AGREEMENT FOR COMMUNITY SERVICES

THIS AGREEMENT FOR COMMUNITY SERVICES ("Agreement") is entered into as of the date written below between the City of Bainbridge Island, a Washington state municipal corporation ("City"), and Housing Resources Bainbridge, a Washington nonprofit corporation ("Service Provider").

WHEREAS, the City desires to assist the Service Provider by providing funds for the Independent Living Program; and

WHEREAS, the Service Provider has the expertise and experience to provide such services and is willing to do so in accordance with the terms and conditions of this Agreement.

NOW, THEREFORE, in consideration of the mutual covenants, conditions, promises, and agreements set forth herein, it is agreed by and between the City and the Service Provider as follows:

1. SERVICES BY SERVICE PROVIDER

The Service Provider shall provide the services as defined in this Agreement and as necessary to accomplish the scope of services attached hereto as Attachment A and incorporated herein by this reference as if set forth in full. The Service Provider shall furnish all services, labor, and related equipment to conduct and complete the work, except as specifically noted otherwise in this Agreement. The scope of services set forth in Attachment A shall also include a project budget for the services to be performed for the City under this Agreement.

The Service Provider, in its promotional materials, will acknowledge financial support from the City.

2. TERM AND TERMINATION OF AGREEMENT

A. This Agreement shall become effective upon execution by both parties and shall continue in full force until December 31, 2018, unless sooner terminated by either party as provided below.

B. This Agreement may be terminated by either party without cause upon thirty (30) days' written notice to the other party. In the event of termination, all finished or unfinished documents, reports, or other material or work of the Service Provider pursuant to this Agreement shall be submitted to the City, and the Service Provider shall be entitled to just and equitable compensation at the rate set forth in Section 3 for any satisfactory work completed prior to the date of termination.

3. PAYMENT

A. The City shall pay the Service Provider One Hundred Three Thousand Dollars ($103,000) for all services performed under this Agreement, to be billed quarterly. The Service Provider shall execute this Agreement by March 31, 2017, in order to receive funding for 2017-2018.

B. The Service Provider shall submit, in a format acceptable to the City, quarterly invoices for services performed in a previous quarter. Quarterly invoices shall be accompanied by information as described in Section 4. The Service Provider shall maintain time and expense records and provide them to the City upon request.

C. The City shall pay all invoices by mailing a City check within sixty (60) days of receipt of a proper invoice from the Service Provider.

D. If the services rendered do not meet the requirements of this Agreement, the Service Provider shall correct or modify the work to comply with this Agreement. The City may withhold payment for such work until it meets the requirements of this Agreement.

4. REPORT ON EXECUTION OF SERVICES

The Service Provider shall submit a quarterly report to accompany each quarterly invoice for the first, second, and third quarters of each calendar year. The quarterly report shall provide information on the number of clients served in the quarter and the percent of clients served who were Bainbridge Island residents.

Information for the fourth quarter shall be provided within an annual report. The Service Provider shall submit an annual report prior to or accompanying its fourth quarter invoice for each calendar year. For 2017 activities, the annual report will be due on January 19, 2018. For 2018 activities, the annual report will be due on January 18, 2019. In each annual report, the Service Provider shall:

1. Summarize the activities undertaken in providing the scope of services described in Attachment A.
2. Reference the project objectives identified in your project proposal. Were those objectives achieved? Why or why not? Were there any unexpected positive outcomes or challenges?
3. Reference the specific measurable results identified in your project proposal. Were they achieved? If not, what challenges prevented the achievement of the anticipated results? How many Bainbridge Island residents were served? Are the conditions for those residents generally improving or worsening? Please explain.
4. Describe the involvement of any partners identified in your project proposal, as well as any unexpected cooperative relationships that developed through implementation of the project. Did the City funding help you attract additional funding or other types of support?

5. Reference the project budget specified in Attachment A. Provide an analysis of actual expenses and income in relation to the projected budget.
6. Please provide a short description of how the City funding has helped your organization or helped the community. Please also include any quotes or stories related to this support.
7. What recommendations, if any, do you have regarding future funding cycles?

5. INSPECTION AND AUDIT

The Service Provider shall maintain all books, records, documents, and other evidence pertaining to the costs and expenses allowable under this Agreement in accordance with generally accepted accounting practices. All such books and records required to be maintained by this Agreement shall be subject to inspection and audit by representatives of the City and/or the Washington State Auditor at all reasonable times, and the Service Provider shall afford the proper facilities for such inspection and audit. Representatives of the City and/or the Washington State Auditor may copy such books, accounts, and records if necessary to conduct or document an audit. The Service Provider shall preserve and make available all such books of account and records for a period of three (3) years after final payment under this Agreement. In the event that any audit or inspection identifies any discrepancy in such financial records, the Service Provider shall provide the City with appropriate clarification and/or financial adjustments within thirty (30) calendar days of notification of the discrepancy.

6. INDEPENDENT CONTRACTOR

A. The Service Provider and the City understand and expressly agree that the Service Provider is an independent contractor in the performance of each and every part of this Agreement. The Service Provider expressly represents, warrants, and agrees that its status as an independent contractor in the performance of the work and services required under this Agreement is consistent with and meets the six-part independent contractor test set forth in RCW 51.08.195. The Service Provider, as an independent contractor, assumes the entire responsibility for carrying out and accomplishing the services required under this Agreement. The Service Provider shall make no claim of City employment nor shall the Service Provider claim any related employment benefits, social security, and/or retirement benefits.

B. The Service Provider shall be solely responsible for paying all taxes, deductions, and assessments, including but not limited to federal income tax, FICA, social security tax, assessments for unemployment and industrial injury, and other deductions from income which may be required by law or assessed against either party as a result of this Agreement. In the event the City is assessed a tax or assessment as a result of this Agreement, the Service Provider shall pay the same before it becomes due.

C. The City may, during the term of this Agreement, engage other independent contractors to perform the same or similar work that the Service Provider performs hereunder.

D. The Service Provider shall obtain a business license and, if applicable, pay business and occupation taxes pursuant to Title 5 of the Bainbridge Island Municipal Code.

7. DISCRIMINATION AND COMPLIANCE WITH LAWS

A. The Service Provider agrees not to discriminate against any employee or applicant for employment or any other person in the performance of this Agreement because of race, creed, color, national origin, marital status, sex, sexual orientation, age, disability, or other circumstance prohibited by federal, state, or local law or ordinance, except for a bona fide occupational qualification.

B. The Service Provider shall comply with all federal, state, and local laws and ordinances applicable to the work to be done under this Agreement.

