### City of Scottsbluff, Nebraska Thursday, June 2, 2016 Regular Meeting

### Item 1

Consider and take action on the Five 22 Developing LLC Housing Redevelopment Plan for the property located at lots 1-10, and lots 13-23, Rosenberger Addition located on Ave. G between West Overland and 11th Street.

Staff Contact: Nathan Johnson, City Manager

#### MEMORANDUM

TO: Scottsbluff Community Redevelopment Authority
FROM: John Selzer and Rick Ediger of Simmons Olsen Law Firm
DATE: May 31, 2016
RE: Five 22 Developing Redevelopment Plan

We have created a Redevelopment Plan ("Plan") using the information submitted to the City in a TIF Application by Five 22 Developing, LLC (the "Redeveloper"). This is the Plan for housing on Avenue G between West Overland and West 11<sup>th</sup> Streets. The figures and estimates in the Plan are those provided by the Redeveloper in the Application.

The technical planning of the housing development is very preliminary. The Redeveloper is also currently working on other financing for the project. The Redeveloper has not wanted to incur the additional expenses prior to approval of tax increment financing. We believe that a plan of this nature can be approved in this preliminary state. City staff will then work with the Redeveloper to create a redevelopment contract to incorporate City standards and requirements. The redevelopment contract may also require security for completion of the public improvements for the Plan. The redevelopment contract will be reviewed and approved by the CRA.

The CRA can modify or approve modifications to a redevelopment plan at any time. After initial approval of the plan by the City Council, only substantial modifications require subsequent approval by the City Council.

The timing of the Plan may change from what is initially set forth in the Redeveloper's Application. Because of fire safety issues, Avenue G may need to be constructed prior to any houses being occupied. This may delay commencement of the project until 2017. Again, this is a variable which can be modified after initial plan approval.

#### <u>CITY OF SCOTTSBLUFF</u> Five 22 Developing, LLC Housing Redevelopment Plan

#### 1. <u>Introduction</u>

Five 22 Developing, LLC (the "Redeveloper") has submitted an Application for Tax Increment Financing (the "Application"), which is the basis of this Redevelopment Plan ("Plan"), to the City of Scottsbluff City Council (the "City"), the City of Scottsbluff Planning Commission ("Planning Commission"), and the City of Scottsbluff Community Redevelopment Authority (the "CRA"), pursuant to the Nebraska Community Development Law, NEB. REV. STAT. § 18-2101 *et seq.* The Application is made part of and incorporated in this Plan by this reference.

The City has declared blighted and substandard the Project Site (as defined later in this Plan), which consists of 21 residential lots on each side of Avenue G between West Overland and West 11<sup>th</sup> Street. Under this Plan, the Redeveloper proposes to acquire the lots on the Project Site and construct single family homes on each lot (the "Project"). The Project will also include the construction of Avenue G and adjacent sidewalks between West Overland and West 11<sup>th</sup> Street. Full development of this area will require the joint effort and cooperation of the City and private developers. The Redeveloper is requesting tax increment financing for certain eligible costs and expenses related to the Project.

#### 2. <u>Statutory Elements (NEB. REV. STAT. §§ 18-2103(13) and 18-2111)</u>

- A. **Boundaries of the Project Site:** An aerial map of the "Project Site" is attached to the Application. The Project Site consists of Lots 1-10 and 13-23 Rosenbergers Addition. The Project Site also entails the Avenue G right of way between the lots on the Project Site.
- **B.** Existing Uses and Condition: The Project Site is currently undeveloped, vacant land. Avenue G on the Project Site is unpaved. The Project Site has been platted and is zoned R-1a (single family-medium density).
- *C. Land Acquisition:* The Redeveloper will acquire the lots in the Project Site prior to the development of the Project Site.
- **D. Demolition and Removal of Structures:** The Project Site is currently undeveloped, vacant land, and thus no demolition or removal of structures is required under the Plan.
- *E. Land Uses, Land Coverage, and Building Intensities:* Each lot will consist of a single family home. Lots 1 through 10 and 14 are 6000 square feet (50' x 110') and Lots 13 and 15 through 23 are 6050 square feet (55' x 120'). The Redevelopers propose to build homes with approximately 1100 to 1275 square feet of living area with additional land coverage for patio and garages (for a total land coverage between 1600 square feet and 2300 square feet).

