

Brookhollow Manufactured Home Community and RV Park

2500 Allen Street
Kelso, Washington



193 Space Senior (55 & over) Manufactured Home Community
Together with 132 RV Spaces

April 2010

For further information contact:

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7007 S.W. Cardinal Lane, Suite 185
Portland, Oregon 97224

Brookhollow MHC and RV

Kelso, WA

<u>Terms of Sale</u>	<u>Seller-Carried Contract</u>	<u>Cash Price</u>
Price:	\$ 10,600,000	\$ 10,300,000
Down Payment:	3,150,000	3,800,000
Balance:	\$ 7,450,000	\$ 6,500,000

Financing:

Seller-Carried Contract: Seller to providing financing at an interest rate of 6.0%, amortized for 30 years, due and payable in 84 months. Seller will draft the contract of sale on the purchase. The contract may be prepaid at any time with no penalty.

Financing on Cash Price: Purchaser to secure new financing. Any and all costs associated with the new loan shall be borne by Purchaser. The terms outlined are based on current FNMA financing available on the community.

	<u>Seller-Carried Contract</u>	<u>Cash Price</u>
Principal	\$ 7,450,000	\$ 6,500,000
Amortization Term (mos.)	360	360
Interest	6.00%	5.90%
Monthly Payments	\$ 44,667	\$ 38,554
Annual Payments	\$ 536,004	\$ 462,648

Combined Investment Summary

Capitalization Rate	7.0%	7.2%
Net Operating Income	\$ 743,257	\$ 743,257
Cash Flow	\$ 207,253	\$ 280,609
Return on Cash Invested	6.6%	7.4%

Sales Price Calculation

MH Value

Net Operating Income	\$ 561,069
Applied CAP Rate	6.70%
Total Value	\$ 8,374,165
Price Per Space	\$ 43,389

RV Value

Net Operating Income	\$ 182,188
Applied CAP Rate	8.50%
Total Value	\$ 2,143,386
Price Per Space	\$ 16,238

Combined Total Value	\$ 10,517,550
Rounded Sales Price	\$ 10,500,000

Brookhollow MHC and RV
Kelso, WA

Consolidated Pro Forma of Income and Expenses

<u>Income</u>	<u>Income</u>	<u>2009 Actual</u> <u>Income</u>	<u>Difference</u>
MH Income	\$ 764,280	\$ 706,655	57,625
RV Income	456,386	373,355	83,031
Other Income	12,956	12,956	-
Less: Vacancy/Credit Loss	(15,286)		
Gross Effective Income	\$ 1,218,336	\$ 1,092,966	125,370
<u>Operating Expenses</u>			
Property Taxes	87,874	63,408	24,466
Personal Property Tax	303	303	-
B&O Taxes	3,765	3,653	112
Advertising	13,583	13,583	-
Banking	5,814	5,814	-
Insurance	10,782	14,248	(3,466)
Sewer/Water	58,192	58,192	-
Cable/Internet	20,871	20,871	-
Electricity	41,924	41,924	-
Garbage	10,704	10,704	-
<u>On-Site Personnel Fees</u>			
Management Salaries	60,000	141,114	(81,114)
Space Rent	7,920	-	7,920
Payroll Expense	9,720	17,177	(7,457)
Medical	13,200	23,502	(10,302)
Professional Management	48,733	-	48,733
Repair/Maintenance	36,550	51,025	(14,475)
Landscape Maintenance	30,000	-	30,000
Office Expenses	12,145	24,813	(12,668) ⁽¹⁾
Legal and Accounting	3,000	18,753	(15,753) ⁽²⁾
Total Operating Expenses	475,079	509,083	(34,003)
Net Operating Income	\$ 743,257		
Debt Service	528,804		
Before Tax Cash Flow	\$ 214,453		

Notes

1. Pro forma expense includes budgeted amount for park phones and supplies. The actual expense reported for 2009 includes personal phones and cell phones for owners.
2. The actual expenses include outside legal services paid for the management of the five family trusts as well as legal expenses associated with divorce/separation of the spouse of one of the owners that was involved with the park (approximately \$10,000). There have been no direct legal expenses associate with the park for several years. The actual expense also included \$6,245 paid to one of the owners for outside review of the bookkeeping and monthly financial reports. Pro forma to provide for year-end accounting services.