C. Violation of this Section 7 shall be a material breach of this Agreement and grounds for cancellation, termination, or suspension by the City, in whole or in part, and may result in ineligibility for further work for the City.

8. OWNERSHIP OF WORK PRODUCT

All data, materials, reports, memoranda, and other documents developed under this Agreement, whether finished or not, shall become the property of the City and shall be forwarded to the City in hard copy and in digital format that is compatible with the City's computer software programs.

9. GENERAL ADMINISTRATION AND MANAGEMENT

The City Manager of the City, or designee, shall be the City's representative, and shall oversee and approve all services to be performed, coordinate all communications, and review and approve all invoices under this Agreement.

10. HOLD HARMLESS AND INDEMNIFICATION

A. The Service Provider shall defend, indemnify and hold the City, its officers, officials, employees, and volunteers harmless from any and all claims, injuries, damages, losses, or suits including attorney fees, arising out of or resulting from the acts, errors, or omissions of the Service Provider in performance of this Agreement, except for injuries and damages caused by the sole negligence of the City.

B. Should a court of competent jurisdiction determine that this Agreement is subject to RCW 4.24.115, then, in the event of liability for damages arising out of bodily injury to persons or damages to property caused by or resulting from the concurrent negligence of the Service Provider and the City, its officers, officials, employees, and volunteers, the Service Provider's liability, including the duty and cost to defend, hereunder shall be only to the extent of the Service Provider's negligence. It is further specifically and expressly understood that the indemnification provided herein constitutes the Service Provider's waiver of immunity under Industrial Insurance, Title 51 RCW, solely for the purposes of this indemnification. This waiver has been mutually negotiated by the parties. The provisions of this section shall survive the expiration or termination of this Agreement.

C. The City's inspection or acceptance of any of the Service Provider's work when

completed shall not be grounds to void, nullify, and/or invalidate any of these covenants of indemnification.

D. Nothing contained in this Agreement shall be construed to create a liability or a right of indemnification in any third party.

11. INSURANCE

The Service Provider shall maintain insurance as follows and as further described in Attachment B:

[X] Commercial General Liability as described in Attachment B.
[X] Directors and Officers Liability as described in Attachment B.
[X] Automobile Liability as described in Attachment B.
[X] Workers' Compensation as described in Attachment B.
[ ] None.

12. SUBLETTING OR ASSIGNING CONTRACT

This Agreement, or any interest herein or claim hereunder, shall not be assigned or transferred in whole or in part by the Service Provider to any other person or entity without the prior written consent of the City. In the event that such prior written consent to an assignment is granted, then the assignee shall assume all duties, obligations, and liabilities of the Service Provider as stated herein.

13. EXTENT OF AGREEMENT/MODIFICATION

This Agreement, together with attachments or addenda, represents the entire and integrated Agreement between the parties and supersedes all prior negotiations, representations, or agreements, either written or oral. This Agreement may be amended, modified, or added to only by written instrument properly signed by both parties.

14. SEVERABILITY

A. If a court of competent jurisdiction holds any part, term, or provision of this Agreement to be illegal or invalid, in whole or in part, the validity of the remaining provisions shall not be affected, and the parties' rights and obligations shall be construed and enforced as if the Agreement did not contain the particular provision held to be invalid.

B. If any provision of this Agreement is in direct conflict with any statutory provision of the State of Washington, that provision which may conflict shall be deemed inoperative and null and void insofar as it may conflict, and shall be deemed modified to conform to such statutory provision.

15. FAIR MEANING

The terms of this Agreement shall be given their fair meaning and shall not be construed in favor

of or against either party hereto because of authorship. This Agreement shall be deemed to have been drafted by both of the parties.

16. NON-WAIVER

A waiver by either party hereto of a breach by the other party hereto of any covenant or condition of this Agreement shall not impair the right of the party not in default to avail itself of any subsequent breach thereof. Leniency, delay, or failure of either party to insist upon strict performance of any agreement, covenant, or condition of this Agreement, or to exercise any right herein given in any one or more instances, shall not be construed as a waiver or relinquishment of any such agreement, covenant, condition or right.

17. NOTICES

Unless stated otherwise herein, all notices and demands shall be in writing and sent or hand-delivered to the parties at their addresses as follows:

To the City:	City of Bainbridge Island 280 Madison Avenue North Bainbridge Island, WA 98110 Attention: City Manager
To the Service Provider:	Housing Resources Bainbridge P.O. Box 11391 Bainbridge Island, WA 98110 Attention: Phedra Elliot

or to such addresses as the parties may hereafter designate in writing. Notices and/or demands shall be sent by registered or certified mail, postage prepaid, or hand-delivered. Such notices shall be deemed effective when mailed or hand-delivered at the addresses specified above.

18. SURVIVAL

Any provision of this Agreement which imposes an obligation after termination or expiration of this Agreement shall survive the term or expiration of this Agreement and shall be binding on the parties to this Agreement.

19. GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of Washington.

20. VENUE

The venue for any action to enforce or interpret this Agreement shall lie in the Superior Court of Washington for Kitsap County, Washington.

21. COUNTERPARTS

This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which shall constitute one and the same Agreement.

IN WITNESS WHEREOF, the parties have executed this Agreement as of February 6, 2017.

HOUSING RESOURCES BAINBRIDGE

By Phedra R Elliott

Name Phedra R Elliott

Title Executive Director

Tax I.D. # 95-0068013

CITY OF BAINBRIDGE ISLAND

By

Douglas Schulze, City Manager

ATTACHMENT A

SCOPE OF SERVICES

HOUSING RESOURCES BAINBRIDGE
A Community Land Trust

730 Ericksen Ave NE, Ste 100
PO Box 11391
Bainbridge Island, WA 98110
Tel: 206-842-1909
Fax: 206-842-1120
info@housingresourcesboard.org

2016 – 2017 REVISED INDEPENDENT LIVING PROGRAM BUDGET
Adjusted budget reflects the actual grant amount awarded HRB by recommendation of the citizen advisory committee and approved by the City Council.

