Sample Rehabilitation Proposal: Narrative

From: Mr. and Mrs. John Doe RE: XXX North Xth Street Paducah, KY

To the City of Paducah, Department of Planning:

We are interested in purchasing the property at XXX North Xth St., Paducah, KY for the price of \$10,000. We intend to: (EXAMPLE) "completely rehabilitate this one and a half story Craftsmen style house and use it as our permanent residence."

It is our intent to complete this project in a timely manner, not to exceed one year from the date of closing on the property since we have a contractor already.

Proposed Changes and Improvements: Exterior

The house was constructed circa 1920 and has roughly 1,800 square feet of heated living space. Although it is presently covered in vinyl siding, the original house had wood siding with a brick foundation. We intend to strip the vinyl and wood off of the house, repair the original sheathing, and install new cement (hardi-board) siding with a 5" reveal to match the original design.

We anticipate having to "beef-up" the structure by repairing wooden structural members as well as some extensive foundation work. The front and rear concrete porches and steps have settled and cracked over the years and will need to be demolished and rebuilt from scratch.

The original roof is still on the house and has had two more layers of asphalt shingles added over the years. We will peel all of the shingles off and go back to the bare wood. Where necessary, we plan to replace the decking with new wood, repair any sagging/broken rafters, and correctly support the drooping eaves with new and/or repaired eave brackets. We have decided to go with a thirty year dimensional black asphalt shingle (see attached documents) pending the boards approval.

We want to replace the existing windows and doors with new energy efficient ones. These replacement units will be double pane, aluminum clad, solid wood, double hung windows with four over one configuration. We understand that, according to the new design guidelines, the new windows must have the light dividers or muntins permanently fastened to the inside and outside of the windows. Our contractor has located a company that offers this option. A detailed brochure from the company has been included in our "exhibits" section of this proposal. The exterior doors we have chosen are solid wood Craftsman style units to match the original style and design of the house. Examples of these doors can also be found in our attached exhibits.

We have included several photographs of the front and rear porches. Over time, these concrete porches and steps have sunken and several stress fractures can be seen in the photos. It is our understanding that we cannot simply patch these cracks because they are too severe and will continue to separate over time. The failure of these porches can be attributed to faulty or weak footers and to the fact that the gutters were removed and never replaced. As a result, water settled around the porches and foundation causing the settlement. We plan to totally demolish both porches, pour new footers, build new block foundations with matching brick veneer, and pour new porch slabs to match the original structure.

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We are also proposing to add new seamless aluminum 6" gutters and downspouts with an factory off-white enamel finish. Landscaping will be minimal at first with two shade trees being planted and will also include grading the lot to create the proper slop away from the house. This will ensure that water will not settle or seep back into the foundation.

Proposed Changes and Improvements: Interior

The interior of this house (please see photos in exhibit section) has seen several "remodels" since it was constructed. The original plaster ceilings and walls have been covered with paneling, dropped ceilings, acoustic tile, and various "textures" to hide old water damage and plaster failure. The floors have also been covered with wall-to-wall carpet. We plan on totally gutting the interior ceilings and walls down to the studs and pulling the carpet and floor coverings. This will allow easy access to totally re-wire, replumb, and insulate the house. We also plan to add a totally new heating and air conditioning system with new insulated duct work. All work will be code compliant.

We plan on altering some of the existing interior walls to create a more "open" floor plan. The master bedroom and master bath will also be expanded. Some major modifications to the kitchen area are also being proposed. We have submitted detailed floor plans with this narrative that accurately show the proposed changes and intended use of the interior space.

In addition to the floor plans, we have also included detailed elevations of the front, sides, and rear of the property for your review. We have submitted a detailed third party contractor's estimate/cost breakdown, a letter of loan pre-qualification from our bank for the estimated cost of the project, photographs of the house showing its present condition, and a packet of physical exhibits which we hope clearly illustrate the materials and textures that we plan to use in this rehabilitation.

We appreciate your consideration and look forward to hearing from you. Please contact us if there are any omissions or questions regarding our proposal.

Sincerely,

Mr. and Mrs. John Doe

Sample 3rd Party / Contractor's Estimate

Acme Contractors, Inc.

876 Good Street, Paducah, KY Ph. 270-444-5678 Trustworthy – Knowledgeable - Responsive

Licensed & Insured for your sake & ours

DATE 4/11/2019	JOB# 3456
CUSTOMER	PHONE
Mr. And Mrs. John Doe	
JOB ADDRESS	PROJECT
1234 North Xth St, Paducah	Total Rehab - \$166,850
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SCOPE

Foundation: \$13,500

- -Shore up structure with temporary timbers, floor jacks, etc. to correct sags and gain access to repair floor joists, partially rotted sill plates, and girder.
- -Replace all compromised floor joists, sills, and girder with new PT lumber to code.
- -Pour new footers to accept three new concrete piers w/rebar to code for girder support.
- -Pour new piers w/rebar to code.
- -Temporarily shore up front and rear porch roofs to prep for porch demo.
- -Demo existing front and rear concrete porches, steps, and failed footers.
- -Dig and pour new front and rear footers to match original layout.
- -Construct new block foundation for both porches w/ rebar and filled concrete to code.
- -Install matched solid brick veneer to block porch foundations w/ foundation vents.
- -Form and pour both porch pads and steps.
- -Re-set front and rear porch columns, handrails, etc.
- -Replace all cracked and broken foundation brick between existing brick piers to a uniform, straight, and level appearance.
- -Re-tuck and point entire foundation to match.

