

Uniform Residential Appraisal Report

File No. 161 Dutton Road

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 499,900 to \$ 585,000					
There are 4 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 540,000 to \$ 619,000					
FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3	
161 Dutton Road Address Sudbury	610 Peakham Road Sudbury, MA	250 Willis Road Sudbury, MA	9 Old Lancaster Road Sudbury, MA		
Proximity to Subject	2 1/4 miles	3 1/2 miles	3 miles		
Sale Price	\$ N/A	\$ 589,000	\$ 619,000	\$ 540,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 212.18 sq. ft.	\$ 299.03 sq. ft.	\$ 213.61 sq. ft.	
Data Source(s)	Inspection	Exterior Inspection/MLS	Exterior Inspection/MLS	Exterior Inspection/MLS	
Verification Source(s)	Assessor/B&T	Assessor/B&T	Assessor/B&T	Assessor/B&T	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing	None	None		None	
Concessions	Known	Known		Known	
Date of Sale/Time	N/A	11/13/2007 SD		7/22/2008 SD	
Location	Good/Busy St.	Good/Busy St.		Good/Busy St.	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	5.00 Acres	1.25 Acres	18,750	0.93 Acre	20,000
View	Neighborhood	Neighborhood		Neighborhood	
Design (Style)	Cape Cod	Colonial	equiv.	Cape Cod	
Quality of Construction	average	average		average	
Actual Age	53+/- Years	104 Years		44 Years	
Condition	average	good/5%	-29,450	good/5%	-30,950
Above Grade	Total Rooms Baths	Total Rooms Baths		Total Rooms Baths	
Room Count	9 3 2	8 4 1.5	2,000	7 4 2	9 4 2.5
Gross Living Area	35 2,608 sq. ft.	2,776 sq. ft.	-5,900	2,070 sq. ft.	18,830 2,528 sq. ft.
Basement & Finished	SLAB	Full	-5,000	Full	-5,000
Rooms Below Grade	N/A	1 Room	-5,000	2 Rooms	-10,000
Functional Utility	average	average		average	
Heating/Cooling	FHW / none	FWA / C/Air	-3,000	FHW / none	
Energy Efficient Items	Typical	Typical		Typical	
Garage/Carport	2 Car Garage	none	10,000	2 Car Garage	
Porch/Patio/Deck	Patio, 2 Porch	Porch	4,000	2 Patio	7,000
Fireplace	1 F/P	none	2,000	2 F/P	-2,000
Exterior Amenities	Shed/Barn	Fence	4,000	InqPool, Fence	equiv. none
Interior Amenities	average	Upd. Kitchen	-20,000	Upd. Kitchen	-20,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 27,600		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 22,120	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 21,000
Adjusted Sale Price of Comparables		Net Adj. -4.7 % Gross Adj. 18.5 % \$ 561,400		Net Adj. -3.6 % Gross Adj. 18.4 % \$ 596,880	Net Adj. 3.9 % Gross Adj. 7.2 % \$ 561,000

1 did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) Assessors, MLS, B&T records

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) Assessors, MLS, B&T records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	\$1.00 Transfer	\$415,000.00	None prior, 12 months	None prior, 12 months
Price of Prior Sale/Transfer	12/22/2006	6/21/2007	N/A	N/A
Data Source(s)	Assessor/MLS/B&T	Assessor/MLS/B&T	Assessor/MLS/B&T	Assessor/MLS/B&T
Effective Date of Data Source(s)	August 26, 2008	August 26, 2008	August 26, 2008	August 26, 2008

Analysis of prior sale or transfer history of the subject property and comparable sales The subject is not known to be listed for sale or under agreement of sale. The subject transferred for \$1.00 on 12/22/2006. No other sales history for the past 36 months for the subject. No other sales history for the past 12 months for the comparables, other than noted.

Summary of Sales Comparison Approach. All sales adj. for inferior site area at \$5,000 per acre. Sale #1 & #2 adj. for superior condition. Half bath adj. at \$2,000 per. Gross Living Area (GLA) adj. at \$35 per sq. ft., in excess of 100 sq. ft.. All sales adj. for having full basement area at \$5,000. All other adj. are market derived.

Indicated Value by Sales Comparison Approach \$ 575,000

Indicated Value by: Sales Comparison Approach \$ 575,000 Cost Approach (if developed) \$ 679,500 Income Approach (if developed) \$ N/A

The income approach was not utilized due to the lack of rental data on recently sold properties. The cost approach was completed and supports the market value. The sales comparison approach was relied upon in arriving at the estimated market value presented herein.

Each comp was considered in arriving at the final conclusion.

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: This appraisal is subject to completion per plans and specifications.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 575,000 as of August 26, 2008, which is the date of inspection and the effective date of this appraisal.

TD Appraisal Services
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APPLICABLE FEDERAL REQUIREMENTS

COST APPROACH

RENDER

PROJECT INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land value determined from land allocation method.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	425,000
Source of cost data <u>Local builders and cost manuals.</u>	Dwelling 2,608 Sq. Ft. @ \$ 100.00	= \$	260,800
Quality rating from cost service <u>Average</u> Effective date of cost data <u>2008</u>	SLAB Sq. Ft. @ \$	= \$	5,000
Comments on Cost Approach (gross living area calculations, depreciation, etc.) <u>The cost approach was developed utilizing information from local builders and cost manuals. See sketch for living area calculations. No functional or external obsolescence noted. Land value is common and typical in the Sudbury market.</u>	Additional features		20,000
	Garage/Carport 612 Sq. Ft. @ \$ 20.00	= \$	12,240
	Total Estimate of Cost-New	= \$	298,040
	Less Physical Functional External		
	Depreciation 23%	= \$	(68,549)
	Depreciated Cost of Improvements	= \$	229,491
	"As-Is" Value of Site Improvements	= \$	25,000
Estimated Remaining Economic Life (HUD and VA only) <u>50 Years</u>	INDICATED VALUE BY COST APPROACH	= \$	679,500

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ N/A X Gross Rent Multiplier N/A = \$ N/A Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) N/A

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project Not A P. U. D.

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data source(s)

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities. N/A

Uniform Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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File No. 161 Dutton Road

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Dale K. Tapply
 Name Dale Tapply
 Company Name TD Appraisal Services
 Company Address 5 Russell Road
Wayland, MA 01778
 Telephone Number 508-505-6990
 Email Address tapply@comcast.net
 Date of Signature and Report 09/03/2008
 Effective Date of Appraisal August 26, 2008
 State Certification # CR #75151
 or State License # _____
 or Other (describe) _____ State # _____
 State MA
 Expiration Date of Certification or License 06/06/2011

ADDRESS OF PROPERTY APPRAISED
161 Dutton Road
Sudbury, MA 01776

APPRAISED VALUE OF SUBJECT PROPERTY \$ 575,000

LENDER/CLIENT

Name _____
 Company Name Woods Walk Sanctuary, Inc.
 Company Address 161 Dutton Road
Sudbury, MA 01778
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Uniform Residential Appraisal Report

