. As the user of this ESA, based on your knowledge and experience related to the property are there any obvious indicators that point to the presence or likely presence of contamination at the property? There are no indications.

1.3.5 Valuation Reduction for Environmental Issues. Richard King reports that the purchase price reasonably reflects the fair market value and that there is no reduction in the market value because of any known or suspected contamination.

1.3.6 Owner, Property Manager or Occupant Information. Richard King is the Trustee for the L.C. King Estate. His address is 947 7th Ave. Bristol, TN 37620.

1.3.7 Reason for Performing Phase 1. Commercial real estate usage requires that a Phase 1 Site Assessment be performed to provide Landowner Liability Protection and is also required by federal law when HUD funds are involved.

1.4 Records Review

1.4.1 Standard Environmental Record Sources. The Federal NPL site list and the deleted NPL site list were reviewed and there are no known sites in Sullivan County.

1.4.2 Additional Record Sources. TDEC's web site was reviewed regarding the presence of underground storage tanks without a certificate. One such occurrence is in Bristol on Sperry Street.

1.4.3 Physical Setting Source. The property was located on a USGS topographic map, Fig. 1. A tax and zoning map was also used to more closely locate the property, Fig. 2.

1.4.4 Historical Use Information on the Property. The Information was provided by Richard King who stated that ownership of the property has been in the same family for the past 90 years.

1.4.5 Historical Use Information on Adjoining properties. This information was provided by local records and by Richard King.
1.5 Site Reconnaissance

1.5.1 Methodology and Limiting Conditions. The initial Phase 1 Site Assessment and walkover was done in 2004. The purpose of the walkover was to determine if the land surface was natural or had been altered. An intensive walkover was made of the property, Fig. 2, and several auger holes bored to determine the general soils and geology and to see if there has been any recent land disturbance such as cutting, filling, or burial.

1.5.2 General Site Setting. The property occupies an upland landscape setting and is underlain by limestone or dolomite in which karst features have been expressed. The karst features are depressions without any surface outlet. One depression does have a surface outlet where it drains to a much larger and lower depression that is located just off the lower southeast corner. There are some outcroppings of rock at some of the depressions.

1.5.3 Exterior Observations. Not applicable

1.5.4 Interior Observations. Not applicable

1.6 Interviews

1.6.1 Interview with the Owner. Questions were faxed to Richard King, Trustee of the L.C. King Estate.

1.6.2 Interview with Site Manager. Ernest Campbell who is designing the usage plan for the property was interviewed by telephone regarding any changes that might have taken place between 2004 and 2007 on the property. Ernest Campbell reported that there had been no changes.

1.6.3 Interview with Occupants. Not applicable

1.6.4 Interview with local Officials. None were interviewed.

1.6.5 Interviews with Others. None were made.
1.7 Findings

No observable evidence of any present or past dumping of hazardous materials was found on the property. Depending on how much cutting and filing is done during construction, encountering rock is a hazard in any deeper cuts. The depressions are usually treated as Class V injection wells by TDEC. There is a special permitting process of any depression is proposed to be filled by soil.

1.8 Opinion

Based on the 2003 intensive walkover plus the current interview information from Richard King and Ernest Campbell there has not been any past or present dumping of materials that would present a risk to the public health or to the environment.

1.9 Conclusions

A Phase 1 Environmental Site Assessment in conformance with the scope and limitations of ASTM Practice E 1527-05 on a tract in Bristol, Sullivan County, Tennessee. This assessment has revealed no evidence of any recognized environmental conditions in connection with the property.

1.10 Deviations

None are noted.

1.11 Additional Services

None are needed.

1.12 References

USGS Topographic Map of Bristol TN/VA
1.13 Signature of Environmental Professional
May 20, 2007

1.14 Qualifications of the Environmental Professional

Education:

- BS Agric. Mechanics Michigan State University 1962
- MS Soil Science Michigan State University 1968
- PhD Soil Science Michigan State University 1972

Positions:

- July 1986 to Present
  Self-employed Consultant
  Permitted by The Tennessee Department of Environment and Conservation as a Soils Consultant

Professional Activities:

- Mapping and the evaluation of soils and sites for low-level radioactive waste burial on Oak Ridge Reservation.
- Interact with geologists, hydrologists, ecologists and engineers on environmental assessments.
- Provide assistance to Tennessee Valley Authority scientists on soils.
- Soil evaluations for Tennessee Department of Environment and Conservation.
- Reports from these activities are listed under ORNL and TVA publications.
- Numerous other reports for private clients.