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- *F. Site Plan:* Proposed site plans for the individual lots, showing building set-backs, are attached to the Application. Also attached to the Application are potential floor plans for the houses.
- *G. Population Densities:* The Plan contemplates an increase in population density in the Project Site from zero to a single person or single family in each of the 21 developed lots.
- *H. Changes to Zoning, Street Layouts, Building Codes, and Ordinances:* No changes to zoning, street layouts, building codes, or ordinance are contemplated by the Plan.
- *I. Additional Public Facilities and Utilities/Street Layouts and Grades:* The Plan will include the completion of Avenue G along with curb, gutter, and sidewalk in the current public right of way.

## 3. <u>Conformity to General Plan of the City (NEB. REV. STAT. §§ 18-2112, 18-2113(1), and 18-2116(1)(a)).</u>

The Planning Commission, City, and CRA are all tasked with determining whether this Plan conforms to the general plan for the development of the City as a whole. NEB. REV. STAT. §§ 18-2112, 18-2113(1), and 18-2116(1)(a).

At a joint meeting of the City, Planning Commission, and CRA on March 14, 2016, the 2016 Scottsbluff Comprehensive Plan (the "Comprehensive Plan") was adopted.

The Project Site falls in the residential classification of the "Southwest" neighborhood on the Future Land Use Map (pgs. 23 and 24 of the Comprehensive Plan). The Comprehensive Plan (at pgs. 34-35) includes the following themes and principles for the Southwest residential neighborhoods:

- Housing that supports a thriving workforce (Theme 1).
- Small town neighborhood feel (Theme 2).
- Clean, safe neighborhoods (Theme 3).
- Encourage infill development through mitigation of blighted properties and incentivesprepare sits to respond to market demand (Principle 6.c).
- Continue traditional neighborhood style of homes, streets, and sidewalks in residential areas (Principle 8.c).

This Plan conforms to and furthers the above themes and principles from the Comprehensive Plan.

#### 4. <u>Proposed Financing</u>

#### • Tax Increment Financing.

The Redeveloper is requesting tax increment financing to pay for statutorily eligible expenses, to the extent such funds are available. The tax increment financing will be generated from the increased property taxes to be paid on the Project Site after development. The amount of the available proceeds from tax increment financing is estimated at approximately \$500,410.00, (including capitalized interest), calculated as follows:

Current Assessed Value:			
Land:	\$ 68,310.00		
Building/Improvements	<u>\$ 0.00</u>		
Total		\$	68,310.00
Estimated Value after Completion			
Land:		\$	105,000.00 (\$5,000 x 21)
Building:		\$2	<u>,415,000.00</u> (\$115,000 x 21)
Total		<u>\$2</u>	,520,000.00
Increment Value:		\$2	,451,690.00
Multiplied by approximate 2% levy	7	Х	0.02
A = m + 1 TIE $C = m + m + 1$ (D = m + 1 d)		ድ	40.024.00
Annual TIF Generated (Rounded)		\$	49,034.00
Multiplied by 14 years*		v	14
Multiplied by 14 years		<u>X</u>	14
		\$	686,476.00
		Ψ	000, 170.00
Plus Partial Completion (10 Lots in	Year 1)*	\$	23,350.00
1	,		
Estimated TIF Proceeds Available:		\$	709,826.00
TIF Bond (at 4% Interest) Rounded	)**	\$	500,410.00

\*The Redeveloper proposes to build 10 lots in the first year and the remaining 11 lots in the second year.

\*\*This estimated amount, reduced to present value, will support a tax increment financing bond of approximately \$500,000.00 based on an interest rate of 4%.

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All of the above figures are estimates and assumptions including expectations as to the completion of the Project and valuations suggested by the Redeveloper, which may alter substantially and materially. Tax increment financing will be subject to the negotiation and execution of a Redevelopment Contract which will incorporate City development standards and requirements into the Plan.