HUMAN SERVICES CONTRACT 2017-2018 Independent Living Program (HRB)						
Budget Allocation 2017: $49,500			Budget 2018: $53, 500			
Direct Services: contractors,		$ 20,550.00	42%		$ 22,470.00	42%
materials, consultation services						
Program Services: staff,		$ 28,950.00	58%		$ 31,030.00	58%
administration, travel, training						
promotion & outreach						
		$ 49,500.00	100%		$ 53,500.00	100%

Prepared 1/23/2017
By Julie Stone, Independent Living Manager
Housing Resources Bainbridge

CITY OF BAINBRIDGE ISLAND
2017 – 2018 HUMAN SERVICES FUNDING PROGRAM PROPOSAL

COVER LETTER

1. Organization Name: Housing Resources Bainbridge
2. Contact Person: Whitney Rearick Phone: (206)842-1909 X13
3. Email Address: whitney@housingresourcesbi.org
4. Physical Address: 730 Ericksen Ave. NE, Suite 100, BI, WA 98110
5. Mailing Address: PO Box 11391, BI, WA 98110
6. Are you a 501(c)(3) nonprofit? ☒ Yes ☐ No
7. Organization EIN: 95-0068013
8. Request for 2017-2018 (two-year term):

   A. Amount of City Funding Requested: 2017: $ 65,000 2018:$70,000

   B. Organization budget $841,250 for fiscal year ended: 2016

   C. Type: ☒ Program Support ☐ General Operating Support (not specific to any

   D. For Program Support Requests, name of Program: **Independent Living**

   E. Brief Description of Request:
   The Independent Living Program provides health and safety modifications to homes of low income elderly or disabled citizens living on Bainbridge Island, allowing them to safely remain in their homes and age in place.

9. Please attach each of the items below as separate PDF documents:
   ☒ This funding application (cover page, proposal, and program budget for program support requests)
   ☒ Current Board of Directors names, addresses, phone & email information
   ☒ Organization Financial Statements (Balance Sheet & Income Statement)- most recent
   ☒ 2016 Budget & 2017 Draft Budget

10. Please include one copy of:
    ☒ Most Recently Filed Form 990

11. For capital requests, please provide a detailed capital budget, in addition to relevant renderings, cost estimates, timeline, etc.

12. Authorized Signature: Whitney Rearick Date: 10/27/16

13. Print Name Whitney Rearick

HOUSING RESOURCES BAINBRIDGE
A Community Land Trust

730 Ericksen Ave NE, Ste 100
PO Box 11391
Bainbridge Island, WA 98110
Tel: 206-842-1909
Fax: 206-842-1120
info@housingresourcesboard.org

City Of Bainbridge Island 2017 – 2018 Human Services Funding Program Proposal: HRB's Independent Living Program

I. STATEMENT OF PURPOSE

Describe the community needs that the proposed program seeks to address, and the projected short- and long-term impacts. Please document and cite relevant and up-to date City documents, demographic or research sources, etc. For *general operating support* requests, describe the organization's mission and projected short- and long-term impacts.

The Independent Living Program (IL) provides health and safety improvements to the homes of elderly and disabled low-income Bainbridge Island residents. These improvements enable aging and disabled residents to sustain their independence and ability to remain living at home.

Short term and medium term, the Independent Living Program enables Bainbridge Island residents to remain living independently at home as long as possible, reducing risk of injury and/or entry into assisted care facilities by improving interior and exterior accessibility. The program also assists clients who are convalescing in rehabilitation facilities, but are preparing to return home by enabling them to continue rehabilitation at home.

Long term, by enabling clients to remain in their homes longer rather than in assisted care, island communities are kept stronger because local connections and knowledge are preserved and passed on. The program also helps make Bainbridge Island stock become more accessible, so that as homes turn over, livability improves for generations to come.

Independent Living modifications save public dollars by reducing hospitalizations, nursing facility care, and medical care costs. For clients receiving long term care at home, the IL program helps preserve income for future care needs.

According to the Census, on Bainbridge Island, individuals over 65 comprise 16.4% of the population, the fastest increasing segment of the island's population and increasing at a considerably faster rate than the statewide growth rate of 13%. According to the Washington Department of Health (January 2013, DOH 530-090), the rate of increase in the senior population is expected to rise at a rapid rate (26% from 2010 to 2020) statewide. The number of hospitalizations among older adults increased 23% between 1999 and 2010 in Washington due to the increased number of seniors.

In 2010, falls were the leading cause of injury-related hospitalizations in Washington, with more than 20,000 hospitalizations, and falls were the third leading cause of injury related deaths, with 823 deaths. Adults 65 or older made up over two-thirds of the hospitalized falls and 83% of fall-related deaths. Falls are largely preventable, and fall prevention has become a focus of state and federal programs. The Washington Department of Health recommends "Mak[ing] your home safe by reducing tripping hazards, adding grab bars and improving lighting."

II. PROGRAM SUMMARY

1. What services will these funds provide? (For capital requests, please detail the services enabled by the capital purchase)

Independent Living will create healthy, safe homes for elderly and disabled Bainbridge Island residents by providing improvements such as installing bathroom fixtures and grab bars, improving walkways, repairing stairs and installing handrails, installing ramps, and installing protective devices (smoke detectors, key lock boxes). These services improve the function of utilities and air quality in the home, as well as less obvious accessibility issues such as the ability to reach storage areas and wall controls. The Independent Living program also addresses impediments such as unsafe floors, clutter, and dim lighting. Repairs to prevent water intrusion are made to preserve sound structures and remediate mold growth.

In 2016, the program capped project expenses at $6,000 per qualifying household. Washington State Labor and Industries reports a 10% increase in labor costs for contractors since 2010, and the cost of materials and supplies on Bainbridge continues to increase. For these reasons, we would like to increase the project cap to $7,000 per household. While the majority of projects will cost less than the 2016 limit of $6,000, this figure does not adequately allow for the cost of updating a bathroom to ADA standards, as is occasionally required. Direct Service Funds will cover the purchase of fixtures, and materials as well as their installation, along with salary for staff to assess client needs and manage projects.

2. Who will be the recipients of the services provided by these funds?

Program services will be restricted to those reporting income less than 80% AMI for Kitsap County ($43,750 in 2016). Ninety percent of Independent Living Program applicants are seniors experiencing the fragility of the aging process. The remaining 10% of applicants are adults living independently with some limitation or chronic condition which affect the activities of daily living.

Many of our Independent Living clients rely on Social Security as their only source of income. The US government reports the 2016 average Social Security Disability Income for those applicants is $1,166 per month nationwide, and the average retiree relying on Social Security Workers Benefits is earning $1,351.

3. How will recipients access those services?

Currently, individuals access the Independent Living Program by contacting Housing Resources Bainbridge via phone call, email, or dropping in to the office. Contacts are by self-referral, referral by family and friends, or medical providers and facilities. Once staff makes an initial review, applicants are invited to discuss repair needs in their home.