Brookhollow MHC

Kelso, WA

Pro Forma of Income and Expenses

<u>Income</u>		<u>Rent</u>	<u>Projected Income</u>	
193 Spaces	@	\$330	\$ 764,280	(1)
Other Income			5,381	(2)
Less: Vacancy/Credit Loss		2.0%	<u>(15,286)</u>	(3)
Gross Effective Income			\$ 754,375	

Operating Expenses

Property Taxes - Est.	*	62,306	(4)
Personal Property Tax		303	(5)
B&O Taxes		1,529	(6)
Insurance - Quote (Budget)	*	6,676	(7)
Water/Sewer/Garbage - Budget	*	3,600	(8)
Cable/Internet - Budget	*	600	(9)
Electricity		2,902	(10)
<u>On-Site Manager Fees</u>	(11)		
Manager		36,000	
Space Rent		3,960	
Payroll Expense		6,480	
Medical		6,600	
Professional Management		30,175	(12)
Repair/Maintenance		22,631	(13)
Office Expenses		7,545	
Legal and Accounting		2,000	
Total Operating Expenses		25.6%	193,306

Net Operating Income	\$ 561,069
Debt Service	421,038
Before Tax Cash Flow	\$ 140,031

* - Indicates expense that is allocated against the MHC for purposes of valuation but does not, by itself, reflect the actual 2009 figure. The "consolidated" expense for the RV and MHC is reflective of the actual 2009 expenses or appropriate pro forma amount in the case of the real property taxes.

Brookhollow MHC

Kelso, WA

Pro Forma of Income and Expenses

Notes:

1. Actual collected 2009 income was \$706,655. The difference between scheduled income and actual 2009 income attributed to 8/1/09 rent increase (+\$33,775), proposed 8/1/10 rent increase (\$14,475) and uncollected income from the two spaces given free rent (+\$7,140). The remaining variation (\$1,455) likely due to 2009 rents received in December, 2008. Rents last increased \$10.00 per month on August 1, 2009. The owner has implemented a rent increase of \$15.00 effective August 1, 2010.
2. Based on actual 2009 RV storage income.
3. There is currently one vacant space.
4. The current assessed value for tax year 2009 is \$4,942,500 . The property was recently physically reappraised for 2010/2011 with a total assessed value of \$6,805,000. Property taxes in Cowlitz County are not increased upon sale to reflect the sales price but rather are increased as values for similarly zoned properties increase. The property tax figure in the pro forma represents the 2010 tax rate multiplied by the 2011 assessed value (\$4,825,000) for the MHC parcel (R039010). (**see "Property Taxes" in narrative**).
5. Represents actual personal property tax paid in 2009.
6. The City of Kelso charges a .2% B.&O.(Business and Occupancy) tax on rental MH and RV income collected. There is a lawsuit challenging whether this tax should be charged on MH income which may result in a possible reversal of the current policy for MH income. The budget for B.&O. tax reflects the current tax rate multiplied by the projected income.
7. Based on a quote from JMI Insurance. The quote was split between MHC and RV based on gross income.
8. Budgeted utilities for the proposed manager and assistant manager water, sewer and garbage charges. The park reads water meters monthly on each space and bills the tenants on actual consumption. MH tenants pay for garbage service directly to the vendor. The total utilities expense for both RV and MHC are based on actual 2009 expenses which are currently charged by Seller against RV income.
9. Budgeted cable/internet cost for the current part-time manager. The tenants are billed directly by the utility provider for cable and internet service. The total utilities for both RV and MHC are based on actual 2009 expenses but are currently charge by Seller as an RV expense.
10. Represents actual 2009 expenses. Electricity use by the park for clubhouse, storage building and RV storage.
11. Budgeted expenses (**see "Proposed Management" in narrative for detail**).
12. Based on 4% of gross income. There is not currently off-site management for the park.
13. Budget based on 3% of gross income.

