

The Corporation of the City of Kawartha Lakes

Committee of the Whole Report

Report Number HH2019-001

Date: January 22, 2019
Time: 1:00 p.m.
Place: Council Chambers

Ward Community Identifier:

Title: KLH Housing – Phase 2 Lindsay Street North

Description: Part 3 Regeneration – Development of new affordable housing options

Author and Title: Hope Lee, Administrator/Manager of Housing

Recommendation(s):

That Report 2019-001, KLH Housing – Phase 2 Lindsay Street North, be received;

That subject to the necessary by-laws and agreement being forwarded to council for approval, and the successful completion of such planning and development processes as the City may require, the proposal by the Kawartha Lakes-Haliburton Housing Corporation (KLH Housing) for reconstruction of eleven (11) of its older single and semi-detached housing units be approved, including the following project characteristics as described in Report HH2019-001;

1. The sale of eleven (11) single and semi-detached KLH Housing units transferred by the Province to KLH Housing in 2001, with their specific addresses identified within the Existing Homes section of Report HH2019-001, and their replacement with eleven (11) newly constructed housing units to be rented as Rent-Geared-to-Income (RGI) through a rent supplement agreement between the City and KLH Housing; and
2. The completion of financing for cash flow and borrow facilities in the City's own name, with the City then lending the funds to KLH Housing; and
3. The in kind municipal incentives proposed in Report HH2019-001 to support the project within which the eleven (11) reconstructed and five (5) additional units will be created;

Department Head:_____

Financial/Legal/HR/Other:_____

Chief Administrative Officer:_____

That the City's Chief Administrative Officer be authorized to approve relief from any of the required fees and charges as in kind municipal support, needed to implement the project; and

That this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

Background:

The Kawartha Lakes-Haliburton Housing Corporation (herein KLH Housing) wishes to continue with its successful regeneration of leveraging its older single and semi-detached homes in order to increase their supply of energy efficient and accessible affordable housing units. This, Part 3 of KLH Housing's Regeneration Plan will complete plans to sell and leverage a total of 64 older homes. Part 1, completed in 2015 at Devan Court in Lindsay created 29 new units from 18 home sales and Part 2, is nearing completion this year as the 16 new units at 48 St. Paul are occupied while the 12 townhomes at 5 Bond Street East will be occupied in early 2019. This Part 3 development, in Lindsay, will create 16 new units from the sale of 11 homes in the current KLH Housing Corp. portfolio. Further, the Part 3 development of 16 units is to be located on the second part of the Lindsay Street North development. A forthcoming Phase 4 of KLH Housing's Regeneration plan (Report HH2019-002) proposes the creation of an addition 26 apartments for seniors on Hamilton street in Lindsay with funding mostly through the sales of the remaining 16 homes. The new homes in both Parts 3 and 4 should be completed by 2021.

In total, the regeneration of the singles and semis will result in a net increase of 35 affordable rental units (from 64 to 99 homes).

The model for Part 3 proposes a mix of rents that will benefit a range of tenancies including a minimum of 11 units based on a rent geared to income model. It also anticipates that any units with rents at or below 100% of the average market rent for the area will benefit from municipal incentives through the City's Municipal Housing Facilities Bylaw and Affordable Housing Framework. This will assist to reduce upfront capital costs (rezoning application fees, building permit fees, development charges, parkland dedication fees, exemption for site plan securities, etc). The units will look to benefit from a modest equity contribution through the new CMHC Co-investment fund.

The strengths of KLH's business plan for the proposed Part 3 include:

- Primarily financed through the sale of existing older, less energy efficient and lacking accessibility feature, KLH homes;
- Energy efficient, renewable energy and barrier free design options; and
- Partnership between the City and KLH assisting both to meet their goals of increasing the new supply of affordable housing in both the City's Strategic Plan and the 10 Year Housing & Homelessness Plan.

Consistent with communities across Ontario, the City of Kawartha Lakes has a limited supply of decent, affordable housing available to low and moderate-income households. The majority of the new housing development occurring in the community is targeted to the ownership market and is priced well beyond the affordability threshold of most low and moderate-income households.