FEATURE	SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
161 Dutton Road Address Sudbury		201 Peakham Road Sudbury, MA			294 Old Lancaster Road Sudbury, MA					
Proximity to Subject		1 mile - DOM = 333 Days			2 miles - DOM = 29 Days					
Sale Price	\$ N/A	\$ 585,000			\$ 539,000			\$		
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 251.29 sq. ft.			\$ 343.31 sq. ft.			\$ sq. ft.		
Data Source(s)	Inspection	Exterior Inspection/MLS			Exterior Inspection/MLS					
Verification Source(s)	Assessor/B&T	Assessor/B&T			Assessor/B&T					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION			DESCRIPTION			DESCRIPTION		
Sale or Financing	None	None			None					
Concessions	Known	Known			Known					
Date of Sale/Time	N/A	ACTIVE LIST			PENDING					
Location	Good/Busy St.	Good/Busy St.			Good/Busy St.					
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple					
Site	5.00 Acres	1.38 Acres			18,100			1.12 Acres		
View	Neighborhood	Neighborhood			Neighborhood			Neighborhood		
Design (Style)	Cape Cod	Colonial			equiv.			Colonial		
Quality of Construction	average	average			average			average		
Actual Age	53+/- Years	35 Years			67 Years					
Condition	average	average			average			average		
Above Grade	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Room Count	9 3 2	9 4 2.5			-2,000			6 3 1.5		
Gross Living Area	35 2,608 sq. ft.	2,328 sq. ft.			9,800			1,570 sq. ft.		
Basement & Finished	SLAB	Full			-5,000			Full		
Rooms Below Grade	N/A	2 Rooms/FBTH			-15,000			1 Room		
Functional Utility	average	average			average			average		
Heating/Cooling	FHW / none	FHW / C/Air			-3,000			FHW / none		
Energy Efficient Items	Typical	Typical			Typical			Typical		
Garage/Carport	2 Car Garage	2 Car Garage			-5,000			1 Car Garage		
Porch/Patio/Deck	Patio, 2 Porch	Deck			6,000			Patio, 2 Porch		
Fireplace	1 F/P	2 F/P			-2,000			2 F/P		
Exterior Amenities	Shed/Barn	none			5,000			none		
Interior Amenities	average	Upd. Kitchen			-20,000			Upd. Kitchen		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 8,100			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 25,730			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 0		
Adjusted Sale Price of Comparables		Net Adj. -1.4 % Gross Adj. 14.7 % \$ 576,900			Net Adj. 4.8 % Gross Adj. 18.5 % \$ 564,730			Net Adj. 0.0 % Gross Adj. 0.0 % \$ 0		
ITEM	SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
Date of Prior Sale/Transfer	\$1.00 Transfer	None prior, 12 months			None prior, 12 months					
Price of Prior Sale/Transfer	12/22/2006	N/A			N/A					
Data Source(s)	Assessor/MLS/B&T	Assessor/MLS/B&T			Assessor/MLS/B&T					
Effective Date of Data Source(s)	August 26, 2008	August 26, 2008			August 26, 2008					
Summary of Sales Comparison Approach Sale #4 is an "ACTIVE" listing located on a similar busy street and has been on the market for 333 days. Sale #5 is a "PENDING" sale located on a similar busy street and has been on the market for 29 days. Sale #4 & #5 adj. for inferior location at \$5,000 per acre. Half bath adj. at \$2,000 per. GLA adj. at \$35 per sq. ft.. Sale #4 & #5 adj. for having full basement at \$5,000. All other adj. are market derived.										

ADDENDUM

Borrower: N/A	File No.: 161 Dutton Road
Property Address: 161 Dutton Road	Case No.:
City: Sudbury	State: MA Zip: 01776
Lender: Woods Walk Sanctuary, Inc.	

The Intended User of this appraisal report is the Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a fair market value, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

COMPETENCY OF THE APPRAISER

The appraiser hereby certifies that he has the appropriate knowledge and experience to complete this appraisal assignment competently. The appraiser's qualifications are maintained in the file and can be provided upon written request.

LIMITATIONS OF APPRAISER LIABILITY, LIABILITY TO POTENTIAL BUYERS, SELLERS, LOAN APPLICANTS AND OTHER THIRD PARTIES

This appraisal report (including any data, opinion of market value, certification and statement) is being performed exclusively for the benefit of, and at the request of, TD Appraisal Services, Inc.'s client, .. The appraisal and opinion of market value is rendered exclusively for the protection of and use by the client in the loan underwriting process. This appraisal and opinion of market value shall not be utilized or relied upon by any buyer, seller, loan applicant or any other third party, and no contract shall be deemed to exist between said individuals and the appraiser.

DIGITAL SIGNATURES

The signature(s) affixed to this report and certification were applied by the original appraiser(s) and (if required) the supervisory appraiser, and represents their acknowledgements of the facts, opinions, and conclusions found in the report. Each appraiser applied his or her signature electronically using a password encrypted method. Hence, these signatures have safeguards and carry the same validity as the individual's hand applied signature. If the report has a hand applied signature, this comment does not apply.

SCOPE OF APPRAISAL

Information pertaining to the subject property was gathered from an inspection of the property on August 26, 2008, MLS, B&T, and Assessor's records. Information on the comparable sales utilized in this report was obtained from exterior driveby inspection, MLS, and the Assessor's records.

DEED NOT REVIEWED

It should be noted that a copy of the deed for the subject property has not been provided to the appraiser by the client. Additionally, in completing the scope of work associated with this appraisal assignment, the appraiser was not required to independently obtain a copy of the deed or review the deed. Accordingly, the opinion of market value presented herein assumes that the deed for the subject property is free and clear of all encumbrances and restrictions, and contains no provisions that could negatively impact the marketability of the subject property or the opinion of market value presented herein.

APPRAISAL PROCESS AND REPORT (URAR 1004)

A summary report has been provided which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice. As such, it presents a summarized evaluation of the data, reasoning and analysis used in the appraisal process to develop an opinion of value.

USPAP COMPLIANCE

In order to be in compliance with USPAP, any reference made within the appraisal report to an "estimate of market value" shall be construed by the reader to be the Appraiser's OPINION of market value as applied to the subject property.

COMMENT ON PUBLIC SEWAGE, PRIVATE SEWAGE SYSTEMS, AND TITLE 5

This appraisal assumes that any private sewage system which may be located on the subject site, or at any of the

ADDENDUM

Borrower: N/A	File No.: 161 Dutton Road
Property Address: 161 Dutton Road	Case No.:
City: Sudbury	State: MA Zip: 01776
Lender: Woods Walk Sanctuary, Inc.	

comparable properties utilized in this report, completely complies with all local and state codes regarding private sewerage systems, and would pass any "Title 5" inspection. This appraisal report does not consider any positive or negative impacts Title 5 may have had on the indicated sale prices of the chosen comparables, or any impact the enactment or enforcement of Title 5 may have on the opinion of market value presented herein for the subject property.

COMMENTS ON ZONING

The subject is located in a residential C5 zone (5 Acres x 210 feet frontage minimums). The subject site does not conform to current zoning regulations. It is considered a legal nonconforming use. The owner can rebuild the improvements in case of damage, subject to state and local building codes and restrictions. This is not considered adverse to marketability.