Roofing: \$8,500

- -Tear off existing roof (three layers of asphalt shingles) and haul away debris.
- -Repair all damaged decking, subfacia/facia boards, and rafters as needed.
- -Flash valleys with 18ga copper.
- -Install 30lb felt, frieze barrier, metallic drip edge, and all appropriate flashing.
- -Install new 30 year shingles.

Exterior: \$20,450

- -Tear off existing vinyl siding/soffits and haul away debris.
- -Tear off existing wood siding and haul away debris.
- -Repair and replace any damaged sheathing.
- -Repair and/or replace all eave brackets as per original structure.
- -Remove old windows and doors and haul away.
- -Install new aluminum clad wood replacement double hung windows as per plans.
- -Install new front entry door w/ sidelights and new rear entry door as per plans.
- -Install new Azek 5/4 cornerboards and trim boards.
- -Install new pre-primed hardiplank siding with 5" reveal to match original house.

Sample 3rd Party / Contractor's Estimate

Interior Demolition: \$6500

- -Remove & haul away all wall to wall carpet, padding, and tack strips.
- -Remove & haul away all kitchen and bath fixtures including cabinets, counter, stove, etc.
- -Remove & haul away existing furnace and exposed duct work.
- -Remove & haul away old galvanized and cast iron plumbing.
- -Remove & haul away all personal items left by previous owner.
- -Tear out and dispose of existing drop ceilings, furring strips, metal hangers, etc.
- -Demolish all existing plaster ceilings, wooden lath, and ceiling fixtures and haul away debris.
- -Remove & store all existing doors, moldings, window trim, baseboard, shoe molding, door casings, etc.
- -Demolish & haul away all wall plaster and wood lathing.

Interior Framing: \$5,000

- -Repair any damaged and/or rotted ceiling joists, wall studs, flooring, etc.
- -Tear out and reconfigure interior walls as per plans, including kitchen, bathrooms, entry, and master bedroom.
- -Plumb and true up all old stud walls and ceilings to receive sheetrock.
- -Add stiff legs in attic to strengthen and true up existing ceiling joists.

Electrical: \$16,000

- -Remove and dispose of old exposed knob and tube wiring, wall plugs, fixtures, etc.
- -Install new 200 amp service.
- -Rewire entire house to code including stereo sound system, cat. 5 for cable/internet, and alarm system.

HVAC: \$10,500

-Install new dual fuel two-zone heating and air conditioning system including insulated duct work.

Plumbing: \$18,000

- -Run new PVC supply and waste lines to city hook ups as per codes and plans.
- -Re-plumb entire house including two bathrooms, kitchen, laundry room, and exterior faucets as per codes and plans.
- -Price includes cost and installation of all customer selected fixtures and appliances.

Insulation: \$4,500

- -Install 3.5" paper backed fiberglass insulation in all exterior walls.
- -Install 6" paper backed fiberglass insulation in all ceilings.

Drywall: Hang and Finish: \$9500

-Hang, finish, and sand entire house with 1/2" sheetrock as per codes and plans.

Finish Carpentry: \$25,900

- -Repair all damaged hardwood flooring including filling in voids left by repositioning interior walls and closets.
- -Clean and reaffix all original moldings, casings, door/window trim, baseboards, etc.
- -Mill any missing moldings on site to match original profiles. Moldings which cannot be duplicated on site will be purchased from local lumber yards to match as closely as possible.
- -Remove old hinges and hardware from original doors and replace with new as per owners choice after plugging and puttying voids.
- -Re-hang doors and adjust to fit.
- -Purchase as per owners choice and install kitchen base cabinets, upper cabinets, island base cabinet, and countertop.
- -Purchase as per owners choice and install bathroom vanities.
- -Sand and refinish hardwood floors.
- -Install shoe moldings.

Sample 3rd Party / Contractor's Estimate

Tile Installation: \$7,500

- -Purchase and install dura-rock substrata on subfloors in kitchen and bathrooms.
- -Set, grout, and seal tiles as per plans.
- -Set, grout, and seal ceramic tile in bathrooms, kitchen countertop, island countertop, and backsplashes.

Exterior Painting: \$8500

- -Apply two top coats of premium grade latex paint to exterior siding, color as per owners choice.
- -Prime, caulk, and apply two coats of premium grade latex semi-gloss to doors, door trim, window trim, fascia, eave brackets, etc.

Gutters and Downspouts: \$1,300

-Install off-white seamless gutters and downspouts.