Brookhollow RV

Kelso, WA

Pro Forma of Income and Expenses

<u>Income</u>	<u>Projected</u>	
	<u>Income</u>	
132 Rental Income	\$ 456,386	(1)
Other Income	7,575	(2)
Gross Effective Income	<u>\$ 463,961</u>	

Operating Expenses

Property Taxes - Est.	*	25,568	(3)
B&O Taxes		2,236	(4)
Advertising		13,583	(5)
Banking		5,814	(5)
Insurance - Quote (Budget)	*	4,106	(6)
Sewer/Water	*	54,592	(7)
Cable/Internet	*	20,271	(7)
Electricity	*	39,022	(7)
Garbage		10,704	(5)
<u>On-Site Manager Fees</u>	(8)		
RV/Assistant Manager		18,000	
Office Assistant		6,000	
Space Rent		3,960	
Payroll Expense		3,240	
Medical		6,600	
Professional Management		18,558	(9)
Repair/Maintenance - Budget		13,919	(10)
Landscape Maintenance		30,000	(11)
Office Expenses		4,600	
Legal and Accounting		1,000	
Total Operating Expenses		<u>281,773</u>	
Net Operating Income		\$ 182,188	
Debt Service		<u>107,766</u>	
Before Tax Cash Flow		\$ 74,422	

* - Indicates expense that is allocated against the RV for purposes of valuation but does not, by itself, reflect the actual 2009 figure. The "consolidated" expense for the RV and MHC is reflective of the actual 2009 expenses or appropriate pro forma amount in the case of the real property taxes.

Brookhollow RV
Kelso, WA

Pro Forma of Income and Expenses

Notes:

1. Based on a weighted average of actual gross RV income at 50% actual 2009 income, 25% actual 2008 income and 25% actual 2007 income. The actual income for the years was \$574,692 - 2007, \$504,142 - 2008 and \$373,355 - 2009 with the decrease almost exclusively relating to loss of monthly stay income. YTD 2010 RV income is 13.6% greater than 2009 same period. (**see *Historical RV Income information in package***).
2. Based on actual 2009 laundry income.
3. The current assessed value for tax year 2009 is \$4,942,500 . The property was recently physically reappraised for 2010/2011 with a total assessed value of \$6,805,000. Property taxes in Cowlitz County are not increased upon sale to reflect the sales price but rather are increased as values for similarly zoned properties increase. The property tax figure in the pro forma represents the 2010 tax rate multiplied by the 2011 assessed value (\$1,980,000) for the RV parcel (R039009). (**see *"Property Taxes" in narrative***).
4. The City of Kelso charges a .2% B.&O. tax on RV income collected. In addition, the figure includes the RV tax paid by the park (.29%). The budgeted amount calculated for the pro forma income. The park "backs out" the State of Washington occupation and sales taxes from the reported RV income and expense.
5. Represents actual 2009 expenses.
6. Based on a quote from JMI Insurance. The quote was split between MHC and RV based on gross income.
7. Represents total actual 2009 expenses less the pro forma expense attributed to the MHC.
8. Budgeted expenses (**see *"Proposed Management" in narrative for detail***).
9. Based on 4% of gross income. There is not currently off-site management for the park.
10. Budget based on 3% of gross income.
11. Landscape maintenance represented separately on the pro forma as additional expense beyond the proposed manager duties. Currently the landscape maintenance expenses are included with actual 2009 repair and maintenance expenses.

Brookhollow Historical RV Income

<u>Year</u>	<u>Daily/Weekly</u>	<u>Monthly</u>	<u>Total</u>
1/10 - 4/10	\$ 29,816	\$ 77,020	\$ 106,836
2009	\$ 139,940	\$ 233,415	\$ 373,355
2008	\$ 137,553	\$ 366,589	\$ 504,142
2007	\$ 172,137	\$ 402,555	\$ 574,692
2006			\$ 657,111
2005			\$ 451,790

PROPERTY DESCRIPTION

GENERAL DESCRIPTION:

Brookhollow manufactured home and RV park is a high quality senior (55 and over) manufactured home community and RV park located within the city limits of Kelso, Washington. Kelso and its sister city, Longview boast a combined population of approximately 50,000 residents and has experienced sustained, moderate growth for many years. (5.5% since 2008) Brookhollow is located approximately .6 miles east of Interstate 5 off Allen Street. (See neighborhood map) The immediate area contains multifamily (apartments) as well as single family development. The area in the immediate vicinity of the Allen/I-5 interchange is developed with highway commercial businesses and the Three Rivers Shopping Mall.

FAIR HOUSING STATUS:

Senior (55 and over).

AGE:

Brookhollow Manufactured Housing Community was developed in three phases. Phase I consisting of 97 spaces was completed in 1975; Phase II consisting of 51 spaces was completed in 1978; Phase III consisting of 24 spaces was completed in 1991. The RV park section was developed in two phases. Phased I consisting of 80 spaces was completed in 1989; Phase II consisting of 52 spaces was completed in 1990.