Civic Activities:

- Grainger County Commission 1994-98
- Grainger County Planning Commission 1994-98 and 2003-
- Grainger County Industrial Development Board 2003-
- Clinch Powell RCD Board of Directors 1994-
- Clinch Powell RCD President and Chairman of the Board. 1999-2004
- ETCSA Board of Directors 1998-2006
- Grainger County Joint Economic and Community Development Board. 2004-

- October 1979 to July 1986

  Associate Professor, Pedology.
  Dept. of Plant and Soil Science
  University of Tennessee
  PO Box 1071
  Knoxville, TN 37901

- May 1973 to October 1979

  Assistant Professor-Agronomy and Extension Specialist-Urban Soils.
  VPI&SU Agronomy Dept.
  Blacksburg, VA 24061
July 1982 to May 1973
Soil scientist for the USDA Soil Conservation Service and graduate student.
Complete VITA available upon request

1.15 Appendices

1.15.1 Site Maps
Figure 1. USGS Topographic map
Figure 2. Tax Map of the Property
Figure 3. Land Use and Surface Features

1.15.2 Site Plan
A site development plan was not available as of May 20, 2007

1.15.3 Site Photographs. None available

1.15.4 Historical Research Documentation None

1.15.5 Regulatory Records Documentation
State of Tennessee Web Site for Underground Storage Tanks

1.15.6 Interview Documentation. None

1.15.7 Special Contractual Obligations between User and Environmental Professional. None
EXHIBIT 4 (d) (viii)

Ridge View Apartments
Bristol, TN

There Are No Pre-1978 Structures
On The Site
State Historical Commission Request
May 14, 2007

Mr. Herbert L Harper  
Executive Director and Deputy  
State Historic Preservation Officer  
Tennessee Historical Commission  
Dept. of Environment and Conservation  
2941 Lebanon Rd.  
Nashville, TN 37243-0442

Dear Mr. Harper,

We are enclosing a topographic map and pictures for a location in Bristol, TN/Sullivan County. We are proposing to build 20 one-bedroom units for the elderly. As you will see in the pictures, the site is vacant.

Please send your response to

Dr. Don Jeanes, President  
Milligan College  
P.O. Box 189  
Milligan, TN 37682

Respectfully,

Ernest D. Campbell
State Historical Commission Request

We have not received any response from this agency, yet
EXHIBIT 5
Ridge View Apartments
Bristol, TN

Social Services

Residents of Ridge View Apartments will not be required, as a condition of admission or occupancy, to accept any supportive services.
PROVISION OF SUPPORTIVE SERVICES

The following will show the existing social services that will be available to the residents of the proposed apartment complex apartments. The central location of the proposed site enhances the number and array of services the residents of this complex will have. Since most elderly have developed services they are comfortable with, this location will enable them to continue these services affording them the stability of continuity.

HEALTH CARE FACILITIES:

Bristol Regional Medical Center: This hospital, the newest hospital in the region, has 348 beds and offers a broad spectrum of medical services and technologies. They offer a full range of services to include cancer care, cardiac care, rehabilitation services, trauma, psychiatric care, full laboratory and radiology services, and much more. This hospital is located 2.4 miles from the proposed location.

Emergency Medical Services (EMS): The Sullivan County EMS is within 4 minutes of the site and can transport to any of the area hospitals listed.

Sullivan County Health Department: Located in Blountville, TN, 7.4 miles from the site, this agency employees approximately 75 healthcare professionals. The staff consists of nurses, public health educators, nutritionists, nurse practitioners, physician, and more. They also offer a variety of programs to the community that can be obtained by calling the Health Department and making arrangements. Located 7.4 miles from the proposed site.

Medical/Dental Offices: The proposed site will be within minutes of area dental and medical offices.

Pharmacies: There are numerous pharmacies located within several miles of the proposed apartment complex. One such full service pharmacy is 0.4 miles from the site.

Home Health Care Agencies: The changes in the medical delivery system over the past decade have lead to the establishment of numerous Home Health Care Agencies. Research into agencies that will be available to the proposed apartment complex, indicated that there are over 40 such agencies in the area. Most of the agencies contacted provide home care services to include physical therapy, speech therapy, RN’s, LPN’s, nurse’s aides, and medical social workers.
Medical Equipment and Supplies: The area serving the proposed location has over 35 medical equipment and supply companies. With a physician's written order, these companies can provide the required medical equipment to the site. They will also offer instructions and on-going support to any resident of the proposed project.