To attend to this demand KLH Housing is looking to develop 16 one, two, and three-bedroom affordable housing units in the community of Lindsay, in the City of Kawartha Lakes. The site of this proposed development is located at 68 Lindsay Street North in the north-east area of the community of Lindsay and will be located to the north of the ongoing City of Kawartha Lakes development on the same parcel of land. The project will provide six units at 80% average market rent (AMR) and ten units at 100% of AMR based on the CMHC's 2018 Fall Rental Housing Report. The northern portion of this site is currently vacant and has been deemed by the City as surplus lands designated for future residential use. Significant equity will be provided through revenues from the sale of 11 scattered single and semi-detached homes being re-invested in the creation of new accessible, energy efficient housing.

Sources of funding for this project would include:

- The lease of land approved in 2018
- Proceeds from the sale of older existing units
- CMHC Seed and Co-investment funding
- In kind municipal incentives including the waiver of any fees and charges controlled directly or indirectly by the municipality

All 16 units would be affordable under the City's Affordable Housing Framework and Municipal Housing Facility by-law. As such, they would qualify for in-kind City financial support toward construction costing including but not limited to:

- Lease expenses based on rental revenue
- Rezoning fees
- Site Plan fees and security requirements
- Parkland levy
- DAAP fees
- Service connection fees or charges
- Building permit fees
- Development charges

Once all the in kind incentives are calculated, the City will enter into a project specific municipal housing facilities by-law and agreement with the value of these incentives registered on title. Should KLH Housing not continue to meet the requirements of the agreement (for example, cease to continue providing affordable rents), KLH Housing would be obligated to reimburse the City for the value of the incentives.

The financing model anticipates that the City would be the lender both for construction financing and long term financing similar to multiple other KLH Housing projects completed since 2013. KLH Housing would make all payments toward this financing to the City so no tax support is necessary. This approach to financing eliminates the requirements for CMHC mortgage insurance amongst other things thereby reducing the project capital cost by thousands of dollars.

Rationale:

Financially Assisted Waiting Lists

There are a total of 1,142 subsidized housing units in Kawartha Lakes and Haliburton (726 units in Lindsay, 181 units in the rest of CKL and 235 in the County). Information from the City's Housing Help Division shows that as of September 30th, 2018 there were 1,584 households waiting for one of those units (578 senior households, 365 households with dependents and 641 households without dependents). In 2017 only 80 of the 1,142 units vacated. Average wait times range from 3-5 years.

Table 1 breaks down households waiting for a one, two or three bedroom unit and also by seniors since these are the sizes and types of housing being proposed. It has been broken down to show Lindsay separate from the rest of the City and from the County. It is important to realize that some households may be double counted below; for example a household may have selected a unit that is in Lindsay as well as a unit in Minden. The senior households in the last column would have also been counted primarily in the 1 bedroom column as well. They have been separated to show that populations needs specifically. Units are assigned based on occupancy standards where a single or couple would only qualify for a one bedroom whereas a couple with two children would qualify for either a two or three bedroom.

Table 1 Waiting List

Waiting List as of December 31, 2018				
	1 bedroom	2 bedroom	3 bedroom	Seniors
Lindsay Only	743	197	129	335
Rest of CKL Only	318	10	0*	156
County Only	357	51	49	199
Totals	1,418	258	178	690

*there are currently no 3 bedroom units in the rest of CKL (although there are 3 bdrm units under construction in Dysart and three bedroom units proposed for Minden and Fenelon Falls) and therefore currently no waiting list.

Data in Table 1 indicates the need for housing for all types of households in the SM area. However, Lindsay is the location of choice for the redevelopment of single, senior and family housing. The need for housing for all housing types is significantly greater in Lindsay than in other parts of the SM area.

While the City of Kawartha Lakes has been successful in accessing and delivering new affordable housing funding and rent assistance dollars available from the Federal and Provincial governments in the past few years, there continues to be a significant need for affordable housing in the Kawartha Lakes - Haliburton SM Area due to:

- gaps between social assistance shelter allowance rates/basic seniors pensions/minimum wage earnings and average rents;
- low vacancy rates; and
- limited multi-residential housing, which is generally more affordable, being built by the private sector.

Therefore KLH Housing, in partnership with governments and community organizations, continues to look for innovative ways to enhance and expand the supply of affordable housing. KLH Housing, in undertaking the leveraging, is choosing to create an increasing number of senior's apartments to reflect the continuing growth in the percentage of seniors in the City of Kawartha Lakes.