ACREAGE:

53.05 The park contains 31.39 acres; the remaining 21.66 acres is divided between the RV park, estimated to contain approximately 8 acres, and approximately 13 acres of undeveloped land isolated by the dike that borders the developed portions of the property. *(See attached plat map).*

ZONING:

RMF-Residential Multifamily. Brookhollow is an approved use within the RMF zone.

FLOOD PLAIN STATUS:	Brookhollow MHC and RV Park is located in FEMA flood Zone X (Panel #5300330003E Updated 12/20/01). Areas in these zones are areas outside of 100 year flood risk or with flood risk of less than 1' of flooding or areas protected by levees from flooding. Flood insurance is not required in these zones. There are portions of the undeveloped property that appear to be located in Zone AE which are areas of undetermined flooding.
SW/DW RATIO:	160 spaces are occupied by double wide homes; the remaining 33 spaces are occupied by single wide homes. 18 of the 33 spaces currently occupied by single wide homes are large enough to accommodate double wide homes.
SPACE SIZES:	The majority of double wide spaces measure 50' x 80' with some of the spaces measuring 50' x 70'. The typical single wide space measures 40' x 70'-80'.
CARPORTS:	All spaces in the community are improved with awning style carports. Carports and storage sheds are tenant owned and maintained..
INTERIOR STREETS:	Interior streets in the manufactured home park are 30' wide. Streets in the first phase of the development are bordered by 18" wide concrete sidewalks. The streets in the remainder of the park do not have bordering sidewalks. The street surfaces slope to the center where catch basins collect storm water. Streets in the RV section of the development are 26' wide and are also designed with center street drainage. All street surfaces are in excellent condition.
OFF-STREET PARKING:	Each space in the manufactured home park is provided with a concrete or asphalt driveway/parking pad large enough to accommodate two vehicles. Off street parking in the RV section is provided on 10 x 24 concrete parking pads. Additional parking is available in front of the RV, depending on the size of the RV, on the 10-12 x 45 RV parking pad.
GUEST PARKING:	Several paved guest parking areas are located throughout the manufactured home park.

INTERIOR LIGHTING:

Individual yard lights are located at the front of each space adjacent to the driveway in the manufactured home park section of the property. Electricity for the yard lights is provided by the service on each tenant space; however, the park is responsible for maintenance of the light bulbs. Overhead street lights are located throughout the RV section of the development.

COMMUNITY AMMENITIES:

*** Recreation Center**

A wood frame recreation building measuring approximately 42' x 42' (1764 sq.ft.) is located in the Manufactured Home Park section of the development. The building contains a kitchen with cook top stove, refrigerator, sink and microwave oven as well as a large meeting room with tables and chairs and men's and women's restrooms. The building is in excellent condition.

*** Utility Building**

A wood frame utility building/shop measuring approximately 24' x 33' (792 sq.ft.) is located adjacent to the recreation center and is used to store park equipment and maintenance supplies. The building is in excellent condition.

*** Playground:**

A small, fenced playground with a high quality, metal play structure is located in the manufactured community section of the development.

*** RV Storage Area**

A large fenced, lighted and gravel surfaced storage compound is located at the rear of the RV park and is available for use by residents of the Manufactured home park.

RV PARK AMMENITIES:

*** Recreation Center**

A 25' x 58' (1450 sq.ft.) custom built manufactured home serves as the recreation center for the RV park. The building is air conditioned and contains a large meeting room with adjacent kitchen and an exercise room equipped with weight machine.

*** Laundry Rooms**

Two laundry/rest room buildings are located in the RV park area. Each building measures 24' x 42' (1008 sq.ft.) and contains men's and women's restrooms as well as 5 new washing machines and 6 dryers. All equipment is park owned.

PARK OFFICE:

A 1989 Skyline manufactured home measuring 14' x 48' is located adjacent to the RV park but is also accessible to residents of the manufactured home park. The home/office serves as the office for the RV park as well as the manufactured home park. The home is unencumbered by debt and is included with the sale.

PERIMETER FENCING:

A portion of the west boundary is screened from the adjacent property by a 6' wood fence which is owned by the neighboring property. The remainder of the perimeter is unfenced. All but the west and north boundaries of Brookhollow are surrounded by a dike which protects the property from flooding and screens the property from adjacent properties. (*See enclosed site plan*).