Independent Living responds to requests by providing in home assessment, including, where appropriate, an evaluation by an occupational therapist to determine what areas of the home need attention to meet client needs. HRB staff schedule visits the home with contractors once the scope of work has been determined and a written proposal is agreed upon.

HRB hopes to expand the program in 2017. Part of this expansion will include advertising to prospective clients, and an update to the application process, including implementing a deadline-driven application process.

4. What percentage of the population of Bainbridge Island residents who are eligible for these services will be served by this program?

The senior population on Bainbridge has grown to 16.4% of the total population. City-Data.com for 2013 reports 1,012 Bainbridge households earn less than 80% AMI ($43,750) and of those households 523 report income less than 50% AMI ($27,350 in 2016).

HRB anticipates providing information and referrals to 70 - 80 individuals and completing up to 20 projects Independent Living projects in 2017 (the number of projects depends on the amount and type of repairs required).

It's difficult to estimate how many of these low-income seniors live in homes that will need repairs, but our experience shows that demand far outstrips what we're able to supply.

5. How many (or what percentage) of those served overall will be Bainbridge Island residents?

Only Bainbridge Island are eligible for home repairs. When individuals from out of the area contact our offices, we refer them to agencies such

as Senior Assistance provided through the Area Agency on Aging, and in Kitsap County, Catholic Community Services for repairs assistance.

6. Describe how this request fits within the definition of Human Services as provided in the Human Services Element of the City's Comprehensive Plan:

- Provide people with the tools to achieve economic, social and emotional stability to the best of their ability.

Independent Living preserves economic, social and emotional stability of those served by allowing them to remain in their home and out of nursing care.

- Offer activities and services that promote healthy development of the individual, prevent problems, and support positive outcomes.

For seniors and individuals with disabilities, the Independent Living strengthens connection with the community by improving the ability to remain at home in a familiar neighborhood and community. Independent Living also empowers residents by connecting them with Senior Assistance which contracts for personal care and counseling in the home and DSHS Home and Community Services for those with disability less than 60 years of age.

- Support quality of life programs that enhance the health and well-being of the individual and the community.

The Bainbridge Island 2016 Community Needs Assessment Report reports isolation to be a problem for seniors as well as sustaining affordable housing. In addition to enabling greater independence through home repairs, Independent Living connects residents with resources to resolve the challenges of aging. These include programs at Area Agency on Aging, social activities and classes at the Senior Center, Meals on Wheels, and volunteer transportation and personal assistance and companionship offered by Island Volunteer Caregivers (IVC).

HRB treats hazardous home conditions as an emergency and contracts work as soon as can be scheduled.

7. Describe how this funding will foster improvement in the range and quality of health, housing and/or human services on Bainbridge Island.

The Independent Living Program fills a widening gap as life expectancy increases and our aging population grows. Housing that meets the needs of seniors and individuals with disabilities has not kept pace with demand. Over time, Independent Living Program improves the range of housing types in the community as homes are adapted to an aging population, and eventually are placed on the market.

Individually, adults who are able to remain in their homes thanks to the program will see an increase in the quality of their health and living situations.

III. ORGANIZATIONAL STRENGTH

Describe your organization's ability and qualifications to deliver the services you are requesting be funded, and the resources you will dedicate to evaluate the funded activities progress and outcomes to determine success and learnings. Include efforts to coordinate these services with other agencies. May include past service record, staff qualifications, etc. For *capital requests*, please include relevant qualifications of key stakeholders (architects, developers, etc.).

HRB has provided local affordable housing solutions to the people of Bainbridge for more than 27 years.

Julie Stone, the Independent Living Coordinator, has more than 20 years experience in construction project management and insurance auditing. In her six years managing the IL program, she has advised hundreds of people interested in home repairs, and project managed repairs to over 100 homes.

Housing Resources Bainbridge also has a trained three-person property maintenance and repair staff to assist with home and repair evaluations. Our Executive Director has worked in affordable housing for two decades.

Staff has increased the strength of the Independent Living Program by working with outside agencies such as the Fair Housing Center of Washington, the Area Agency on Aging, Kitsap Community Resources, USDA, Kitsap County Health District, and Island Volunteer Caregivers. Staff also takes part in technical trainings that cover building codes, care providing, aging, and other topics that impact seniors and the disabled.

Independent Living Contractors are verified as licensed and insured with additional coverage provided through HRB's insurance policy.

IV. PROGRAM BUDGET

For Program Support requests, please complete the following Budget Summary (Suggested format is provided below).

AREA	Allocation Independent Living Budget Year 1	COBI HSF Request Year 1	Total Year 1	Allocation Independent Living Budget Year 2	COBI HSF Request Year 2	Total Year 2	Other Sources
Direct Services Contractor Labor & Materials							*There are no additional sources of funding for this program*
		$ 28,350	$ 28,350		$ 30,300	$ 30,300	
Program Staff		$ 28,650	$ 28,650		$ 30,800	$ 30,800	
Indirect Administrative Costs		$ 4,500	$ 4,500		$ 4,700	$ 4,700	
Medical consultation		$ 1,800	$ 1,800		$ 2,400	$ 2,400	
Travel		$ 600	$ 600		$ 700	$ 700	
Training		$ 600	$ 600		$ 600	$ 600	
Other-Outreach Promotion		$ 500	$ 500		$ 500	$ 500	
TOTAL		**$ 65,000**	**$ 65,000**		**$ 70,000**	**$ 70,000**	

1. What is the total of your agency's estimated budget for 2017?

HRB's estimated annual budget for 2017 is $841,250.

2. What portion of your total agency budget does this request represent?

This request represents 7.7% of HRB's 2017 budget.

3. How have the services you are requesting been funded for in the past?

Funds have been allocated through the Housing Trust Fund and the City of Bainbridge Island Annual Human Services Budget.

4. What other sources of funding are you seeking (or have you secured) to support this proposed program or services?

There are few if any grant programs providing home safety repairs to individuals. For the few programs that exist, typically eligibility is targeted only to very low income individuals (30% AMI) and frequently the applicant is required to pay for

materials. COBI human services funding provides us the flexibility we need to allow us to serve Bainbridge Island's unique populations.

We also seek individual donor support through fundraisers and individual asks. In past years local donations to the program have increased program funding from time to time.

5. What are the consequences to your clientele, organization and/or the community if you do not receive these funds?

Loss of funding will reduce the ability of Bainbridge Island seniors on fixed incomes to live independently as many seniors cannot afford repairs or other housing choices in their community. This loss of funding would limit the Bainbridge Island community's commitment to preserving affordable housing choices. HRB created this program came in 2000 to respond to the needs of aging retirees in our community who did not have resources to maintain their home safely and sustainably.