Existing Homes

In 2007, staff carried out an inventory assessment and building audit of all KLH housing stock, including its detached and semi-detached stock. Of these, 16 are single detached and 48 are semi-detached units as described in Table 2 below, with an average age of 50 years.

Table 2 Detached and Semi-Detached

Number of detached and semi-detached units by bedroom count					
	2- bedroom	3- bedroom	4- bedroom	5- bedroom	Total
Single detached units	2	14	0	0	16 units
Semi-detached units	10	24	10	4	48 units

Several key considerations were examined in determining the feasibility of selling the scattered housing units:

- The upgrades needed to the units if remaining in the portfolio;
- The amount of revenue the scattered homes could potentially provide if they were sold;
- The ability of tenants to purchase the home in which they live; and
- Maintaining service level standards under the Housing Services Act (HSA).

The target stock is averaging 50 years. Over the next five years, it was estimated that \$16,000 per unit would be needed to carry out capital improvements (e.g., roofing, flooring, foundations, plumbing and electrical upgrades). It should be noted that none of the units under consideration for sale have any accessible features, nor would they be able to be added easily. There is concern about the potential costs to KLH that might be generated by the Accessibility for Ontarians with Disabilities Act, Built Environment Standard. It may be better for KLH to focus on creating new accessible housing rather than undertaking costly renovations of existing homes which are over 50 years old.

To get a more precise value of the homes to be sold a professional appraisal reviewed a selection of KLH single and semi-detached properties in 2012 and again in 2015. The value of the units was assessed between \$145,000 and \$170,000. However, due to market conditions, average sale prices have increased. Table 3 reflects average sale prices of the 37 homes sold to finance Part 1 & 2 regeneration projects as well as 3 units already sold to finance Part 3 & 4.

Table 3 Average Sale Prices Phase 1&2
Home Sales between 2014-18

Year	Number Sold	Average Sale
2014	7	\$155,714
2015	18	\$155,444
2016	7	\$187,849
2017	5	\$229,000
2018	3	\$235,262

Addresses of 37 Homes Sold for Part 1 & 2

52, 64 and 66 St David Street
 108 Short Avenue and 67 Colborne Street East
 18, 20, 22, 26, 28, 30, 32, 34, 36, 40 and 46 Northlin Park Road
 3, 39, 46, 47, 49, 50 and 57 Maryknoll Avenue
 16 & 20 Logie Street
 134,140, 144 and 146 King Street
 12, 20, 22 and 24 Westwood Court
 2, 4 and 6.5 Kawartha Drive
 -145 Queen Street

Addresses of 27 Homes to Sell for Part 3 & 4

58 St David Street
 16, 24, 38, 42 and 44 Northlin Park Road
 1, 41, 43, 45, 48, 51, 52, 53 and 55 Maryknoll Avenue
 14 and 18 Logie Street
 124, 130, 142 & 154 King Street
 10, 14, 16 and 18 Westwood Court
 6 Kawartha Drive
 143 Queen Street

Requirement to Meet Service Level Standards (SLS)

When the Province transferred social housing responsibilities to municipal governments, there were a significant number of provincial rules regarding the administration of this housing as set out under the previous Social Housing Reform Act (SHRA), now the Housing Services Act (HSA). One such feature is the establishment of Service Level Standards (SLS) for each SM area. The SLS identify both the number of households in significant housing need who must be housed in the existing social housing stock and setting out the maximum income levels for those in need. This means that for each Service Manager area, there are a required number of households that are assisted under Regulation 370/11 of the Act. This regulation sets out for each service manager area:

- (a) The prescribed number of households whose income is not greater than the household income limit prescribed for the service area; and
- (b) The prescribed number of high-need households.

The household income levels by bedroom for the City of Kawartha Lakes are indicated below in Table 4.

Table 4 Household Income Limits

Household Income Limits under HSA			
1-bedroom	2-bedroom	3-bedroom	4+-bedroom
\$31,000	\$38,000	\$43,500	\$54,000

As stated in Regulation 367/11, Schedule 4 of the HSA, there are to be 871 households in the City of Kawartha Lakes whose income level is no greater than the household income limits above and of those at least 522 are to be high need households.

In summary, the City of Kawartha Lakes must ensure that all households' incomes are at or below the household income limit upon initial occupancy. The single and semi units are all 100% RGI units. However at a certain point as the households situation improves and their income increases, it only does so to a market rent established for the type of unit. As the units are all RGI should the income change for these households, their rent will change accordingly.