Neighborhood Boundaries

The subject neighborhood is bound by Hudson Road to the north, Peakham Road to the east, Boston Post Road (Rte. 20) to the south, and the Marlborough Town line to the west.

NEIGHBORHOOD DESCRIPTION

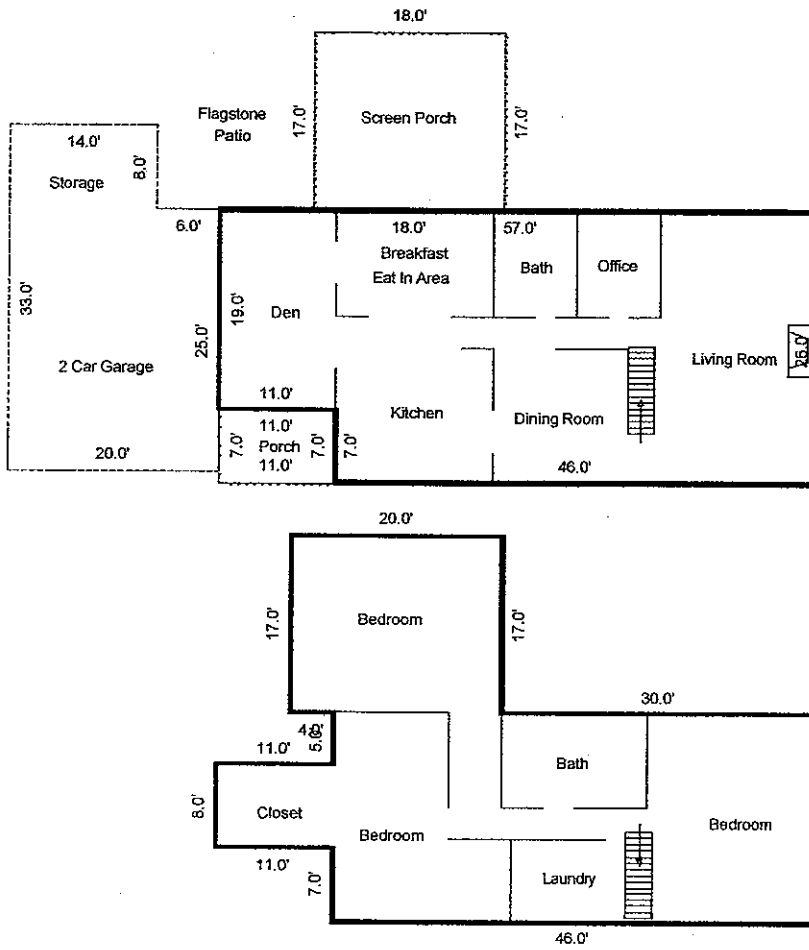
The neighborhood is located in an area of primarily well maintained residential dwellings in the Wayside Inn Historic district. The area is convenient to most public and private services along Boston Post Road, including schools. Good access to routes 20, 27 and 117 allowing for an easy commute to all local employment centers. No unfavorable factors affecting marketability. Appeal to the market and employment stability are good. Public transportation to Boston is available nearby.

NEIGHBORHOOD MARKET CONDITIONS

Analysis of the current market conditions in the subject neighborhood (by means of a review of multiple listing service and discussions with local brokers) indicates that supply/demand for residential properties is in balance. Property values appear to be stable. Current marketing time is typically under 6 months. Some seller sales concessions such as closing cost allowance, although not frequent, are market accepted.

FLOORPLAN

Borrower: N/A File No.: 161 Dutton Road
 Property Address: 161 Dutton Road Case No.:
 City: Sudbury State: MA Zip: 01776
 Lender: Woods Walk Sanctuary, Inc.



Seahy/Pad/™

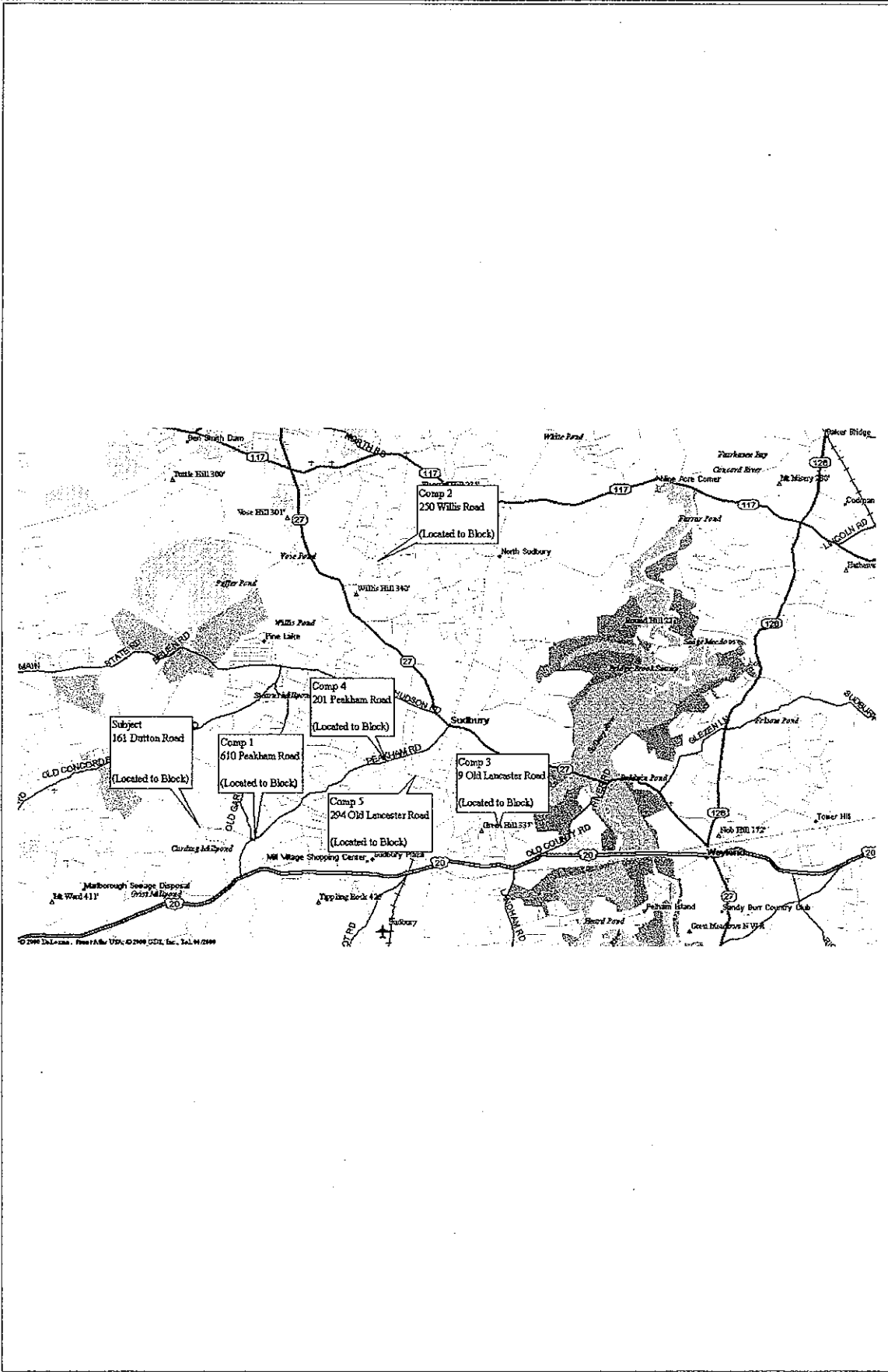
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1405.0	1405.0
GLA2	Second Floor	1348.0	1348.0
P/P	Porch	77.0	
	Covered Porch	306.0	383.0
GAR	Garage	612.0	612.0
Net LIVABLE Area		(Rounded)	2753