Because the Plan proposes the use of tax increment financing, the City must find: the Plan would not be economically feasible without the use of tax increment financing; the Project would not occur in the blighted and substandard area without the use of tax increment financing; and the costs and benefits of the Project, including costs and benefits to other affected political subdivisions, the economy of the community, and the demand for public and private services have been analyzed and been found to be in the long term best interest of the community. NEB. REV. STAT. § 18-2116(1)(b).

The Redevelopers have certified in the Application that the Project will not be feasible and will not happen without the use of tax increment financing. Below are the portions of the project, and estimated costs, which the Redeveloper proposes to be paid for with increment financing:

Description	Estimated Cost
Site Acquisition	\$105,000.00
Site Preparation	\$ 25,200.00
Avenue G and Sidewalk	\$340,106.25
Alley Prep and approach	\$ 24,000.00
Landscaping	\$ 42,000.00
Utility Infrastructure	\$252,000.00
Plan Preparation/Legal	\$ 5,000.00
TOTAL	\$793,306.25

#### Private Borrowing

Funds from tax increment financing will not be sufficient to cover the entire amount of the eligible expenses set forth above and thus the excess will be paid by the Redeveloper. Moreover, the Redeveloper will make a substantial private investment in the private improvements. Please see the cost-benefit analysis in the next section for a breakdown of the source and use of Project funds, as well as the other costs and benefits of the Project.

\*Please note that all of the figures in this Plan are estimates.

## 5. <u>Cost-Benefit Analysis (NEB. REV. STAT. §§ 18-2113(2); NEB. REV. STAT. § 18-2116(1)(b)</u>).

The CRA and City are required to conduct a cost-benefit analysis for redevelopment plans including the use of tax increment financing. NEB. REV. STAT. §§ 18-2113(2) and 18-2116(1)(b).

*A. Project Sources/Use of Funds:* As shown in the previous section, an estimated \$500,410.00 from tax increment financing is available for this Project. This public investment will leverage approximately \$3,764,496.5 in private sector investment; a private investment of almost \$7.52 for every TIF dollar invested.

Below is a breakdown of estimated costs and expenses of the Project and the use of funds for each:

Description	TIF Funds	Private Funds	Total
Site Acquisition	\$105,000.00	<u>i iii uite i uitus</u>	105,000.00
Site Preparation	\$ 25,200.00		\$ 25,200.00
Avenue G and Sidewalk	\$340,106.25		\$ 340,106.25
			. ,
Alley Prep and approach	\$ 24,000.00		\$ 24,000.00
Landscaping	\$ 42,000.00		\$ 42,000.00
Utility Infrastructure	\$252,000.00		\$ 252,000.00
Plan Preparation/Legal	\$ 5,000.00		\$ 5,000.00
General Construction		\$3,057,600.00	\$3,057,600.00
Plumbing		\$ 108,000.00	\$ 108,000.00
HVAC		\$ 90,000.00	\$ 90,000.00
Electrical		\$ 90,000.00	\$ 90,000.00
Drywall		\$ 126,000.00	\$ 126,000.00
Subtotal	\$793,306.25	\$3,471,600.00	\$4,264,906.25
Adj. for shortfall in TIF Funds:	\$(292,896.25)	) \$ 292,896.25	\$ 0.00
Total	\$ 500,410.00	\$3,764,496.25	\$4,264,906.25

B. Tax Revenues and Tax Shifts. As shown in the previous section, the Project Site has a current value of \$68,310.00. This will result in an annual real property tax of approximately \$1,500. This will be available to the local taxing jurisdictions regardless of the tax increment financing. The local taxing jurisdictions are the City, Scotts Bluff County, Scottsbluff Public Schools, WNCC, ESU 13, and North Platte NRD. It is anticipated that the assessed value will increase by \$2,451,690.00 as a result of the redevelopment. This development will result in an estimated tax increase of approximately \$49,000.00 annually. This tax increment will not be available to local taxing jurisdictions for 15 years, but will be used to reimburse the redeveloper for the eligible development costs (with capitalized interest) necessary for the Project, as set forth above.