RV PARK/MH PARK BOUNDARY:

A mature arborvitae hedge and chain link fence separates the Manufactured Home Park section of the development from the RV park.

UTILITY SYSTEMS:

Water

Brookhollow is served by public water. Each space in the manufactured home park section of the development is individually metered for water usage which is billed to each tenant monthly by the park. Water service is included in the daily/weekly or monthly rates billed to the RV tenants. Water lines are made of PVC plastic.

Sewer

Brookhollow is served by public sewer. Sewer charges are billed back to each tenant in the manufactured home park section of the development monthly by the park. The sewer lines in the first two sections of park are made of concrete pipe; the sewer lines in the most recent phase (24 spaces) are made of PVC plastic. The sewer lines in RV section of the development are made of PVC plastic. A park owned and maintained sewer lift station with duplex pumps and an alarm system pumps sewage from the park to the public sewer line located in Allen Street.

Cable TV/Electricity/Telephone

In the manufactured home park section of the development each space is provided with 200 amp underground electric service. Electrical usage is billed directly to the tenant by the utility company. In the RV section of the development, underground 50/30/20 amp electrical service is provided to each space. Electrical service as well as cable TV is included in the base rent. Wi-Fi service is available throughout the RV park.

Garbage

Garbage service in the manufactured home park section of the development is paid for by each tenant directly to the garbage service provider. Garbage service is included in the rates charged tenants in the RV park.

Fire Protection

Fire hydrants are located throughout the development.

RV PARK OPERATIONS:*** Rates**

Current rates are:
Daily-\$30 Group Discount \$27
Weekly-\$180
Monthly-\$460 1st mo; thereafter \$440
10% Good Sam Discount
Rent includes: Water, Sewer, Garbage, Cable TV, Electricity, WIFI access

*** Mgmt. Software Systems**

Brookhollow uses Digital Reservation, a RV park software program. Financial information from this program is merged with data from Rent Manager, the operating system used for the manufactured home park, to Quick Books to generate a consolidated financial report.

* **Current Staffing**

The office is manned by a full-time bookkeeper/office manager who also has responsibility for financial operations at the manufactured home and RV park. There are currently three "clerks" working part-time for the RV park. In addition, there is a full-time maintenance employee earning \$2,600/month. All of these employees receive medical benefits and none live on-site. There is a part-time maintenance employee who lives in the park-owned home free with utilities paid. The overall community management is handled by one of the owners.

* **Proposed Management**

Manager – Proposed to be a "management team" who would perform collection of rents in the MH park, enforce rules, signup new tenants, be the "lead" for park maintenance, marketing of RV park and perform 20 hours administrative work per week in the park office. The proposed compensation is \$3,000/month salary, free use of park-owned home (currently in park) and space, utilities and medical insurance.

Assistant/RV Manager – Proposed to be a "management team" who would perform 20 hours office/administrative duties, signup new tenants, help with marketing of RV park and part-time help with park maintenance. The proposed compensation is \$1,500/month salary, free use of park-owned home and space, utilities and medical insurance.

Office Assistant – Assistant to be in office 50-55 hours per month to help with RV collections.

Maintenance Support – Position budgeted for 30 hours per week and covered on pro forma under landscape maintenance budget. Duties will include seasonal support on landscape maintenance, cleaning of common area buildings and other general park maintenance.

* **Space sizes**

Most RV spaces measure 35' wide by 60' deep. Each spaces has a concrete driveway measuring 10'-12' wide by 40' long with an adjacent parking pad measuring 10' wide by 20' long. Thirty Eight (38) of the spaces are "pull thru" spaces.

2010 TAX VALUE INFORMATION:

<u>Parcel</u>	<u>Land</u>	<u>Imp</u>	<u>Total</u>	<u>Acres</u>	<u>2010 Taxes</u>	<u>% of Total</u>
R039010	1,386,900	2,033,200	3,420,100	31.39	44,186	69.2%
R039009	537,600	984,800	1,522,400	21.66	19,637	30.8%
	\$1,924,500	\$3,018,000	\$4,942,500	53.05	\$63,823	

Parcel R039010 is primarily the MHC and Parcel R039009 is primarily the RV park and unused land.