V. ESTIMATED OUTPUTS, OUTCOMES & ASSESSMENT

Please complete the following chart. Please include:

- Program name;
- Outputs (defined as number served or amounts, quantitative in nature); and
- Outcomes (how you will gauge success and demonstrate project impact in terms meeting priorities and needs) should be based on measurable data sets or other objective means of assessment rather than subjective and anecdotal information. Please also include how you track these outcomes.

OUTPUTS AND OUTCOMES CHART		
Program Activities or Services	Annual Goal: Unduplicated Bainbridge Residents Served (Outputs)	Outcome of Receiving this Program/Service (Outcomes)
Independent Living Program	14-20 Residents provided full scope Independent Living projects. 60-80 Residents provided referrals to resources	14-20 Bainbridge Residents will be able to remain safely at home because of safety and accessibility improvements made to their homes. Files are maintained on each project and household during and after the work are completed. 60-80 will receive information on resources and referrals specific to their situation.

VI. PROGRAM EVALUATION

Through what process, if any, and how often does your organization evaluate the effectiveness of its programming? Please describe.

Staff keep detailed files of the repairs made and household served during the course of the project. Data is collected on who was served, work that was completed, cost of the project, and lessons learned. HRB is constantly evaluating this program and learning from previous experiences in order to improve efficiencies and effectiveness. We track how our clients hear about us so that we can better target our marketing efforts and formally review program data on a quarterly and annual basis.

HRB Board Directory and Term Information as of October 2016
(Officers followed by Directors)

Name & Address	Committees	Email Address	Phone	Date Board Member Elected	End of 2-Year-Term/ Renewal Date	Date Officer Elected	Maximum Officer Term[1]	Class
Mike Gorham 826 Curtis Loop NE Bainbridge Island, WA 98110	Chair Board Development, Fundraising and Communications	gorham.email@gmail.com	C: (206) 455-4389	Mar 2013	Mar 2017	Dec 2015	Dec 2017	Homeowner
David Carley 4205 Palomino Drive Bainbridge Island, WA 98110	Vice Chair Projects and Properties	dave@carleyconstruction.com	M: (206) 755-4663 W: (206) 780-1248	Jul 2014	Jul 2018	Dec 2015	Dec 2017	At-Large
Margaret Celestino 188 Knechtel Way NE #203 Bainbridge Island, WA 98110	Secretary Residents (Chair)	Starlily4@gmail.com	H: (206) 713-6263	Sept 2014	Sept 2018	Dec 2015	Dec 2017	Resident
David Browne 10472 South Beach Drive Bainbridge Island, WA 98110	Treasurer Finance (Chair)	david@brownewheeler.com	H: (206) 842-2375 W: (206) 842-0605	Mar 2009	Mar 2017	Dec 2015	Dec 2017	At-Large
Jennifer Dixon 841 Curtis Loop NE Bainbridge Island, WA 98110	Fundraising and Communications	jnanirodz@gmail.com	M: (206) 384-1195	May 2011	May 2017			Homeowner
Don Heppenstall 14396 Madison Ave. NE Bainbridge Island, WA 98110	Projects and Properties (Chair)	dheppenstall@earthlink.net	H: (206) 842-4137 M: (206) 719-4775	Dec 2000	Dec 2016			At Large
Marisa Castaneda 827 High School Rd. #C104 Bainbridge Island, WA 98110	Residents	marisaloca.mc@gmail.com	H: 360-551-5682 C:	Aug 2016	Aug 2018			Resident
Clive Pardy 9856 NE Torvanger RD Bainbridge Island, WA 98110	Finance, Projects and Properties	55clive@gmail.com	W: (206) 780-0605	Feb 2011	Feb 2017			At-Large

Tara Scouten PO BOX 10599 Bainbridge Island, WA 98110	Fundraising and Communications (Chair) Residents	tara@scouten.com	C: (360) 620-0577	Nov 2015	Nov 2017			At-Large
Charles Wenzlau 291 Eakin Drive N. W. Bainbridge Island, WA. 98110	Finance	charlie@wenzlauarchitects.com	H: (206) 842-4863 W: (206) 780-6882	Nov 2009	Nov 2017			At-Large
Pamela Williams 850 Curtis Loop NE Bainbridge Island, WA 98110	Projects and Properties	pamelaw1949@gmail.com	C: (206) 963-0693	Mar 2013	Mar 2017			Homeowner
Linda Lincoln HomeStreet Bank 921 Hildebrand Lane NE Bainbridge Island, WA 98110	Finance	linda.lincoln@homestreet.com	W: (206) 319-1130	July 2016	July 2018			At-Large
Luis Rodriguez 300 High School Road NE Unit 218 Bainbridge Island, WA 98110		luis-rodriguez@msn.com	(206) 669-1719	July 2016	July 2018			At-Large

1 Article IV, Section 1 Bylaws adopted February 2, 2011: No officer may serve more than two consecutive terms in the same office.

Committees:

- Executive: Last Thursday of the month at 4:30 pm at HRB
- Residents Committee: 3rd Thursday at 1:00 PM at Island Terrace
- Projects & Properties: 3rd Tuesday of the month at 4:30 pm at HRB
- Board Development: 2nd Monday of the month at 5:15 pm at Browne Wheeler Engineers
- Finance: Tuesday prior to regular board meeting at 4:30 pm at HRB

1:52 PM
10/27/16
Accrual Basis

Housing Resources Bainbridge
Balance Sheet
As of September 30, 2016

	Sep 30, 16
ASSETS	
Current Assets	
Checking/Savings	
10000 · UNRESTRICTED CASH	363,284.97
10600 · RESTRICTED CASH	67,319.72
10700 · RESTRICTED FOR DEVELOPMENT	458,336.35
Total Checking/Savings	888,941.04
Accounts Receivable	73,218.08
Other Current Assets	15,160.79
Total Current Assets	977,319.91
Fixed Assets	
16000 · FIXED ASSETS	10,322,840.56
17000 · DEPRECIATION	-1,653,873.39
Total Fixed Assets	8,668,967.17
Other Assets	
18000 · LOANS RECEIVABLE	36,045.22
18300 · LOAN FEES - NET	8,161.77
18400 · OTHER ASSETS	200,000.00
Total Other Assets	244,206.99
TOTAL ASSETS	**9,890,494.07**
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	39,073.20
Long Term Liabilities	
27000 · PROPERTY LOANS PAYABLE	4,381,745.32
29000 · RESERVE LIABILITY	48,886.48
Total Long Term Liabilities	4,430,631.80
Total Liabilities	4,469,705.00
Equity	5,420,789.07
TOTAL LIABILITIES & EQUITY	**9,890,494.07**