Interior Painting: \$9,850

- -Scrape doors and moldings as needed.
- -Prime all trim, doors, and moldings.
- -Prime all ceilings and wall surfaces.
- -Caulk all trim and moldings.
- -Putty all voids and nail holes.
- -Apply two coats of ceiling white to all ceilings.
- -Apply two top coats of premium grade latex eggshell top coats to all wall surfaces, color as per owners choice.
- -Apply two top coats of premium grade semi-gloss latex top coats to all doors, windows, and trim, color as per owners choice.

Landscaping: \$3,850

- -Grade around foundation with new topsoil to ensure proper drainage away from structure.
- -Grade front, sides, and back yards for new seed.
- -Sow lot with Kentucky 31, fertilize, and cover with hay.
- -Plant two shade trees (pin oak in front, red maple in back)) and four medium sized boxwoods along front of house and line both sides of entry side walk with monkey grass.

Total Project Cost: \$166,850

Sample Letter from Bank for Financial Ability

GREAT LOCAL BANK

FDIC INSURED

April 1, 2019

City of Paducah City Hall, 300 South 5th Street Paducah KY 42001

Re: Mr. and Mrs. John Doe

To Whom It May Concern,

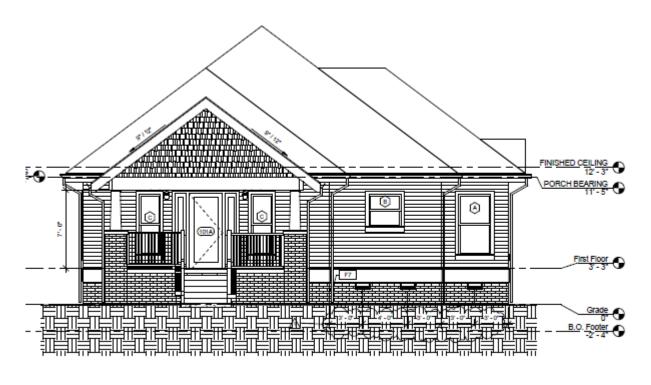
Great Local Bank and Trust Company is pleased to inform you that the above referenced individuals have been approved for funding of their planned renovation of an existing building located at 1234 North Xth St, Paducah, KY. It is anticipated the loan will be in the approximate amount of \$166,850.

Should you require additional information, don't hesitate to contact me at 270-123-4567

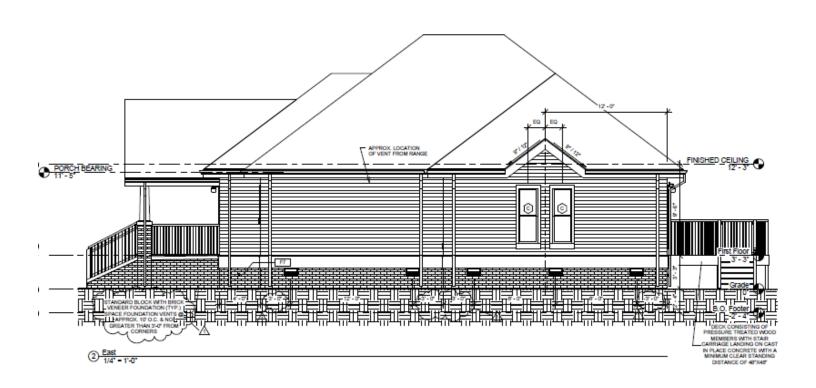
Sincerely,

Loan Officer

Sample Elevation Plans

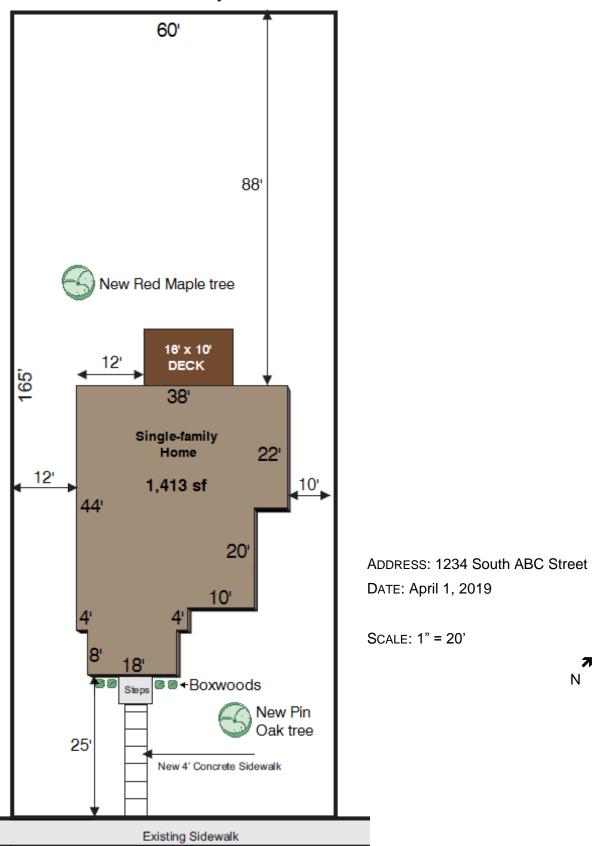






Sample Site Plan

16' wide Alley



52' ROW - ABC Street