2010/2011 Estimated Taxes:

<u>Parcel</u>	<u>Assessed Value</u>	<u>Estimated Taxes</u>
R039010	4,825,000	\$ 62,306
R039009	1,980,000	25,568
	\$ 6,805,000	\$ 87,874

Note: Taxes estimated at millage rate for 2010 real property taxes.

Manager's Home

Market Value \$
2010 Taxes \$

CCBC Rent Survey
Cowlitz County, Washington

<u>Park Name</u>	<u>City</u>	<u># of Spaces</u>	<u>Year Built</u>	<u>Base Rent</u>	<u>Rent Includes</u>	<u>Last Increase</u>	<u>Increase Amount</u>	<u>Vacant Spaces</u>	<u>Survey Date</u>	<u>Notes</u>
Edgewater Estates	Castle Rock	43	1977	\$320	WS	Jan-09	\$ 25.00	2	Mar-09	
Hazel Dell MHP	Castle Rock	20	1964	\$280	WSG	May-08	\$ 30.00	-	Apr-09	
Columbia Terrace Estates	Kalama	138	1979	\$400		Jan-10	\$ 20.00	1	Mar-10	
Brookhollow MHP	Kelso	193	1977	\$315		May-09	\$ 10.00	1	Mar-10	RV \$440/mo.
Tim WA MHP	Kelso	115	1970	\$390		Jan-10	\$ 15.00	-	Mar-10	
Westside Haven MHP	Kelso	69	1976	\$265		Jan-06	\$ 20.00	4	Mar-10	
Three Rivers MHP	Kelso	56	1960	\$260 - \$280		Jan-10	\$ 13.00	-	Mar-10	
Town n' Country	Kelso	30	1975	\$235		Jan-08	\$ 25.00	1	Mar-10	
Cimarron MHP	Kelso	19	1964	\$275		Aug-03				
Heron Pointe MHC	Longview	229	1990	\$320 - \$335		Jan-10	\$ 15.00	-	Mar-10	
Del Ray II "Snook"	Longview	114	1965	\$350	WSG	Jan-10	\$ 10.00	9	Mar-10	\$15 for 3rd person+
Sunny Meadows	Longview	76	1976	\$310		Jan-10	\$ 10.00	2	Mar-10	
Del Ray I	Longview	76	1955	\$380	WSG	Jan-10	\$ 35.00	-	Mar-10	\$15 for 2nd person+
The Plaza	Longview	63	1974	SW \$360, DW \$370	WSG	Jan-10	\$ 10.00	1	Mar-10	
Cedar Valley MHP	Longview	34	1969	\$345	WSG	Jan-07	\$ 10.00	-	Mar-10	
Equestrian Estates	Longview	14	1995	\$265		Jun-08	\$ 10.00	-	Mar-10	
Coal Creek MHP	Longview	14	1970	\$290	WSG	Jan-06	\$ 15.00	-	Nov-06	
Woodland East MHP	Woodland	130	1992	\$350		Jan-10	\$ 25.00	-	Mar-10	
North Fork MHP	Woodland	28	1964	\$330	WSG	Jan-10	\$ 15.00	-	Mar-10	
El Patio MHP	Longview	51	1960's	\$300		Jan-08	\$ 15.00	-	Mar-10	