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- *C. Public Infrastructure and Community Public Service Needs.* The development of the Project Site will include the construction of Avenue G and sidewalks from West Overland to West 11<sup>th</sup> Street.
- **D.** Employment Within the Project Area. There are no employers within the Project Site.
- *E. Employment in the City Outside the Project Area*. This Project will provide additional housing with a price of approximately \$150,000.00 which will have a positive impact on employers in the City.
- F. Other Impacts. None

#### APPLICATION FOR TAX INCREMENT FINANCING

1. Five 22 Developing, LLC

Stephen Adams and Lynette Adams 180304 County Road B Mitchell, NE 69357 (308) 765-0124 (308) 672-7447 sadams930@gmail.com nette\_adams@yahoo.com

John Adams and Brenda Adams 30746 Hwy 71 Scottsbluff, NE 69361 (308) 631-7126 (308) 641-4189

- 2. The lots to be developed are located on Avenue G in Scottsbluff, south of West Overland, north of 11<sup>th</sup>. Lots 1-10 and 13-23 map and parcel numbers attached.
- 3. The current condition of these lots has been deemed blighted and substandard. The lots are vacant and Avenue G is unpaved.
- 4. We have a written purchase agreement with the current owner of the aforementioned lots.
- 5. Redevelopment plan of the project site:
  - A. The lots will all be single family residential. There are currently no structures on the project site needing demolished.
  - B. Each lot will contain one single family home.
  - C. Population densities for projected site will remain average for neighborhood.
  - D. No changes are proposed for zoning, street layouts, building codes, or ordinances.
  - E. Not intended to be a planned subdivision
  - F. No additional public facilities or utilities are required after redevelopment.
  - G. No employment within the project site before and after redevelopment.

Itemized estimated project costs:	
A. Land Acquisition:	\$105,000
B. Site development:	
a) Street & sidewalk	\$340,106.25
b) Dirt work fill & grading	\$25,200

6.

a) Allow mean and annualah	\$24,000
c) Alley prep and approach	
d) Landscaping	\$42,000
e) Utility infrastructure	\$252,000
C. Building Costs:	
a) General construction	\$3,057,600
b) Plumbing	\$108,000
c) HVAC	\$90,000
d) Electrical	\$90,000
e) Drywall	\$126,000
D. Architectural and Engineering Fees	\$
E. Legal Fees:	\$
F. Financing Costs:	\$
G. Broker Costs:	\$
H. Contingencies:	
I. Other:	\$
TOTAL:	\$4,259,906.25

7. Names and addresses of architects, engineers, and contractors will be available closer to beginning construction date.

8.	Valuation of the project site:	
	A. Total assessed value at completion:	\$2,520,000
	B. Latest property valuation:	\$68,310

9.	Itemized projected source of finan	cing for the Project
	A. Equity:	\$
	B. Bank Loan:	\$contingent on TIF
	C. Tax Increment Financing	\$788,306.25
	D. Other:	\$

#### 10. Project Schedule.

- A. Expected acquisition date: contingent on availability of funds
- B. Demolition start date: Not applicable
- C. Construction start date: summer 2016
- D. Construction completion date: 2019
- 11. No involvement in any other municipality within the last five years.
- 12. Tax Increment Financing Request:
  - A. Requesting \$788,306.25 for the redevelopment of 21 blighted and substandard lots located on Ave. G in Scottsbluff. The proposed housing project on West Overland and Avenue G is designed to meet the needs of the demographic within the Scottsbluff region. Worker recruitment and worker retention surveys have consistently shown a need for entry-level or young single-family available homes that would fall within the price range of \$150,000. This project will

initially plan on 6-8 homes of approximately 1200 ft.<sup>2</sup> with a threebedroom two-bath design. In order to make this a successful housing development project TIF assistantship is critical. The cost of developing streets, curbs and utility infrastructure is a cost component that makes entry-level homes virtually impossible to keep on a cost-efficient profitable margin. In order to provide quality housing units in the price range as described above, it is critical to have the quality streets, curbs, alleys and utility infrastructure accepted as part of the funding service that should be provided within a TIF contract.