1:48 PM
10/27/16
Accrual Basis

Housing Resources Bainbridge
Profit & Loss
January through September 2016

	Jan - Sep 16
Ordinary Income/Expense	
Income	
40000 · INCOME	
40100 · Restricted Contributions	79,000.00
40200 · Unrestricted Contributions	52,600.91
41000 · PROPERTIES INCOME	348,918.91
42000 · PROGRAMS INCOME	77,350.92
46000 · SPECIAL EVENTS INCOME	11,428.69
47000 · INTEREST	9,152.78
49000 · Misc Income	109.63
Total 40000 · INCOME	578,561.84
Total Income	578,561.84
Gross Profit	578,561.84
Expense	
60000 · PAYROLL EXPENSE	376,175.91
61000 · Advertising	2,126.60
61100 · Background Check	357.13
61200 · Bank Fees & Charges	273.28
61300 · Conferences & Training	2,148.00
61400 · Contractor Services	48,950.00
61600 · DUES/FEES/PERMITS	24,851.90
61700 · INFORMATION TECHNOLOGY	4,943.48
61800 · INSURANCE	5,514.11
61900 · Land Lease	10.00
72000 · Loan Interest	14,563.98
73000 · Maintenance & Repairs	4,030.00
74000 · Meeting Expense	1,122.98
75000 · Merchant Service Fees	43.21
76000 · OFFICE EXPENSE	8,207.78
77000 · OFFICE SPACE EXPENSE	34,553.02
78000 · PRINTING AND COPYING	4,880.01
79000 · PROFESSIONAL SERVICES	252.00
80000 · Real Estate Taxes	1,115.03
81000 · RENTAL ASSISTANCE PAYMENTS	54,530.00
83000 · PropertiesSupplies & Equipment	6,765.54
85000 · TRAVEL EXPENSE	5,122.41
86000 · PROPERTIES UTILITIES	30,754.99
88000 · HRB RESERVE EXPENSE	949.01
Total Expense	632,240.37
Net Ordinary Income	-53,678.53
Other Income/Expense	
Other Income	26,216.25
Other Expense	23,616.25
Net Other Income	2,600.00
Net Income	**-51,078.53**

11:57 AM
10/27/16
Accrual Basis

Housing Resources Bainbridge

Housing Resources Bainbridge	2016 Budget	2017 Budget
Ordinary Income/Expense		
Income		
40000 · INCOME		
Total 40100 · Restricted Contributions	79,000.00	50,000.00
Total 40200 · Unrestricted Contributions	102,625.91	100,000.00
Total 41000 · PROPERTIES INCOME	452,183.75	435,700.00
Total 42000 · PROGRAMS INCOME	95,821.56	103,400.00
Total 46000 · SPECIAL EVENTS INCOME	62,180.46	60,000.00
Total 47000 · INTEREST	9,227.42	4,300.00
49000 · Misc Income	109.63	
Total 40000 · INCOME	801,148.73	753,400.00
Total Income	801,148.73	753,400.00
Gross Profit	801,148.73	753,400.00
Expense		
Total 60000 · PAYROLL EXPENSE	493,954.22	493,000.00
Total 61000 · Advertising	2,898.89	2,900.00
Total 61100 · Background Check	565.13	600.00
Total 61200 · Bank Fees & Charges	348.28	350.00
Total 61300 · Conferences & Training	3,123.00	3,000.00
Total 61400 · Contractor Services	62,010.65	50,000.00
Total 61600 · DUES/FEES/PERMITS	33,548.93	32,170.00
Total 61700 · INFORMATION TECHNOLOGY	5,317.27	5,500.00
Total 61800 · INSURANCE	8,414.84	15,000.00
61900 · Land Lease	10.00	0.00
72000 · Loan Interest	57,323.33	57,000.00
Total 73000 · Maintenance & Repairs	5,030.00	5,000.00
Total 74000 · Meeting Expense	1,168.85	1,000.00
75000 · Merchant Service Fees	43.21	50.00
Total 76000 · OFFICE EXPENSE	12,307.03	12,400.00
Total 77000 · OFFICE SPACE EXPENSE	40,640.02	24,580.00
Total 78000 · PRINTING AND COPYING	5,638.75	4,700.00
Total 79000 · PROFESSIONAL SERVICES	29,252.00	35,000.00
80000 · Real Estate Taxes	3,680.43	4,000.00
Total 81000 · RENTAL ASSISTANCE PAYMENTS	64,490.00	32,000.00
83000 · PropertiesSupplies & Equipment	7,484.97	15,000.00
Total 85000 · TRAVEL EXPENSE	5,601.47	3,000.00
Total 86000 · PROPERTIES UTILITIES	43,376.21	45,000.00
Total 88000 · HRB RESERVE EXPENSE	949.01	0.00
Total Expense	887,176.49	841,250.00
Net Ordinary Income	-86,027.76	-87,850.00

Extended to November 16, 2015

Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

▶ Do not enter social security numbers on this form as it may be made public.

▶ Information about Form 990 and its instructions is at www.irs.gov/form990.

OMB No. 1545-0047

2014

Open to Public Inspection

A For the 2014 calendar year, or tax year beginning and ending

B Check if applicable: ☐ Address change ☐ Name change ☐ Initial return ☐ Final return/terminated ☐ Amended return ☐ Application pending

C Name of organization: The Housing Resources Board

Doing business as

Number and street (or P.O. box if mail is not delivered to street address): PO Box 11391 | Room/suite

City or town, state or province, country, and ZIP or foreign postal code: Bainbridge Island, WA 98110

D Employer identification number: 95-0068013

E Telephone number: 206-842-1909

G Gross receipts $ 994,656.

F Name and address of principal officer: Mark Blatter, same as C above

H(a) Is this a group return for subordinates? ☐ Yes ☒ No

H(b) Are all subordinates included? ☐ Yes ☐ No — If "No," attach a list. (see instructions)

I Tax-exempt status: ☒ 501(c)(3) ☐ 501(c) ( ) ◀ (insert no.) ☐ 4947(a)(1) or ☐ 527

J Website: ▶ www.HousingResourcesBoard.org

H(c) Group exemption number ▶

K Form of organization: ☒ Corporation ☐ Trust ☐ Association ☐ Other ▶

L Year of formation: 1989 **M** State of legal domicile: WA

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities: To develop, manage, and provide affordable housing on Bainbridge Island & surrounding communities.