BROOKHOLLOW MOBILE HOME PARK

1992

Brookhollow RV Park

2506 ALLEN STREET, KELSO, WA 98626

PHONE: 1(360)577-6474 / RESERVATIONS: 1(800)867-0453

E-MAIL: camping@kalama.com WEBSITE: www.brookhollowrvpark.com

Check-out time: 12:00 Noon

LEGEND

RESTROOM & SHOWERS



LAUNDRY



TRASH



PHONE



EXERCISE RM



MEETING RM



WIFI



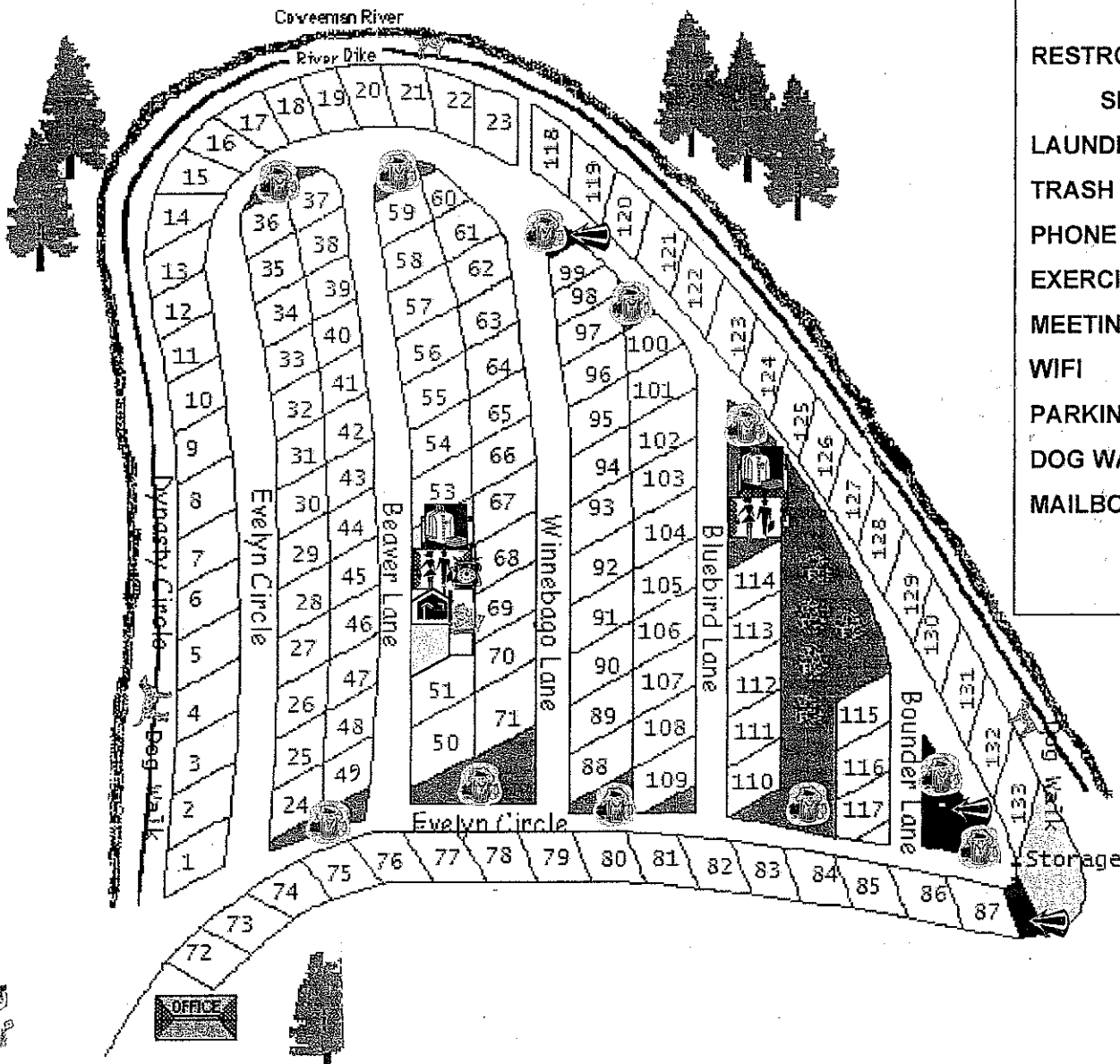
PARKING



DOG WALK



MAILBOXES



PARK SPEED LIMIT - 10 MPH

JOINS PANEL 0001

ZONE X

ALLEN

STREET

ZONE X

ZONE A

THIS AREA PROTECTED FROM THE ONE PERCENT ANNUAL CHANCE (100-YEAR) FLOOD BY LEVEE, DIKE, OR OTHER STRUCTURES SUBJECT TO POSSIBLE FAILURE OR OVERTOPPING DURING LARGER FLOODS.

ZONE X

Levee

ZONE A

ZONE X

RM 8

COWEEMAN RIVER

Levee

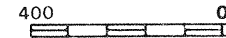
LIMIT OF STUDY

ZONE AE

insurance agent or call the National Flood Insurance Program



APPROXIMATE SCALE IN FEET



NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

CITY OF
KELSO, WASHINGTON
COWLITZ COUNTY

PANEL 3 OF 5
(SEE MAP INDEX FOR PANELS NOT PRINTED)



PANEL LOCATION

COMMUNITY-PANEL NUMBER
5300330003 E

MAP REVISED:
DECEMBER 20, 2001



Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov

Brookhollow MHC and RV - Kelso, WA



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Brookhollow MHC and RV - Kelso, WA



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