- B. Project cannot be completed without Tax Increment funding.
- C. Have not filed an application to receive tax incentives.

**Stephen Adams** 

John Adams

Lynette Adams

**Brenda Adams** 



May 4, 2016

Stephen & Lynette Adams 180304 CR B Mitchell, NE 69357

To Whom It May Concern:

Let this letter show, on behalf of Stephen and Lynette Adams that Great Western Bank intends to proceed with financing for planned Single Family Residence project located at 1101 Ave G, Scottsbluff, NE, or LOTS 1-10 & 13-23 ROSENBERGER ADDITION. Final approval for financing is pending results from the engaged appraisal and feasibility study, review of the financial standing of the developers, and further bank due diligence. Please call 308-635-3400 if you should have any questions.

Sincerely,

Nate Merrigan Business Banker Great Western Bank







#### M. C. Schaff and Associates, Inc.

#### Preliminary Construction Cost Estimate

Project:	Rosenbergers Addition Avenue G & 11th St	Estimator MCSA No.	Don Dye
Location	Scottsbluff, NE	NICOA NO.	
Date	3/14/2016		

tem	Description		Quantity	Unit Price	Extension
1 2 3 4 5 6 7 8	30" Curb and Gutter 6" P. C. Concrete Pavement 4" x 5' Sidewalk Handicap Ramp Intersection Radii 18" Storm Drain Pipe Std Inlets Earthwork		1,650.00 L. F. 3,000.00 S. Y. 8,250.00 S. F. 4.00 Each 2.00 Each 80.00 LF 4.00 Each 1,500.00 C. Y.	\$20.00 L. F. \$50.00 S. Y. \$5.00 S. F. \$600.00 Each \$1,200.00 Each \$60.00 LF \$1,500.00 Each \$5.00 C. Y.	\$33,000.0 \$150,000.0 \$41,250.0 \$2,400.0 \$2,400.0 \$4,800.00 \$6,000.00 \$7,500.00
	Estimated Construction Cost Contingencies	10%			\$247,350.00 \$24,735.00
	Total Estimated Construction Cost				\$272,085.00
	Engineering , Legal, and Miscellaneous	Costs	25%		\$68,021.25
	Total Estimated Project Cost				\$340,106.25

Scottsbluff







	1. dify This Plan (modification a)	and dual sinks, lots of storage and a pantry. <ul> <li>The open living room/dlnlng/kitchen area is perfect for entertaining.</li> </ul>
(/)	Euceive a free modification quote within two business days.	<ul> <li>Faise Explanse Plans in master becast in and in fighter of the second sec</li></ul>
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#### **Floor Plan**

Main Level



#### Optional

# Operate Basement Stair Location

(increases total depth by approx. 4')



#### Save **Plan Details Total Living Area: Total Living Area:** 1,250 sq. ft. Front Porch: 68 sq. ft. First Floor: **Rear Porch:** 1,250 sq. ft. 70 sq. ft. Storage: 26 sq. ft. Full Bathrooms: **Beds/Baths Bedrooms:** 3 2 Width: **Dimensions:** 29' 6" Depth: 59' 10" Max Ridge Height: 17' 0" Туре: Attached Garage Details: 1 Cars 315 Sq. Ft. Foundation Type Standard Foundations: Slab. Crawl **Optional Foundations:** Resement

Scottsbluff

P





### Plan 12725MA ArchitecturalDesigns.com

1 of 2 Photos

Thumbnails

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#### walls is a great thingi **Modify This Plan** (/modifications) • The master bed has his-and-her linear closets. Two additional bedrooms round out the design on the inside. A covered patio in back gives you a nice place to relax and enjoy the fresh air. • Receive a free modification quote within two The plan comes in a basement and non-basement version. And we show both floor plans so you can decide which suits • business days. you best. Modify this Plan (/services/modification-requestry aland September of an 12726MA (http://www.architecturaldesigns.com/house-plan-12726MA.asp) for a different exterior. Explore Plans Cart (/orders/cart) My Plans (/house-plans/my) Sign in Sign Up Servicee About Us ()Square FLOORS BEDS MORE Min BATHS Search Footage Max **Floor Plan** Main Level 36 -PATIO M. BEDROOM BEDROOM 9'5"x12' 14'4"x11' HALL KIT. DINING 9'3'x9' 9'x11'7' BEDROOM 11'x11' 20 LIVING ROOM w 15'x17'6" D PORCH 15'6"x6" 2 CAR GARAGE 19'5'x20'