Table 5 2019 Market Rents

KLH 2019 Market Rents in Single/Semis		
2-bedroom	3-bedroom	4+-bedroom
\$1,110	\$1,304	\$1,304

The Ministry of Municipal Affairs and Housing (MMAH) has been very supportive of KLH's regeneration initiative. MMAH has shared the KLH initiative as a successful model including connecting other housing providers/municipalities with KLH to review the model and including the model as a best practice in a 2014 publication.

Part 3 Rationale

KLH is well underway in a multi-year initiative to use single and semi-detached homes in a creative way. Both KLH and the City of Kawartha Lakes have endorsed the goal of selling off all of the homes, through various phases, with the objective of not only replacing the number of homes but also to increase the number of KLH affordable homes. There are the additional benefits of the new housing stock being both accessible as well as more energy efficient than the homes being sold.

An important decision resulting from the sale of the homes is whether the replacement units should all be located in the community of Lindsay (as all of the homes being sold are located in Lindsay) and whether all of three bedroom family units must be replaced with new three bedroom homes.

It is worth noting that there is approximately the same number of two bedroom family households on the waiting list as there are three and four bedroom households combined. Therefore it seems reasonable to replace some of the homes being sold with a mixture of both two bedroom and three bedroom units.

Part 1 and Part 2 sales (37) replace 2 and 3 bedroom units as well as add 1 bedroom units as will Part 3 and 4. The results of all four parts are illustrated in Table 6.

Table 6 Number of Units by Bedroom Size

Number of Units by Bedrooms Size											
1 bedroom		2 bedroom		3 bedroom		4 bedroom		5 bedroom		Total	
Sold	New	Sold	New	Sold	New	Sold	New	Sold	New	Sold	New
0	56	12	13	38	31	10	0	4	0	64	99

Given that more than half of the households on the waiting list are looking for housing in Lindsay, the sale of homes in Lindsay should not result in a decrease in the number of units in Lindsay.

Similarly, given the large percentage of the households on the City of Kawartha Lakes waiting list are single or couple households, it is reasonable that a significant portion of the additional housing created due to leveraging of the homes be used to create one bedroom apartments which have the longest wait times (typically a 5 year wait for applicants). Since there are a high percentage of seniors, it is also reasonable to create some units specifically for seniors.

Tenant Relocation

The homes sold for Phase 1 and Phase 2 (37 homes in total) were identified in two specific ways:

1. If the tenant had the ability to purchase the home they were living in (secure their own mortgage) they were provided with the sale price (based on the last sale or the current market value less the 3.5% real estate fees). In some cases these tenants were also eligible to receive down payment assistance through the City's Homeownership program funding (with the City giving them priority over other applicants and if funding was available at the time); and
2. When a home was vacated by a tenant.

There was a decision at the time that tenants would not be forced to move in order for the sale to occur.

There is the ability for a landlord to provide a tenant with 120 days notice if the landlord has made the decision to sell the home.

For the remaining 27 homes that will be sold to leverage Parts 3 and 4, the following tenant relocation plan is recommended:

1. The tenants who are currently in a 3 bedroom semi-detached two storey home will be asked to transfer into 5 Bond Street East, Lindsay when they are ready for occupancy (estimated as January 2019). KLH through the project budget will cover the costs of these tenants to move including professional packing and moving costs and any reconnection charges (cable tv for example).
2. It will be recommended to the City that tenants who are able to purchase their home continue to receive priority to Homeownership program funds (if and when available) and that the down payment assistance available be equal to that of a Habitat Partner family (\$50,000).
3. Other homes will continue to be sold as they are vacated as was completed in the first two phases.
4. Tenants who continue to live in homes will be transferred to the new units created by Parts 3 and 4 if a unit of the appropriate size is available.

Development Site

The site for the proposed development is located south of 19 Hamilton Street N in Lindsay. The property is currently a vacant green field site that has been designated by the municipality as surplus land to be used for affordable residential housing. The site is a total of 5,142 sq. m. with no current buildings on site and no environmental cleanup required. The site is directly south of a current 60 unit KLH Housing affordable housing building for seniors. The site is surrounded by low density residential and commercial properties. North of the site is the city centre which has grocery stores, restaurants, Lindsay Recreation Complex, Rose Memorial Hospital and numerous health and care facilities.