LIVING AREA BREAKDOWN		
Breakdown		Subtotals
First Floor		
26.0 x	46.0	1196.0
11.0 x	19.0	209.0
Second Floor		
8.0 x	11.0	88.0
20.0 x	46.0	920.0
17.0 x	20.0	340.0
5 Items	(Rounded)	2753

LOCATION MAP

Borrower: N/A	File No.: 161 Dutton Road	
Property Address: 161 Dutton Road	Case No.:	
City: Sudbury	State: MA	Zip: 01776
Lender: Woods Walk Sanctuary, Inc.		



Borrower: N/A	File No.: 161 Dutton Road	
Property Address: 161 Dutton Road	Case No.:	
City: Sudbury	State: MA	Zip: 01776
Lender: Woods Walk Sanctuary, Inc.		

Commonwealth of MA
Div. of Professional Licensure

License No.
680075161

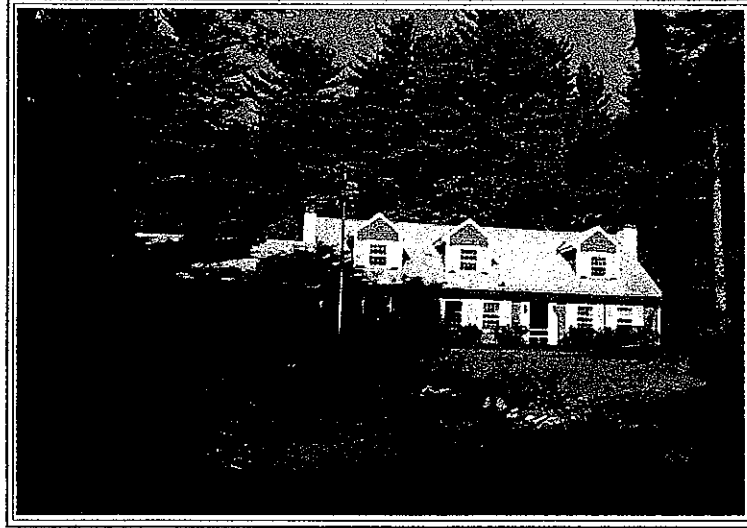
Serial No.
104384

Expiration Date
June 08, 2011

DALE K TAPPLY
5 RUSSELL RD
WAYLAND, MA 01778

Certified Residential Appraiser

APPRAISAL OF



LOCATED AT:

161 Dutton Road
Sudbury, MA 01776

FOR:

Woods Walk Sanctuary, Inc.
161 Dutton Road
Sudbury, MA 01776

BORROWER:

N/A

AS OF:

August 26, 2008

BY:

Dale Tapply
TD Appraisal Services

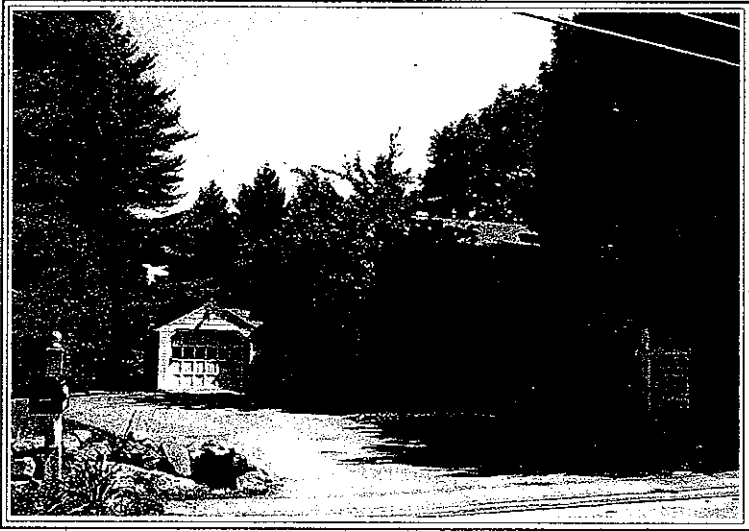
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: N/A	File No.: 161 Dutton Road
Property Address: 161 Dutton Road	Case No.:
City: Sudbury	State: MA Zip: 01776
Lender: Woods Walk Sanctuary, Inc.	



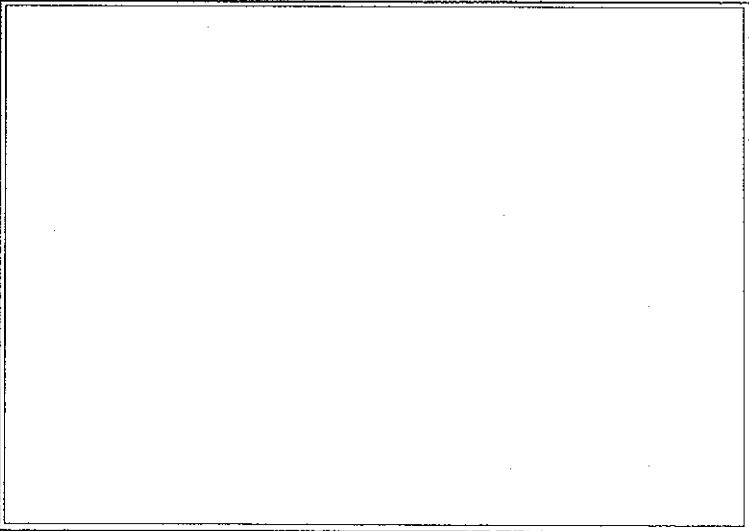
COMPARABLE SALE #4

201 Peakham Road
Sudbury, MA
Sale Date: ACTIVE LIST
Sale Price: \$ 585,000



COMPARABLE SALE #5

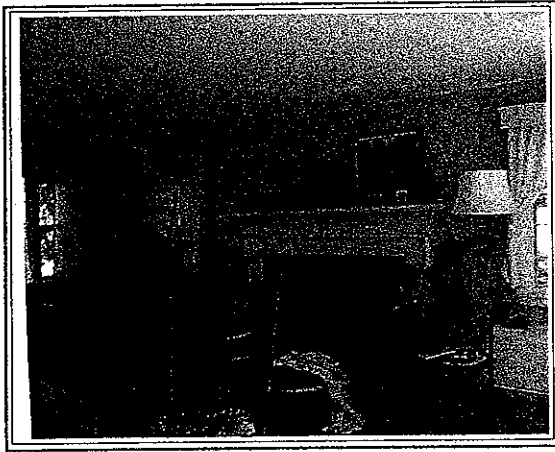
294 Old Lancaster Road
Sudbury, MA
Sale Date: PENDING
Sale Price: \$ 539,000