Optional



P

Total Living Area:	Total Living Area: First Floor:	1,216 sq. ft. 1,216 sq. ft.	Front Porch: Porch <del>Rea</del> r:	93 sq. ft. 93 sq. ft. s
Beds/Baths	Bedrooms:	3	Full Bathrooms;	2
Dimensions:	Width:	36' 0"		
	Depth:	56' 0"		
	Max Ridge Height:	28' 0"		
Garage	Type:	Attached		
	Details:	2 Cars		
		390 Sq. Ft.		









 The master suite has a boxed ceiling and a large walk is closed and its own private bathroom. The two other bedroom age 29 / 40 Regular Meeting - 6/2/2016

#### Modify This Plan (/modifications)

Receive a free modification quote within two business days.

Modify this Plan (/services/modification-request?plan\_id=60634)

#### Floor Plan Main Level



Total Living Area:	Total Living Area: First Floor:	1,198 sq. ft. 1,198 sq. ft.	Front Porch:	84 sq. ft.
Beds/Baths	Bedrooms:	3	Full Bathrooms:	2

Dimensions:	Width:	33' 0"		
	Depth:	53' 8"		
	Max Ridge Height:	20' 0"		
Garage	Туре:	Attached		
analo	Details:	2 Cars		
		403 Sq. Ft.		
Foundation Type	Standard Foundations:	Slab, Crawl	Optional Foundations:	None
Exterior Walls	Standard Type(s):	2x4	Optional Type(s):	2x6
Ceiling Heights	First Floor	8, 0 <sub>n</sub>	Greet Room, Dining & Kitche MBR	n; 9' Box 0' 0"
Roof	Primary Pitch:	8 On 12	Framing Type:	Stick
Architectural Style	Cottage Mountain			
Special Features	1st Floor Master Sutte C	AD Available		
	5			
Yan Collections				



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### Plan 59604ND ArchitecturalDesigns.com

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#### **Floor Plan**

#### Main Level



Beds/Baths Bedrooms:	
	3 Full Bathrooms: 2
Dimensions: Width: 41' 4	1' 4" 



 $\leftarrow$  AVE. G  $\rightarrow$ 

 $\xrightarrow{\mathbb{Z}}$ 

LOTS 12-13 W. SIDE OF ANE. GI. SIZE 55' X 110



Modify This Plan (modifications)
 The great room has a valided ceiling, plenty of wall space and a sliding glass door to the back yard.
 A quaint dining area has two large windows and opens to the kitchen.
 The grange accesses the home through the laundry room.
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#### **Floor Plan**

#### Main Level



Total Living Area:	Total Living Area: First Floor:	1,250 sq. ft. 1,250 sq. ft.	Entry:	40 sq. ft.
Beds/Baths	Bedrooms:	3	Full Bathrooms:	2



 $\leftarrow$  AVE. G  $\rightarrow$ 

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#### Modify This Plan (modifications)

Receive a free modification quote within two business days.

well for day-to-day family life and also for entertaining. The kitchen features an island and bulit-in pantry. Those who love to barbecue will appreciate the nearby patio, accessible through the sliding patio doors in the dining area. The living room is defined by a series of columns and the vaulted celling. It features a fireplace,

 In the left wing of the home, the master suite, two additional bedrooms, a bath, and the laundry room are aligned along a central hall.

 Belated Plans: For alternate elevations, see house plans 69250AM (http://www.architecturaldesigns.com/house-Modify this Plan (/services/modification-requires/parage)(fight-entry garage) and 69251AM (http://www.architecturaldesigns.com/house-plan-69251am.asp) (side-entry garage).

#### **Floor Plan**

Main Level



Optional

# Paul BR 3 A-RAGE

location of basement stairs