2 Check this box ▶ ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets.

3	Number of voting members of the governing body (Part VI, line 1a)	3	14
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	12
5	Total number of individuals employed in calendar year 2014 (Part V, line 2a)	5	11
6	Total number of volunteers (estimate if necessary)	6	35
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	0.
b	Net unrelated business taxable income from Form 990-T, line 34	7b	0.

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	382,640.	345,726.
	9	Program service revenue (Part VIII, line 2g)	2,529,723.	490,526.
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	26,723.	20,924.
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	69,494.	306.
	12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	3,008,580.	857,482.
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)	0.	0.
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	358,108.	428,586.
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0.	0.
	b	Total fundraising expenses (Part IX, column (D), line 25) ▶ 85,378.		
	17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	2,549,709.	723,532.
	18	Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	2,907,817.	1,152,118.
	19	Revenue less expenses. Subtract line 18 from line 12	100,763.	-294,636.
			Beginning of Current Year	**End of Year**
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	7,502,267.	7,244,866.
	21	Total liabilities (Part X, line 26)	1,919,079.	1,956,314.
	22	Net assets or fund balances. Subtract line 21 from line 20	5,583,188.	5,288,552.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

▶ Signature of officer — Date

▶ Mark Blatter, Executive Director
Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Susan Reilly		10/26/15		P00531805

Firm's name ▶ Watson & McDonell, PLLC — Firm's EIN ▶ 72-1607347

Firm's address ▶ 1325 4th Avenue, Suite 1705, Seattle, WA 98101-2528 — Phone no. 206-624-2380

May the IRS discuss this return with the preparer shown above? (see instructions) ☒ Yes ☐ No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III [X]

1 Briefly describe the organization's mission:
To preserve the diversity and vitality of Bainbridge Island by providing and maintaining affordable housing opportunities in the community.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? [ ] Yes [X] No
If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? [ ] Yes [X] No
If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses $ 612,304. including grants of $) (Revenue $ 311,784.)
The Housing Resources Board (HRB), a community land trust, provides education, support services, and low-income housing, including both rental and home ownership, to income qualified families on Bainbridge Island with some services in outlying areas. Approximately 611 households were assisted with rent subsidies, information/resources, emergency rental assistance, outreach services, and independent living services in 2014. An e-newsletter is sent to over 950 community members on a quarterly basis providing information on our services and rental properties. HRB continues to provide outreach to community members through various other means.

4b (Code:) (Expenses $ 351,763. including grants of $) (Revenue $ 196,992.)
In 2014 The Housing Resources Board (HRB) completed 24 homes for sale using the community land trust (CLT) model. A Community Land Trust (CLT) is a nonprofit organization that acquires land by purchase or donation, develops affordable housing on the land, and holds the land in trust to provide affordable housing for future generations. The CLT sells homes developed on the land at below market prices to qualified individuals and leases the land to the purchaser with a long-term, renewable lease. HRB staff attends the annual NW CLT Conference, the annual Housing Washington Conference, and the annual National CLT Conference to receive training, make connections, and get the latest information on the CLT model. HRB also began development feasibility studies, planning, design and permitting for Phase 2 of Ferncliff

4c (Code:) (Expenses $ including grants of $) (Revenue $)

4d Other program services (Describe in Schedule O.)
(Expenses $ including grants of $) (Revenue $)

4e Total program service expenses ▶ 964,067.

See Schedule O for Continuation(s)

ATTACHMENT B

INSURANCE REQUIREMENTS

A. Insurance Term

The Service Provider shall procure and maintain for the duration of the Agreement insurance against claims for injuries to persons or damage to property which may arise from or in connection with the performance of the work hereunder by the Service Provider, its agents, representatives, or employees.

B. No Limitation

The Service Provider's maintenance of insurance as required by the Agreement shall not be construed to limit the liability of the Service Provider to the coverage provided by such insurance, or otherwise limit the City's recourse to any remedy available at law or in equity.

C. Minimum Scope of Insurance

The Service Provider shall obtain insurance of the types and coverage described below:

1. Automobile Liability insurance covering all owned, non-owned, hired, and leased vehicles. Coverage shall be written on Insurance Services Office (ISO) form CA 00 01 or a substitute form providing equivalent liability coverage.

2. Commercial General Liability insurance shall be at least as broad as ISO occurrence form CG 00 01 and shall cover liability arising from premises, operations, stop-gap liability, independent contractors, and personal injury and advertising injury. The City shall be named as an additional insured under the Service Provider's Commercial General Liability insurance policy with respect to the work performed for the City using an additional insured endorsement at least as broad as ISO CG 20 26.

3. Workers' Compensation coverage as required by the Industrial Insurance laws of the State of Washington.

4. Directors and Officers Liability insurance coverage.

D. Minimum Amounts of Insurance

The Service Provider shall maintain the following insurance limits:

1. Automobile Liability insurance with a minimum combined single limit for bodily injury and property damage of $1,000,000 per accident.

2. Commercial General Liability insurance shall be written with limits no less than $1,000,000 each occurrence, $2,000,000 general aggregate.

3. Directors and Officers Liability insurance shall be written with limits no less than $1,000,000 per claim and $1,000,000 policy aggregate limit.

E. Other Insurance Provision

The Service Provider's Automobile Liability and Commercial General Liability insurance policies are to contain, or be endorsed to contain, that they shall be primary insurance as respect the City. Any insurance, self-insurance, or self-insured pool coverage maintained by the City shall be excess of the Service Provider's insurance and shall not contribute with it.

F. Acceptability of Insurers

Insurance is to be placed with insurers with a current A.M. Best rating of not less than A:VII.

G. Verification of Coverage

Before commencing work and services, the Service Provider shall provide to the person identified in Section 9 of the Agreement a Certificate of Insurance evidencing the required insurance. The Service Provider shall furnish the City with original certificates and a copy of the amendatory endorsements, including but not necessarily limited to the additional insured endorsement, evidencing the insurance requirements of the Service Provider before commencement of the work. The City reserves the right to request and receive a certified copy of all required insurance policies.

H. Notice of Cancellation

The Service Provider shall provide the City with written notice of any policy cancellation within two business days of their receipt of such notice.

I. Failure to Maintain Insurance

Failure on the part of the Service Provider to maintain the insurance as required shall constitute a material breach of contract, upon which the City may, after giving five (5) business days' notice to the Service Provider to correct the breach, immediately terminate this Agreement or, at its discretion, procure or renew such insurance and pay any and all premiums in connection therewith, with any sums so expended to be repaid to the City on demand, or at the sole discretion of the City, offset against funds due the Service Provider from the City.