Health Related Support Groups: The region offers an array of support groups relating to health issues (arthritis, cancer, etc.), and emotional (Alzheimer's, mental illness, etc.). Many of these groups network to offer transportation to individuals who can drive.

Veteran Services: Mountain Home VA Medical Center is a comprehensive care medical facility serving more than 25,000 veterans in its four state service area. There were 219,000 outpatient visits in 2001. The VA employees 1375 full and part time employees, and offers domiciliary and nursing home services as well as medical, to veterans in the service area. Resident of the proposed apartment complex who are veterans will be eligible for services from this facility.

SOCIAL SERVICES

Services to Elderly and Disabled: The First Tennessee Area Agency on Aging & Disability offers identifies community and social service needs and assures that they are available to people 60 years of age and older, in the communities where they live. Some of the programs they fund, that will be available to the residents of the proposed apartment complex are:

➤ Senior Center Services: The closest center to the proposed apartment complex will be the Slater Senior Center in Bristol, TN. Activities include health education and screenings, physical fitness, recreation, arts and crafts, information and assistance, and telephone reassurance. The Slater Senior Center is located just 2.5 miles from the proposed apartment complex.

➤ Public Guardianship: This program for the elderly is state funded and is designed to aid persons 60 years and older who are unable to manage their own affairs, and who have no family member, friend, bank or other agency will and able to act on their behalf. The District Public Guardian is on staff at the First Tennessee Area Agency on Aging and Disability.

➤ Legal Services: The East Tennessee Legal Aid office offers legal advice and representation to help people age 60 and over to secure and maintain public benefits, consumer problems and other situations requiring the intervention of an attorney.

➤ Case Management/Service Coordination: The First Tennessee Area Agency on Aging and Disability, offers services to elderly individuals who wish to remain independent yet need help with basic household chores. Workers will make home visits to the elderly, assess the needs, develop a care plan that will allow the individual to remain at home, coordinate services, and follow up to assure services have been received. Six-month reassessments are done to determine continued need. This service will be available to the residents of the proposed apartment complex.
Home Delivered Meals. These meals are delivered five days a week by volunteers to the frail elderly who have been assessed by case management.

Homemaker/Personal Care: Trained homemakers will help elderly who are homebound with routine housecleaning, laundry, and meal preparation.

The Department of Human Services: The Sullivan County Department of Social Services is located in Bristol, TN and provides services such as food stamp eligibility, Medicaid/TennCare eligibility, Adult Protective Services, Adult Homemaker and Day Card Program, services for the visually impaired, services for the hearing impaired, and vocational services. These services will be available to the residents of the proposed apartment complex.

Getting There!

Bristol Tennessee Transit: The Bristol Tennessee Transit provides service on three routes in Bristol, Tennessee. Transfers to Bristol, Virginia can be made easily at the downtown transit station. Fares are:

<table>
<thead>
<tr>
<th>Category</th>
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ADA Services (Elderly and Disabled)
Services are available for those persons not able to use the regular bus services. Patrons must be certified.

The management of the proposed apartment complex will maintain an ongoing relationship with the area resources and will insure the residents of the complex have access to information concerning availability of services. While not required, residents will be encouraged to utilize these resources as need arises. Most services are funded by local, state, and federal money and will be readily available to the elderly residents of the proposed complex.
K-mart:
0.25 miles

Numerous Physicians within two mile area

Bus Stop:
Within Walking Distance

The site is centrally located near shopping, medical facilities, and social services

Bristol Regional Medical Center: 2.21 miles

Slater Senior Citizens: 2.23 miles

Pharmacy: 0.7 miles

Large Grocery Store: 0.47 miles
June 12, 2007

Dr. Don Jeanes
Milligan College
P.O. Box 500
Milligan College, TN 37682

RE: Ridge View Apartments
Bristol, TN

Dear Dr. Jeanes:

I have visited the proposed 4-acre site located at the end of Brown Avenue, in Bristol, Tennessee. The topography of the site is very workable and all required utilities are available.