Development Details

The proposed Phase 3 development site is located at 68 Lindsay Street North in the north-east area of the community of Lindsay. The Phase I development is owned by the City of Kawartha Lakes and lays on the southern portion of the site. It consists of the new Human Services Offices and 24 affordable housing units (which are managed, but not owned by KLH Housing). Properties in close proximity are primarily single detached residential dwellings along both Lindsay Street North as well as Caroline Street to the east. Various community facilities such as Queen Victoria Public School, the Salvation Army Thrift Store, Kawartha Lakes Police Station, and Kawartha Lakes Public Library are all located less than one kilometer from the site. Various commercial establishments lay to the south-west in the downtown core along Kent Street West.

The proposed development will include a second building on the portion north of the site where the new Human Services/Affordable Housing development is currently under construction. This development consists of a three-storey townhouse offering a total of 16 units; including six, one-bedroom units ranging from 560 to 675 square feet, four, two-bedroom units ranging from 761 to 932 square feet, and six, three-bedroom units of approximately 1,100 – 1,200 square feet.

The six, one-bedroom units will be self-contained apartments located on the third floor of the development. The eleven units sold to help leverage this development will need to be replaced within the site under a rent geared to income model. This will be completed through a rent supplement agreement with the City of Kawartha Lakes and all rents will be at 100% of CMHCs AMR for Kawartha Lakes, with the exception of one of the one bedroom units rented at 80% of AMR. The City and KLH Housing will enter into a land lease agreement which will provide revenue back to the City in exchange for use of the land.

Final design details have not yet been confirmed and will be developed as the architectural team is selected, however, the design will allow for some fully accessible/barrier-free units on the ground level. The development will also incorporate a laundry room, garbage area, as well as ample parking space on site. The building will have two sets of stairwells, one at either end of the building. Surface parking located on site will be available to both residents and guests and

will include approximately 18 parking stalls, thus, meeting the parking needs typical for residents and visitor parking. This is below city requirements for parking and will need to be approved through a future re-zoning. A preliminary site plan has been included in the attached appendices

The proposed development will also incorporate energy efficient design options as much possible. Ideas for low energy consumption electrical and mechanical systems have been discussed as well as a desire to create efficiencies within the construction process. The project will not look for LEED certification but will look to integrate those concepts where possible.

Zoning Considerations

Currently, the site is zoned as CC-S3, which permits for a range of commercial type uses. For example, art gallery, drug store, office, post office, retail establishment, etc. A pre-consultation meeting with City's planning and engineering staff took place on December 13, 2018 at which, City staff confirmed that the proposed development will require a Zoning By-Law amendment. Further, a Site-Plan Application will be required in order to proceed.

The proposed development presents KLH Housing with the opportunity to help create a mixed-income community of affordable rental housing options for the community of Lindsay. Further, and in keeping with the goals and objects of the City of Kawartha Lakes' Official Plan (OP), this project not only supports the OP in achieving affordable housing targets, but also contributes to the provision of "a wide range of housing types and densities to support the achievement of the intensification target and density targets." Creating an environment that offers a range of opportunities regarding workplace and living is another goal that the OP strives to achieve. The proposed development will aid in addressing this target through "the provision of an adequate supply of housing accommodation, by type and tenure, in relation to the needs and demands of both present and future inhabitants of the Village in a form which generates a choice of lifestyles."

Timeline

The proposed timeline offers preliminary estimates for project development. These are high level next steps and more detailed project schedules will be created following approval by council.

Table 6 High Level Next Steps

Description	Timeline
Formal Pre-Consultation Process with the City on the two sites	December 2018/January 2019
Approval and support for the project	January 2019
File Official Plan amendment	April 2019
Phase 1 ESA	April 2019
CMHC seed funding Application filed	April 2019
File CMHC Co-investment application	July 2019
Official Plan approved	November 2019
Site Plan and Building Permit	Fall/Winter 2019/2020
Construction Tenders	Late 2019 Early 2020
Construction	March 2020 – March 2021 (Approximately 12-Month Construction)
Occupancy	April 2021