J. City Full Availability of Service Provider Limits

If the Service Provider maintains higher insurance limits than the minimums shown above, the City shall be insured for the full available limits of Commercial General and Excess or Umbrella liability maintained by the Service Provider, irrespective of whether such limits maintained by the Service Provider are greater than those required by this Agreement or whether any certificate of insurance furnished to the City evidences limits of liability lower than those maintained by the Service Provider.

COMMERCIAL POLICY SUMMARY PAGE

HOUSING RESOURCES BAINBRIDGE
PO BOX 11391
BAINBRIDGE ISLAND WA 98110

SEARS & ASSOCIATES INC 04076
PO BOX 10520
BAINBRIDGE ISLAND, WA 98110-0520206-842-9091

Group # 0000198287

Effective Date: JULY 18, 2016
Expiration Date: JULY 18, 2017
12:01 A.M. standard time at the Named Insured's mailing address.

COVERAGE

Your coverage consists of the following lines of insurance for which a premium is indicated. This premium may be subject to adjustment.

Commercial Property	$ 8,127.00
Commercial General Liability	$ 1,344.00
Commercial Umbrella	$ 752.00
Total Estimated Annual Premium	$ 10,223.00

These Declarations together with the common policy conditions, coverage part declarations, coverage part form(s), and form(s) and endorsements, if any, issued, complete the above numbered policy.

Countersigned: By _____
Authorized Representatives

Housing Resources Bainbridge
Commercial General Liability Proposal

Company:	Western World Insurance Company A Non-Admitted AM Best Rating of 'A XV'	
Policy Term	12/15/16 to 12/15/17	
Occurrence Form		
Limits of Liability:	$1,000,000	Each Occurrence
	$2,000,000	General Aggregate
	$2,000,000	Products and Completed Operations
	$1,000,000	Personal and Advertising Injury
	$1,000,000	Employer's Liability 'Stop Gap'
	$100,000	Fire Damage (Premises Rented To You)
	$5,000	Medical Payments (Any One Person)
	$500	Deductible per claim
	$2,500	Property damage deductible per claim – applies to weather related property damage during roofing operations
Premium Basis:	$6,400	Payroll Remodeling – Exterior
	$25,600	Payroll Remodeling – Interior
	$40,000	Subcontractor Costs

Premium	**$1,725.00**
Policy Fee	**$ 150.00**
Broker Fee	**$ 150.00**
State Taxes & Fees	**$ 39.38**
CGL Total:	**$2,064.38**

Contractor's Liability

US Assure

Program Administration. Insurance Services.

PO Box 10197, Jacksonville, FL 32247-0197

PREMIUM INVOICE

Policy No:	ER07974332-00
Invoice Date:	Jul 18, 201
Due Date:	Aug 05, 201

JUL 25 2016

Policyholder:
HOUSING RESOURCES BOARD

Mail To:
D01460360002689 - CRE
HOUSING RESOURCES BOARD
PO BOX 11391
BAINBRIDGE ISLAND, WA 98110-5391

Risk Location:
TAX PARCEL 5587-000-025-0001 / 5587-000-
FERNCLIFF VILLAGE
BAINBRIDGE ISLAND WA 98110

For Policy Service or Information, Contact:
Producer # FAA0033929
SEARS & ASSOCIATES,INC.
PO BOX 10520
BAINBRIDGE ISLAND WA 98110-0520
Phone: 206-842-9091

For Billing Inquiries:
Visit our secure website at
BILL.USASSURE.COM
or
Call 855-872-7787

See reverse side for additional information.

Prior Balance Including Fees	Premium & Fees	Payments & Adjustments	Minimum Due	Payment in Full
$0.00	$5,634.03	($5,634.03)	$0.00	$0.00

Transaction Date	Description		Transaction Amount	Minimum Due
Jul 17, 2016	PAYMENT		($5,634.03)	
Jun 23, 2016	Zurich Builders Risk Residential - Renewal - Premium	Aug 05, 2016-Aug 05, 2017	$5,627.00	$0.00
Jun 23, 2016	Zurich Builders Risk Residential - Renewal - State Taxes	Aug 05, 2016-Aug 05, 2017	$7.03	$0.00

Paid in Full
7/11/2016
Check# 1025

Minimum Amount Due	$0.00

* Refer to Terms and Conditions for Balance Forward conditions

Detach Here

Please return this portion of the statement with your remittance.

Policy No:	ER07974332-001
Invoice Date:	Jul 18, 2016
Due Date:	Aug 05, 2016
Payment in Full:	$0.00
Minimum Due:	$0.00

To make an electronic payment, visit our secure website at BILL.USASSURE.COM

Amount Enclosed : $ Paid in Full
Check# 1025
Bank Acct - KB5811

| | Check if change of address included on reverse side

Policyholder Name & Address:
HOUSING RESOURCES BOARD
PO BOX 11391
BAINBRIDGE ISLAND WA 98110

Mail Payment To:
US ASSURE INSURANCE SERVICES OF FLORIDA, INC.
PO BOX 935597
ATLANTA, GA 31193-5597

07/11/2016

071816 000000ER07974332 001 3 0000000000 0 000000000 N 00FA 9

PHILADELPHIA
INSURANCE COMPANIES
A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Philadelphia Indemnity Insurance Company

COMMON POLICY DECLARATIONS

Policy Number: PHSD1152439

Named Insured and Mailing Address:
Housing Resources Bainbridge
PO Box 11391
250 Madrona Way Ne, #110B
Bainbridge Island, WA 98110-5391

Producer: 4865
Sears and Associates, Inc.
PO Box 10520
Bainbridge Island, WA 98110

(206)842-9091

Policy Period From: 07/18/2016 **To:** 07/18/2017
at 12:01 A.M. Standard Time at your mailing address shown above.

Business Description: Non-Profit Organization

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Property Coverage Part	
Commercial General Liability Coverage Part	
Commercial Crime Coverage Part	
Commercial Inland Marine Coverage Part	
Commercial Auto Coverage Part	
Businessowners	
Workers Compensation	
Flexi Plus Five	3,636.00
Total	**$ 3,636.00**

FORM (S) AND ENDORSEMENT (S) MADE A PART OF THIS POLICY AT THE TIME OF ISSUE
Refer To Forms Schedule

*Omits applicable Forms and Endorsements if shown in specific Coverage Part/Coverage Form Declarations

CPD- PIIC (06/14)

Secretary

President and CEO