The site has numerous advantages, including:

- It is zoned for multi-housing.
- It can be developed for minimum costs.
- Shopping (including big K-Mart and CVS drug store) is within walking distance.
- Medical facilities (doctor's offices, clinics & treatment centers) are nearby.
- Restaurants are within walking distance.
- Churches are nearby.
- It is bounded by trees which offer privacy and shade.
- There will be extra wooded areas for walking trails.
- The site is very attractive in appearance.

We strongly recommend this site.

Should you need additional information, please let us know.

Respectfully,

Ken Ross
Exhibit 5 (b) & (c)
Sources of Funding for Services and
Manner in which Services Will Be Provided

The following letters will indicated the availability of services to the residents in the proposed development. **Utilization of services will not be mandatory and no resident will be expected to obtain services as a contingency of occupancy.** However, the resident manager at Ridge View will maintain a continuous liaison with area services and will provide residents with information regarding these services.

Many services will accept Medicare and/or Medicaid. Many of the services provide a sliding scale fee based on the recipient's ability to pay. Some resources are free, such as the Senior Center.

Most resources require off-site visits. Transportation through the City of Bristol, TN and through the Department of Social Services is available. Volunteers will also be utilized in assisting the residents with transportation and access to resources. Periodically there will be on-site health screenings and informational programs. Home Health Care agencies will also provide services on-site.

The resident manager will maintain on-going contact with the residents of Ridge View and will assist with identification of needs. By coordinating with area resources, residents will be insured of assistance if needed or requested.
June 4, 2007

Milligan College
C/O Dr. Don Jeans
P.O. Box 500
Milligan College, TN 37682

Ref: HUD 202 Grant

Dear Dr. Jeans:

The First Tennessee Human Resource Agency (FTHRA) actively supports Milligan College's application to receive funding under this grant proposal. The proposal to develop Ridge View Apartments, an apartment complex with 20 +/- one bedroom units specifically designed to meet the needs of elderly housing on Brown Avenue in Bristol, Tennessee is based on a realistic assessment of our regions needs. This development by Milligan College will be their third in Northeast Tennessee and South Carolina, maintaining a 100% occupancy rate. The growth of our aging population is outstripping our available resources, leaving us with a shortage of suitable one-bedroom housing for the elderly as demonstrated by extensive, local waiting lists for elderly-suitable and affordable one bedroom housing.

FTHRA is a non-profit service provider established by Tennessee State law in 1974 to provide social services in eight Northeast Tennessee counties. With over thirty years of experience in efficient and cost-effective service delivery, we provide homebound elderly housekeeping, support, and nutrition, plus adult day care, transportation and elderly institution nutrition service in the region. Our mission, much like that of Milligan College, is to help improve the quality of life for our local citizens by compensating for, or helping them to overcome social and economic obstacles to their well-being. We look forward to working closely with Milligan College, seeing this worthy project come to fruition, and continuing a joint tradition of services to our region's elderly.
I am certain that the genuine needs and long-term well being of the elderly citizens of Bristol will feature in your consideration, and sincerely ask that Milligan College's application for funding be approved.

Sincerely,

DALE FAIR
FTHRA Executive Director

DF/sg
May 24, 2007

Dr. Don Jeans
Milligan College
P. O. Box 500
Milligan College, Tennessee 37682

Subject: HUD 202 Project
Ridgeview Apartments, Bristol, Tennessee

Dear Dr. Jeans:

The City of Bristol, Tennessee supports the application of Milligan College for Section 202 funding from the U. S. Department of Housing and Urban Development which provides supportive housing for the elderly. The Consolidated Plan for the Northeast Tennessee/Virginia HOME Consortium, for which Bristol, Tennessee, serves as the Lead Entity, has identified the need for affordable housing for low-income persons.

We wish Milligan College success with their application and believe this development would assist the elderly residents of Bristol, Tennessee.

Very truly yours,

Jeffrey J. Broughton
City Manager
June 7, 2007

Don Jeans
Milligan College
PO Box 500
Milligan College, TN 37682

Dear Mr. Jeans:

The First Tennessee Area Agency on Aging and Disability supports your efforts to build a 20 unit/1 bedroom elderly housing development. Housing is critical in our district, especially living facilities to accommodate older persons.

An important role of the FTAAAD is to identify community and social needs and to assure that they are available to people 60 years of age and older. Our service coordinators who serve our area are very knowledgeable about community services. Potential consumers and/or their caregivers may access these services by contacting the information and assistance toll free number (1-866-836-6678).