COMPARABLE SALE #6

Sale Date:
Sale Price: \$

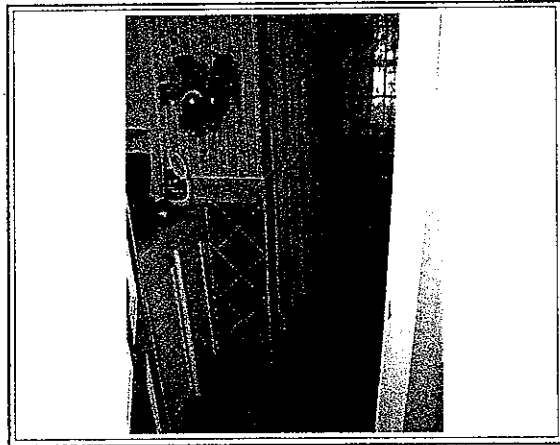
Borrower: N/A	File No.: 161 Dutton Road
Property Address: 161 Dutton Road	Case No.:
City: Sudbury	State: MA Zip: 01776
Lender: Woods Walk Sanctuary, Inc.	



Living Room



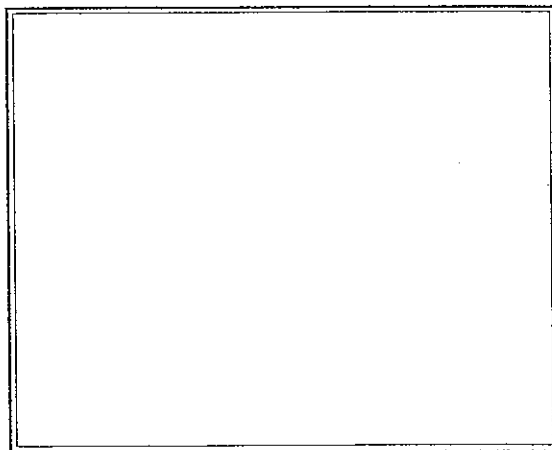
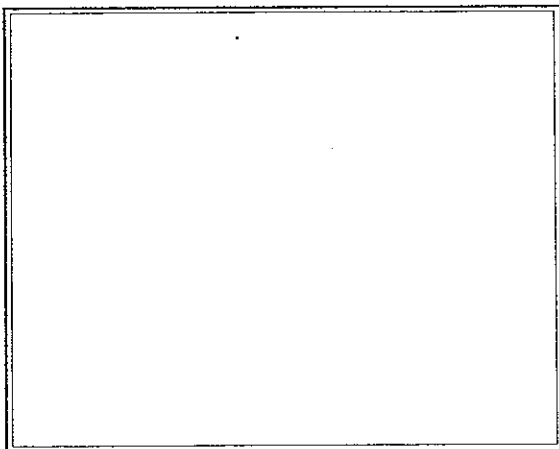
Dining Room



Full Bathroom

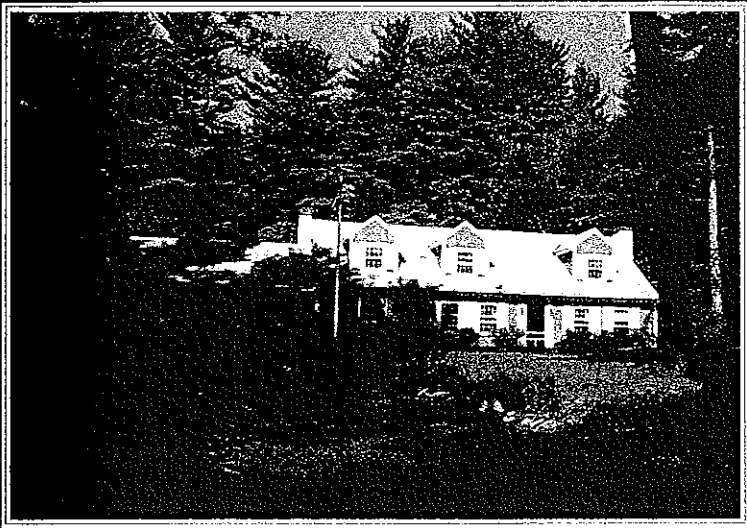


Breakfast Eat in area



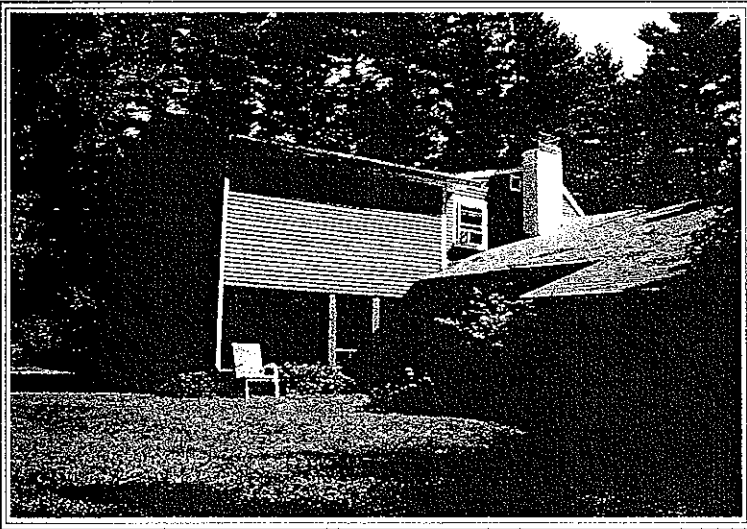
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: N/A	File No.: 161 Dutton Road	
Property Address: 161 Dutton Road	Case No.:	
City: Sudbury	State: MA	Zip: 01776
Lender: Woods Walk Sanctuary, Inc.		

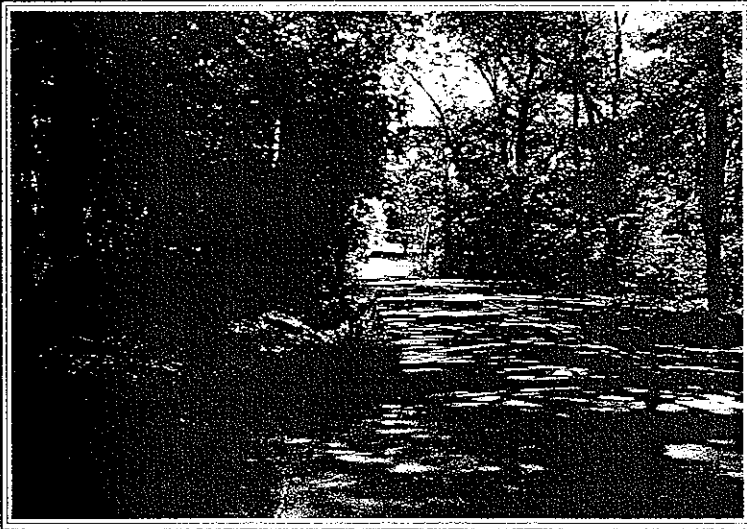


FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: August 26, 2008
Appraised Value: \$ 575,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