Given the housing demands in Kawartha Lakes, this new development is a good opportunity to enhance and expand the supply of affordable rental housing in Lindsay through the leveraging of the existing KLH Housing's scattered single and semis portfolio. In keeping with the City of Kawartha Lakes' planning objectives, this project contributes to the "provision of a wide range of residential types and tenures to ensure access to all segments of the population" (Official Plan Environmental Action Plan). It also assists the City in meeting goals and objectives of the Strategic Plan, the 10 Year Housing and Homelessness Plan and the Affordable Housing Framework. Further, it presents KLH Housing with the opportunity to help create a mixed income community of rental housing and aids in meeting its' organizational goals and objectives. Lastly, it allows residents in Lindsay and the City of Kawartha Lakes to have opportunities to live in new, safe, accessible, environmentally friendly, and affordable rental units.

Other Alternatives Considered:

None

Financial/Operation Impacts:

Financial Considerations

Capital and Operating budgets for the project have been prepared based on a 16-unit construction budget with a \$245/sf construction cost estimate (a somewhat higher figure to reflect the energy efficiency approach to the building). With the cost-efficient construction of the three-story building, the proposed contribution from the City in the surplus land donation (through a long-term lease), \$2.53 million in KLH Housing Corp. equity through the sale of 11 scattered singles and semis, nearly \$355,000 from two CMHC funding streams, and an approximate \$1.45 million CKL debenture, the project will generate a \$6,722 surplus in year one rising to an approximate \$13,912 surplus in year five. The proposed rents will generate a yearly net income of \$184,337 and \$195,472 in years one and five respectively which can cover necessary expenses as well as the proposed \$80,477 annual debenture payment.

By applying the proceeds from the sale of 11 single/semi-detached units, there will be a net gain of 5 units.

The financial model anticipates the following municipal incentives and support, the majority of which the City has provided to KLH on multiple occasions now and of which the Affordable Housing Framework supports

- Development Charges (affordable units included as an exemption in the DC bylaw, market units provided through the DC Rebate Funding)
- Building Permit Fees (included as an exemption in the Building bylaw)
- Relief from Parkland Levy, servicing connection fees, DAAP fees, etc related to the new developments
- Debenture secured by the City, repaid through annual lease payments
- Cash flow throughout development and construction, as needed

Benefits to the City

The most visible benefit to the City would be the addition of 16 new affordable rental apartments, supporting the housing objective of the City's strategic plan. The development will assist in revitalization of the neighborhood and repurposing of a portion of land not actively used. It will add well maintained, safe and affordable, mixed income rental housing to the community.

Financially the City will see the following:

1. Increased property tax revenue from the new 16 units created
2. KLH's operating and capital request to the City annually will decrease by approximately \$100,000 realizing the repairs that will not be needed for the 11 older units and with the self-sufficient model the operating subsidy reduction
3. Rent supplement expenses annually for the 11 replacement RGI units of approximately \$55,000

Proposed Rents

The proposed rents will include both affordable (80% of CMHC's AMRs) and market (100% of CMHC's AMR). The most current CMHC average market rents (AMR) available are from the Fall 2018 report. In total, six one-bedroom units will be rented at 80% AMR (\$692), four two-bedroom units will be rented at 100% AMR (\$1,054), and six three-bedroom units will be rented at 100% AMR (\$1,177). Rental charges will include utilities. With the requirements of the Housing Services Act requiring no reduction in the number of RGI units, 11 of the units will be rented on an RGI basis, essentially transferring the RGI subsidy payments from the existing single and semi-detached homes into these new apartments.

Relationship of Recommendation(s) To The 2016-2019 Strategic Plan:

The recommendations of this report directly support the Actions under Goal 2: An Exceptional Quality of Life in the City of Kawartha Lakes Strategic Plan 2016-2019, specifically 2.2.2 Enhance access to community and human/health services and 2.2.3 Increase the supply of affordable housing.

Review of Accessibility Implications of Any Development or Policy:

It should be noted that none of the units under consideration for sale are accessible. KLH Housing's focus is on creating new accessible housing rather than undertaking costly renovation of home that are over 40 years old.

The project will incorporate overall accessible design with a number of units having a barrier free design.

Consultations:

TWC Consulting Inc.

Attachments:

Appendix A – Proposed Site



20180924 LindsaySt
- Opt 3 - Site.pdf

Appendix B – Proposed Elevation



20180924 Typical
Elevations.pdf

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