We look forward to the opportunity to collaborate with you on this project. If our agency can be of any assistance, please feel free to give me a call.

Sincerely,

Kathy T. Whittaker, Director
Ridge View Apartments
Bristol, Tennessee

d. Part IV

General Application Requirements
Certifications, Resolutions
EXHIBIT 6

Ridge View Apartments

Other Applications

Milligan College
Is not submitting any other grants
EXHIBIT 6 (b)

PRIOR YEAR SECTION 202 PROJECTS
Milligan College has not been funded in recent years for
Section 202 Projects
EXHIBIT 7

Ridge View Apartments

Relocation Statement

The proposed site is a vacant piece of property.
EXHIBIT 8

Ridge View Apartments
Bristol, TN

Certifications and Resolutions
EXHIBIT 8 (a)

Ridge View Apartments
Standard Form 424
On On-Line Application
## Application for Federal Assistance SF-424

### Version 02

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**OMB Number:** 4040-0004  
**Expiration Date:** 01/31/2009
SURVEY ON ENSURING U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
EQUAL OPPORTUNITY FOR APPLICANTS

Purpose: The Federal government is committed to ensuring that all qualified applicants, small or large, non-religious or faith-based, have an equal opportunity to compete for Federal funding. In order for us to better understand the population of applicants for Federal funds, we are asking nonprofit private organizations (not including private universities) to fill out this survey. Upon receipt, the survey will be separated from the application. Information provided on the survey will not be considered in any way in making funding decisions and will not be included in the Federal grants database. While your help in this data collection process is greatly appreciated, completion of this survey is voluntary.

Instructions for Submitting the Survey: If you are applying using a hard copy application, please place the completed survey in an envelope labeled “Applicant Survey.” Seal the envelope and include it along with your application package. If you are applying electronically, please submit this survey along with your application.

Applicant’s (Organization) Name: Milligan College
Applicant’s DUNS Number: [Redacted]
Grant Name: Section 202 Supportive Housing for the Elderly Program
CFDA Number: 14-157

1. Does the applicant have 501(c)(3) status?  [X] Yes [□] No

2. How many full-time equivalent employees does the applicant have? (Check only one box).
   [□] 3 or Fewer  [□] 4-5  [□] 6-14  [X] 15-50  [□] 51-100  [□] over 100

3. What is the size of the applicant’s annual budget? (Check only one box.)
   [□] Less Than $150,000  [X] $150,000 - $299,999  [□] $300,000 - $499,999  
   [□] $500,000 - $999,999  [□] $1,000,000 - $4,999,999  [□] $5,000,000 or more

4. Is the applicant a faith-based/religious organization?  [X] Yes [□] No

5. Is the applicant a non-religious community-based organization?  [□] Yes  [X] No

6. Is the applicant an intermediary that will manage the grant on behalf of other organizations?  [□] Yes  [X] No

7. Has the applicant ever received a government grant or contract (Federal, State, or local)?  [X] Yes  [□] No

8. Is the applicant a local affiliate of a national organization?  [□] Yes  [X] No

EXHIBIT 8 (c)

Ridge View Apartments

Standard Form LLL

On-Line
Certification of Consistency with the Consolidated Plan

I certify that the proposed activities/projects in the application are consistent with the jurisdiction’s current, approved Consolidated Plan.

(Type or clearly print the following information:)

Applicant Name: Milligan College

Project Name: Ridge View Apartments

Location of the Project: Brown Avenue

Bristol, TN

Name of the Federal Program to which the applicant is applying: HUD - Section 202

Name of Certifying Jurisdiction: Tennessee Housing Development Agency

Certifying Official of the Jurisdiction Name: Terri Jaynes

Title: Planning Coordinator

Signature: [Signature]

Date: 6/7/07
TO: The Secretary of Housing and Urban Development

SUBJECT: Section 202 Program - Application for Fund Reservation
Section 811 Program - Application for Fund Reservation

Sponsor: Milligan College
Project Location: Bristol, TN

WHEREAS, Section 202 of the Housing Act of 1959, as amended, authorizes the making of capital advances for housing for the elderly to private, nonprofit corporations, or Section 811 of the National Affordable Housing Act of 1990, as amended, authorizes the making of capital advances to nonprofit corporations for housing for persons with disabilities, no part of the net earnings of which inure to the benefit of any member, founder, contributor or individual;

WHEREAS, HUD has implemented this statutory requirement by promulgating a regulation providing that the Sponsor may not be controlled by or under the direction of persons or firms seeking to derive profit or gain therefrom. The regulation also prohibits any officer or director of the Sponsor from having any financial interest in any contract in connection with the rendition of services, the provision of goods or supplies, procurement of furnishings or equipment, construction of the project, procurement of the site or any other matters whatsoever, except with respect to management or supportive services contracts entered into by the Owner with the Sponsor or its nonprofit affiliate.