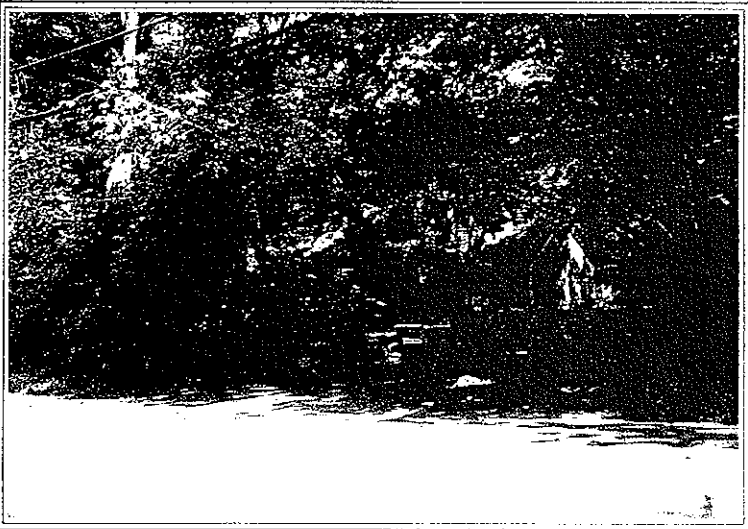
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: N/A	File No.: 161 Dutton Road
Property Address: 161 Dutton Road	Case No.:
City: Sudbury	State: MA
Lender: Woods Walk Sanctuary, Inc.	Zip: 01776



COMPARABLE SALE #1

610 Peakham Road
Sudbury, MA
Sale Date: 11/13/2007 SD
Sale Price: \$ 589,000



COMPARABLE SALE #2

250 Willis Road
Sudbury, MA
Sale Date: 7/22/2008 SD
Sale Price: \$ 619,000



COMPARABLE SALE #3

9 Old Lancaster Road
Sudbury, MA
Sale Date: 6/26/2008 SD
Sale Price: \$ 540,000

MEMORANDUM OF AGREEMENT

This Memorandum of Agreement ("MOA") is entered into this 10 day of October, 2008 by Judith F. Rhome, an individual residing at 161 Dutton road, Sudbury MA 01776 ("Judith Rhome") and Woods Walk Sanctuary, Inc., a non-profit corporation existing under the laws of the Commonwealth of Massachusetts with tax exempt status under Internal Revenue Code 501 (c) (3), (Woods Walk Sanctuary").

Whereas, Judith Rhome is the owner of certain real estate located at 161 Dutton Road, Sudbury, Middlesex County, Massachusetts, but virtue of a deed recorded at Middlesex South District Registry of Deeds, Book 48713, Page 564, ("property"); and

Whereas, Judith Rhome desires to sell her property to an organization for the purpose of establishing a five (5) bedroom, Creative Living Option (CLO) group home, to be used for affordable housing for people who need support services and;

Whereas, Judith Rhome further desires that said Sanctuary provide classroom/recreation space to be used to provide education and training for people who are not ready to participate in their community outdoor organizations and also provide training and education to those organizations so that they may know how to appropriately provide assistance to members of their organization who need a little extra help, and;

Whereas, Judith Rhome further desires that said Sanctuary include the development of a universally accessible nature trail for the community, and:

Whereas, Woods Walk Sanctuary was established August 21, 2007, with a stated purpose of establishing, maintaining, and operating a charitable and educational organization with the purpose of : to create, support and administer a residential facility that will enable individuals of limited financial means who need supportive staff to reside as adults in the community; creating a universally accessible nature trail for the community; providing educational opportunities for people all people who wish to join and participate in their communities out door recreational organizations and provide inclusive education and support services to community based environmental organizations on how to appropriately include people of all abilities in their organizations: and

Whereas, Woods Walk Sanctuary has obtained tax exempt status under IRC 501 (c) (3) to further enable it to accomplish its goals;

Judith Rhome and Woods Walk Sanctuary agree as follows:

1. Judith Rhome and Woods Walk Sanctuary will continue discussions for the purpose of entering into a Purchase and Sale Agreement for the property (P&S Agreement");
2. The P&S Agreement shall provide that Woods Walk Sanctuary, as the purchaser shall be obligated to establish a five (5) bedroom (clo) group home to be used for affordable housing for people who need staffing support , and shall provide that Woods Walk Sanctuary will be obligated to create a universally accessible Nature Trail, and shall provide inclusive education/recreation classroom space:
4. The P&S agreement will provide for a permanent conservation easement of the property for the area used for the nature trail which will benefit the general public during reasonable time periods, which easement shall be recorded at the Middlesex South District Registry of Deeds which shall continue in perpetuity:
5. The P Agreement will provide for a permanent affordable housing restriction to be recorded at the Middlesex South District Registry of deeds that the property will be used for the purchase of providing affordable housing in perpetuity:


Vera Schlichter, Treasurer, WWS Inc.


Judith F Rhome Property Owner

ROBERT W. LANDRY
Attorney at Law

22 Union Avenue, Suite 8
Sudbury, MA 01776
Tel: (978)443-6859

Fax: (978)443-5403
Email:
rwlandry@rwlandry.com

PROJECTED LEGAL/CLOSING EXPENSES FOR WOODS WALK SANCTUARY

Rhome

Pre-closing legal fees:	\$1,250.00	Landry
Closing representation:	\$ 500.00	Landry
Document Preparation	\$ 250.00	Landry
	<u>\$2,000.00</u>	

Woods Walk Sanctuary

Title examination	\$ 250.00	Title Examiner
Municipal Lien Certificate	\$ 25.00	Town
Record deed	\$ 125.00	State-Registry
Record Mortgage	\$ 175.00	State-Registry
Record Municipal Lien Certificate	\$ 65.00	State-Registry
Overnight Payoff	\$ 25.00	Courier
Title Insurance (owners)	\$2,317.75	Title company
Revenue Stamps (\$4.58/thousand)	\$2,895.60	State-Registry
Settlement Agent (closing attorney)	\$ 650.00	closing attorney
Plot Plan	<u>\$ 150.00</u>	surveyor
	<u>\$6,678.35</u>	

Sudbury Conservation Commission
Minutes of the Meeting Held Dec. 8, 2008

Present: Richard Bell (acting Chairman for this meeting); Parker Coddington; Ethan Jessup; Debbie Dineen, Coordinator; Sam Webb, Commissioner Candidate

Discussion: Woods Walk Sanctuary, 161 Dutton Rd., Judith Rhome

Present: Judith Rhome

Mrs. Rhome informed the Commission of her plans to convert her existing residence into four universally accessible separate bedroom suites with common living areas for people with disabilities. One bedroom suite will be designed for physical handicaps. All four units will qualify as low-income housing for the town.

The project will include a universally accessible nature trail with public access throughout the 5-acre property. The trail will connect to an SVT Memorial Forest trail. The portion of the property to the rear of the house will be placed into a perpetuity conservation restriction.

The plans originally contained provisions for an overlook pavilion near the wetland. This has been scaled back and Mrs. Rhome now envisions a smaller structure to provide shelter and screening from insects. The new design will eliminate the piers embedded in the slope to the wetland. The Commission raised concerns regarding the stability of the slope due to the extent of buried debris.

Mrs. Rhome is seeking CPA funds for the purchase and modification of in her land for this use. Local zoning exempts the use as it serves people with disabilities.

On a motion by P. Coddington; 2nd by R. Bell; the Commission voted unanimously to support the permanent protection of the rear portion of 161 Dutton Road and the creation of a public, universally-accessible, nature trail on the land.

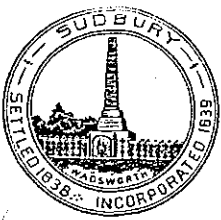
WPA & Bylaw Notice of Intent: Raytheon, Boston Post Rd.

Present: R.J. Dowling & David White of Woodward & Curran; Mr. Martinelli, Mr. Smey; and Mr. Hansman of Raytheon, and others

Mr. Dowling presented plans for the upgrade of the Wastewater Treatment Plant serving the Sudbury facility for the purpose of meeting the new DEP effluent discharge requirements to the sand beds. The project will disturb 16,000 sq. ft. of area and add approximately 1,300 sq. ft. of new impervious area. A small detention basin is designed to attenuate peak runoff flows from the new impervious area. Most of the work will occur on existing grass area with limited clearing of vegetation in the upland resource area.

The Coordinator noted that Vice-Chairman John Sklenak had reviewed the filing and was familiar with the Raytheon site in Sudbury. He suggested the use of porous pavement in the proposed new paved area. D. Dineen added that the use of porous pavement will eliminate the need for the stormwater detention basin and much of the grading. The Woodward & Curran and the Raytheon representatives agreed to this change. The haybales will remain as shown on the plan and the area within the haybales used as construction staging area.

The chemical storage area is for food-based chemicals. Floor drains will recycle these natural chemicals through the treatment plant process. No calcium chloride will be permitted for dust control. No sodium-based deicing chemicals are to be used on site. No parking lot "sealants" are permitted to be used onsite. These will become perpetuity conditions. No SWPPP is required as the area of construction is less than one acre. Landscaping shall consist of loam and seed with native species. The exact wetland edge is not accepted as part of this Order as the work is clearly on existing lawn area and the project purpose is water quality enhancement.



Town of Sudbury

Sudbury Housing Trust

Flynn Building
278 Old Sudbury Rd
Sudbury, MA 01776
978-639-3387

<http://www.sudbury.ma.us>
Housing@town.sudbury.ma.us

June 18, 2008

To: Judith Rhome
161 Dutton Road
Sudbury, MA 01776
From: Beth Rust, for Sudbury Housing Trust
Re: Feasibility Grant for Woods Walk Sanctuary development

Judith,

On behalf of the Sudbury Housing Trust, I want to thank you for submitting your request for the feasibility study for the Woods Walk Sanctuary.

The Sudbury Housing Trust reviewed the request and is pleased to authorize up to 50% of the total cost, of up to a maximum of \$3,000, payable to the provider at the completion of work. Payment requests take up to two weeks, and please consider that in your schedule.

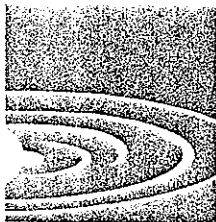
This grant represents the Trust's support and genuine interest in the project while also encouraging the Woods Walk Sanctuary Board of Directors to gain other community partners in this stage of scoping. As you know, this project will require broad support for funding and other aspects of the project, and this might prove to be an appropriate time to gain some additional financial backers.

As always, I am available to assist and answer any questions. I want to thank you for all your efforts getting the project to this point, and I understand how much time and effort has gone into it.

While the reduced amount of this financial commitment might be a disappointment, I hope that Woods Walk finds value in this approach.

Sincerely,

Beth Rust
978-639-3388



THE SUDBURY
FOUNDATION

Trustees

Miner A. Crary
Richard H. Davison
Susan Iuliano
Jill M. Stansky
Bank of America

Staff

Marilyn Martino
Executive Director
Julia R. Blatt
Program Officer

July 23, 2008

Ms. Judith Rhome
Woods Walk Sanctuary
161 Dutton Road
Sudbury, MA 01776

Dear Judy:

On behalf of the Sudbury Foundation, I am delighted to enclose a check for \$2,000 to enable Woods Walk Sanctuary to assess the feasibility of acquiring and renovating a Sudbury property as a group home for mentally and/or physically disabled residents with accessibility to the property's nature trail.

Also enclosed is an acknowledgment form describing the conditions of a Sudbury Foundation grant. These include submission of financial and programmatic reports within a year of the grant award. A sample grant report outline is also enclosed. Please sign and return one copy of the Acknowledgement Form at your convenience.

The trustees join me in wishing you much success with this project.

Sincerely,

Marilyn Martino
Executive Director

enclosure



Town of Sudbury

Commission on Disability

40 Fairbank Road Sudbury, Massachusetts 01776-1681

Phone: 978-639-3265

Fax: 978-443-6009

January 31, 2008

To Whom It May Concern:

The Sudbury Commission on Disability has been involved over the past two years in surveying the accessibility to public and private recreation areas in the town. Sadly, the result of that work is the clear knowledge that there exists no recreation area, public or private, that meets the criteria for universal disability access.

The Commission has been aware of the Woods Walk Sanctuary, Inc. project for a number of years and enthusiastically supports its efforts to create the first universally accessible nature trail here in Sudbury. We hope that their efforts will set a new standard for the other recreation areas in town to emulate.

Sincerely,
David Mortimer
Chair



**SUDBURY
VALLEY
TRUSTEES**

Conservation, Collaboration, and Community since 1953

September 16, 2008

To Whom It May Concern:

I am writing in support of the Woods Walk Sanctuary's plans to create an accessible trail in Sudbury, MA. As a regional conservation organization in the area we are responsible for the management of our trails in and around the town of Sudbury. It has been our goal to encourage as many people to visit our reservations as possible, and in this effort we have recently been researching the best management practices for creating accessible trails. It is our hope to introduce these practices where we are able so that our trails are more accessible to all users.

The General Federation of Women's Clubs of Massachusetts Memorial Forest is SVT's largest reservation and connects to conservation land managed by state, municipal and federal land owners. Twenty-five miles of trails welcome visitors of these lands in the towns of Sudbury, Marlborough, Hudson, Maynard and Stow, creating one of the largest sections of contiguous protected open space in the area.

If the Woods Walk Sanctuary is successful in securing funding for this project then SVT would be very interested in pursuing the possibility of linking the newly accessible parking area and trail to a section of our Memorial Forest. The land connects with the southern portion of our reservation, where there is an attractive loop of trail that could hopefully be retrofitted to be accessible as well.

We feel this project would provide a significant value to the community and would be very interested in working with the Woods Walk Sanctuary to increase accessibility to our reservation.

Sincerely,

Dan Stimson
Assistant Director of Stewardship



The Michael Carter Lisnow Respite Center

*Providing Temporary Care and Jobs
for Individuals With Disabilities*

112 Main Street, Hopkinton, MA 01748
508-435-1222 • Fax 508-435-9849

The Woods Walk Sanctuary, Inc.
Mrs. Judith Rhome
161 Dutton Road
Sudbury, Ma. 01776

Dear Judith,

As you know, I have been in the field of special education, in many different capacities for over twenty years. In 1994 I began the project of building and running the Michael Lisnow Respite Center. When we opened our doors in 1997, we were serving four families. Since then over four hundred families have benefited from our services. The need for additional programs is evident in our never ending requests for services. Currently over 170 families are active in our programs and we have waiting lists for every program. Unfortunately, we have to turn away families daily.