WHEREAS, HUD has determined that assurance of compliance with this prohibition can best be obtained by requiring that all officers and directors of the Sponsor certify that they do not have and will not have during their term of office, any prohibited financial interest.

WHEREAS, because of the time constraints imposed under the application process and difficulties in meeting these deadlines caused by such factors as large boards and unavailability of officers and directors of the board, some prospective Sponsors have been unable or experienced hardship in obtaining all of the required certifications for submission with the applications for fund reservation.

WHEREAS, HUD is willing to defer submission of the required Sponsors' Conflict of Interest and Disclosure Certifications until the submission of the firm commitment applications by those Owners for which fund reservations were approved, if such certifications are provided by all the Sponsor's officers and directors listed below, who are duly qualified and sitting in these capacities from the date of the Sponsor's fund reservation application.
[LIST THE NAME, TITLE, AND THE BEGINNING AND ENDING DATES OF THE TERM OF ALL OFFICERS AND DIRECTORS]

NOW, THEREFORE, in order to induce HUD to forego requiring submission of the Conflict of Interest and Disclosure Certifications until after projects have been selected and fund reservations granted, it is hereby resolved and agreed by the Board of Directors of the Sponsor:

1. That it will submit an updated Incumbency Certificate, in a form prescribed by HUD, showing all changes in incumbency for submission with the Owner's Application for Firm Commitment, initial closing and final closing.

2. That no officer or director of the Sponsor has or will be permitted to have any prohibited interest which would prevent him or her from signing the required Conflict of Interest and Disclosure Certification.

3. That the fund reservation will be subject to cancellation by HUD if the officers or directors of either the Sponsor or the Owner fail to submit Conflict of Interest and Disclosure Certifications duly executed by each and all of their respective officers and directors.

4. That no HUD capital advance funds or project rental assistance funds will be expended on account of any contract or arrangement where a conflict of interest is determined to exist, and the Sponsor shall be responsible for the payment of any and all obligations involving its officers and directors.

5. That should any contract or arrangement entered into by the Owner be determined by HUD to involve a conflict of interest, involving either the Sponsor's or Owner's officers or directors, the Sponsor will exercise its best efforts to cause the Owner to promptly cancel or terminate such contract or arrangement at HUD's request.

Adopted and approved by the Board of Trustees of the Sponsor on the 3rd day of June 2007

Authorized Signature
## 2007 BOARD OF TRUSTEES

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*June 13, 2007*

Donald Jeanes, President
Sponsor's Resolution for Commitment to Project

Subject: Section 202 Program - Application for Fund Reservation
Section 811 Program - Application for Fund Reservation

Sponsor: Milligan College
Project Location: Bristol, TN

1. WHEREAS, under the Section 202 Program for Supportive Housing for the Elderly, the Sponsor acknowledges its responsibilities of sponsorship, long-term support, its willingness to assist the Owner to develop, own, manage and provide appropriate services in connection with the proposed project, and it reflects the will of its membership. The Sponsor is required to make a commitment to cover the estimated start-up expenses, the minimum capital investment of 1/2 of one percent of the HUD-approved capital advance, not to exceed $25,000 ($10,000 for sponsors not affiliated with a national sponsor) and the estimated cost of any amenities or features (and operating costs related thereto) which would not be covered by the approved capital advance.

OR

WHEREAS, under the Section 811 Program of Supportive Housing for Persons with Disabilities, the Sponsor acknowledges its responsibilities of sponsorship, long-term support, its willingness to assist the Owner to develop, own, manage and provide appropriate services in connection with the proposed project, and that it reflects the will of its membership. The Sponsor is required to make a commitment to cover the estimated start-up expenses, the minimum capital investment of 1/2 of one percent of the HUD-approved capital advance, not to exceed $10,000 and the estimated cost of any amenities or features (and operating costs related thereto) which would not be covered by the approved capital advance.

2. WHEREAS, HUD has determined that assurance by the Sponsor of its commitment and willingness to provide those funds can best be assured by requiring a resolution of the Board of Directors that funds will be made available for such purposes.

3. NOW, THEREFORE, the Board of Directors of the Sponsor hereby resolves and agrees that funds will be available for the subject project to meet estimated start-up expenses, the minimum capital investment and the estimated cost of any amenities or features (and operating costs related thereto) which would not be covered by the approved capital advance.

Adopted and approved by President of the Sponsor on the 13th day of June, 2007

Authorized Signature
EXHIBIT 8 (h)

Ridge View Apartments

HUD 2990
Not Applicable to this Project
(On-Line)
EXHIBIT 8 (j)

Ridge View Apartments

HUD 96010
Logic Model

(On-Line)
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<td>B3 C2</td>
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<td>There is a lack of affordable rental housing with on-site and off-site supportive services for very-low income elderly persons, including the frail elderly, 62 years of age.</td>
<td>Constructed – Design incorporates universal design</td>
<td>Units: 20</td>
<td>Obtained supported living housing-Elderly and frail elderly</td>
<td>Persons: 20</td>
<td></td>
<td></td>
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</tbody>
</table>
EXHIBIT 8 (k)
Ridge View Apartments
HUD 27300
Questionnaire for HUD's Initiative on Removal of Regulatory Barriers

Part A. Local Jurisdictions, Counties Exercising Land Use and Building Regulatory Authority and Other Applicants Applying for Projects Located in Such Jurisdictions or Counties (Collectively, Jurisdiction)

<table>
<thead>
<tr>
<th>Question</th>
<th>1</th>
<th>2</th>
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<tbody>
<tr>
<td>1. Does your jurisdiction's comprehensive plan (or in the case of a tribe or TRIBES, a local Indian Housing Plan) include a &quot;housing element&quot;? A local comprehensive plan means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations, and/or tables) goals, policies, and guidelines intended to direct the present and future physical, social, and economic development that occurs within its planning jurisdiction and that includes a unified physical plan for the public development of land and water. If your jurisdiction does not have a local comprehensive plan with a &quot;housing element,&quot; please enter no. If no, skip to question 4.</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>2. If your jurisdiction has a comprehensive plan with a housing element, does the plan provide estimates of current and anticipated housing needs, taking into account the anticipated growth of the region, for existing and future residents, including low, moderate and middle income families, for at least the next five years?</td>
<td>No</td>
<td>Yes</td>
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<tr>
<td>3. Does your zoning ordinance and map, development and subdivision regulations or other land use controls conform to the jurisdiction's comprehensive plan regarding housing needs by providing a) sufficient land use and density categories (multifamily housing, duplexes, small lot homes and other similar elements); and b) sufficient land zoned or mapped &quot;as of right&quot; in these categories, that can permit the building of affordable housing addressing the needs identified in the plan? (For purposes of this notice, &quot;as-of-right,&quot; as applied to zoning, means uses and development standards that are determined in advance and specifically authorized by the zoning ordinance. The ordinance is largely self-enforcing because little or no discretion occurs in its administration.) If the jurisdiction has chosen not to have either zoning, or other development controls that have varying standards based upon districts or zones, the applicant may also enter yes.</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>4. Does your jurisdiction's zoning ordinance set minimum building site requirements that exceed the local housing or health code or is otherwise not based upon explicit health standards?</td>
<td>Yes</td>
<td>No</td>
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</table>
8. If your jurisdiction has development impact fees, are the fees specified and calculated under local or state statutory criteria? If no, go to question #7. Alternatively, if your jurisdiction does not have impact fees, you may enter yes.

<table>
<thead>
<tr>
<th>Question</th>
<th>No</th>
<th>Yes</th>
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<tr>
<td>Yes to question #6, does the statute provide criteria that sets standards for the allowable type of capital investments that have a direct relationship between the fee and the development (name), and a method for fee calculation?</td>
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<td>Your jurisdiction has impact or other significant fees, does the jurisdiction provide waivers of these fees for affordable housing?</td>
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<td>Has your jurisdiction adopted specific building code language regarding housing rehabilitation that encourages such rehabilitation through graduated regulatory requirements applicable as different levels of work are performed in existing buildings? Such code language increases regulatory requirements (the additional improvements required as a matter of regulatory policy) in proportion to the extent of rehabilitation that an owner/developer chooses to do on a voluntary basis. For further information see HUD publication: “Smart Codes in Your Community: A Guide to Building Rehabilitation Codes” (<a href="http://www.huduser.gov/publications/ideasthatwork/codes.html">www.huduser.gov/publications/ideasthatwork/codes.html</a>)</td>
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<td>Does your jurisdiction use a recent version (i.e., published within the last 5 years or, if no recent version has been published, the last version published) of one of the nationally recognized model building codes (i.e., the International Code Council (ICC), the Building Officials and Code Administrators International (BOCA), the Southern Building Code Congress International (SBCCI), the International Conference of Building Officials (ICBO), the National Fire Protection Association (NFPA)) without significant technical amendment or modification? In the case of a tribe or TDHE, has a recent version of one of the model building codes as described above been adopted or, alternatively, has the tribe or TDHE adopted a building code that is substantially equivalent to one or more of the recognized model building codes? Alternatively, if a significant technical amendment has been made to the above model codes, can the jurisdiction supply supporting data that the amendments do not negatively impact affordability?</td>
<td></td>
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<tr>
<td>Does your jurisdiction’s zoning ordinance or land use regulations permit manufactured (HUD-Code) housing “as of right” in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed “affordable,” irrespective of the method of production?</td>
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11. Within the past five years, has a jurisdiction official (i.e., chief executive, mayor, county chairman, city manager, administrator, or a tribally recognized official, etc.), the local legislative body, or planning commission, directly, or in partnership with major private or public stakeholders, convened or funded comprehensive studies, commissions, or hearings, or has the jurisdiction established a formal ongoing process, to review the rules, regulations, development standards, and processes of the jurisdiction to assess their impact on the supply of affordable housing?

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<th>No</th>
<th>Yes</th>
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12. Within the past five years, has the jurisdiction initiated major regulatory reforms either as a result of the above study or as a result of information identified in the barrier component of the jurisdiction's "HUD Consolidated Plan"? (If yes, attach a brief list of these major regulatory reforms. (If you have attachments that are electronic files, please scroll to bottom of page 5 and attach. For information that is not in an electronic format use the oFAX method. See the General Section Instructions for oFaxing.)

<table>
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<th>No</th>
<th>Yes</th>
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13. Within the past five years has your jurisdiction modified infrastructure standards and authorized the use of new infrastructure technologies (e.g., water, sewer, street width) to significantly reduce the cost of housing?

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<th>No</th>
<th>Yes</th>
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14. Does your jurisdiction give "as-of-right" density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, "as of right" means a density bonus granted for a fixed number or percentage of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units.)

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<th>No</th>
<th>Yes</th>
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15. Has your jurisdiction established a single, consolidated permit application process for housing development that includes building, zoning, engineering, environmental, and related permits? Alternatively, does your jurisdiction conduct concurrent, non-segmented, reviews for all required permits and approvals?

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<thead>
<tr>
<th></th>
<th>No</th>
<th>Yes, DeviTeam Approach</th>
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16. Does your jurisdiction provide for expedited or "fast track" permitting and approve for all affordable housing projects in your community?

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<th>No</th>
<th>Yes</th>
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17. Has your jurisdiction established time limits for government review and approval or disapproval of development permits in which failure to act, after the application is deemed complete, by the government within the designated time period, results in automatic approval?

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<th>No</th>
<th>Yes</th>
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18. Does your jurisdiction allow "accessory apartments" either as a) a special exception or conditional use in all single-family residential zones or, b) "as of right" in a majority of residential districts otherwise zoned for single-family housing?

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<th></th>
<th>No</th>
<th>Yes</th>
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19. Does your jurisdiction have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments?

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<th>No</th>
<th>Yes</th>
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20. Does your jurisdiction require affordable housing projects to undergo public review or special hearings when the project is otherwise in full compliance with the zoning ordinance and other development regulations?

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<th>Yes</th>
<th>No</th>
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</table>

Total Points:

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Form HUD-37000 (4/04)
EXHIBIT 8 (I)

Ridge View Apartments

HUD- 96011
Facsimile Transmittal
All documents submitted in this application will be done electronically. Except for the forms in the application itself, all other documents are found in Adobe and attached to the application.