The need for additional residential programs is enormous. As parents age, we need viable options for their adult children. I have been working for eight months to find a placement for a gentleman whose mother passed away. He is currently living with relatives and just waiting for an opportunity. He holds a priority status and still it is difficult. The Department of Developmental Disabilities is trying but there are not enough programs to fill the needs.

The other program that we are forced to turn many families away from is the Community Day Supports program. This year we actually stopped showing families the program. We have built a 2000 square foot addition just so we can open our program again.

I was excited to hear about your project. Accessible recreation is very difficult to find. Once you are open you can be sure our groups will be on your trails. Our current hiking program is limited to our most able individuals. I wish you great success. Keep me posted.

Sincerely,

Sharon Lisnow, MEd
Director

The Michael Lisnow Respite Center

December 2, 2008

Richard J. Robison
17 Homestead St.
Sudbury, MA 01776

Judith Rhome
161 Dutton Road
Sudbury, MA 01776

Dear Judith,

I enjoyed speaking with you recently about your plans to develop the Woods Walk Sanctuary program at your home and property at 161 Dutton Road. Your concept of turning your home and property into a sanctuary like setting for four individuals with disabilities including creating an accessible nature trail for the public is both innovative and commendable. As you know, the need to provide for the well being of individuals with disabilities in our society is one that frequently falls to families like ours, often with little assistance from government or private sources, until the need is dire and becomes a crisis. Your foresighted approach and plan to provide support for your son and others of our community is a tribute to you and your family.

I understand that you have already taken the necessary legal steps to create a non-profit 501c.3 corporation and board and that you have also consulted with several trail authorities who have suggested that your property is adequate for a trail. In addition, you mentioned that you are working with Advocates, Inc. of Framingham, a disability services organization that can assist you with the residential development aspects of the project and that you have also completed a feasibility study with the help of funding from the Sudbury Housing Trust and The Sudbury Foundation. It sounds like you are well on your way.

I am certain that securing necessary funding will take time and creativity. Over the many years I have known you, I have learned of your perseverance and commitment to seeing ideas become reality. I am certain this remains. I wish you the very best success with this pioneering effort and would be pleased to recommend you to interested parties along the way.

Sincerely,
Rich
Richard J. Robison

978 443-4679
rrobison@fcsn.org

157 Wayside Inn Road
Sudbury, MA 01776
13 December 2008

Mrs. Judith Rhome
161 Dutton Road
Sudbury, MA

To Whom It May Concern:

We would like to endorse and support the Woods Walk Sanctuary by focusing on the issues we understand and admitting that we don't have expertise in some aspects of this endeavor.

We have been active in environmental issues in Sudbury and the state of Massachusetts for a number of years. Frank, serving as the President of the Hop Brook Protection Association for more than 15 years; and Ursula, one of the founders of the HBPA, has been a long term Vice President of the organization. Frank is also currently serving as Vice President of the Massachusetts Congress of Lakes and Ponds.

First we would like to comment on the love and dedication that John and Judy Rhome have shown in caring for their handicapped son, Peter. It has been an inspiration to observe what they have been doing through the years and it is certainly consistent with their love for Peter that they would like to secure a future for him and other handicapped individuals.

We enthusiastically support the idea of having a handicapped accessible "nature walk" and bird/nature observation post for people with handicaps. The site under consideration effectively abuts the Hop Brook for which we have been advocates for many years. The more people who can appreciate the natural beauty in the Hop Brook watershed, the better.

Sincerely,

Francis J. Lyons
Ursula A. Lyons

Stepping Stone Community Theater, Inc.

.... a unique pathway

September 25, 2006

To Whom It May Concern,

I am writing this letter to enthusiastically support Judith Rhome's project to establish an inclusive housing, social, educational, wild life sanctuary. Judith has acted as the Board President and has worked with me on the board of Stepping Stone Theatre for many years. Judith's knowledge, energy and creativity helped to build Stepping Stone Theatre into the very successful inclusive theater it is today. I know that, combined with these skills, Judith's passion for the project will make her idea to create a safe, supported life style for people with disabilities a success and a model for other inclusive group homes.

I am looking forward to lending my support in helping make this project a reality.

Sincerely,

Elizabeth W Saba

Elizabeth W. Saba

President Stepping Stone Theatre





Outdoor Explorations

7/31/06

Dear Judy,

Thank you for sharing your vision for a potential joint future with me and OE.

I look forward to staying in touch and sharing ideas as we both move ahead.

Please keep us posted on any positive results on your end. I will be seeing a friend who is a planned giving specialist in September and I'll ask her about your situation and ideas. I hope you enjoy the rest of your summer. Best,

Biographies

Woods Walk Sanctuary, Inc., October 2009

Board of Directors

Judith F. Rhome	President/Executive Director
Heather Brownlee Gonzalez	Vice President, Director
Vera Schlichter	Treasurer, Director
Dacia Callen	Secretary, Director
Alex Frisch	Director, Historic and housing expert
Jeanne Lavine	Director, Trail Expert
Michael Wyner	Editor Woods Walk Sanctuary Flyer Editor Woods Walk Sanctuary Face Book
Pamela Merriam Esty	Fundraising Committee Co-Chair
David Slade	Fundraising Committee Co-Chair

*Judith F Rhome
161 Dutton Road
Sudbury MA, 01776*

5 years receptionist, Hutchins and Wheeler, Attorneys at Law

5 years Girl Scout Leader

10 years work/study Radcliffe College Ceramics Studio , Makoto Yabee

3 years board member/conference manager Massachusetts Down Syndrome Congress

5 years Advisory Board, Boston Children's Hospital Institute for Community Inclusion
Massachusetts Inclusion Initiative

8 years Special Needs Boy Scout Troop Leader/ Scout Master

5 years Board member of Stepping Stone Inclusive Theater, President 2 years

Current Trustee, Gertrude Pomeroy Charitable Trust Fund

Current Trustee, Babson Webber Muster Charitable Trust Fund

Current Trust fund manager for several private trusts.

Advocate for the rights of all children and adults to live their lives to the fullest, to the best of their abilities and to have choices.

Wife, Mother, Grandmother, Artist

Vera M. Schlichter

20 years total employment Raytheon Co.

10 years financial Analyst

Last position at Raytheon consisted of being the analyst for five cost centers worth over \$12 million .

Responsible as an administrator to over 200 persons and their payment budgets and salary plans.

Vera Schlichter has a special interest in WWS because she has been involved with challenged persons most of her adult life. Her very best friend was a quadriplegic caused by polio. Jeanne Cook was a gifted mouth artist and Vera believes that she was blessed by this relationship. She treasures the artwork that Jeanne gifted her.

Some time ago Vera developed a relationship with Peter Rhome. She discovered that he took joy in beading and helped him develop his "Peter's Bling" business. On Monday evenings they sit at a table and design and string beads.

Vera joined WWS as treasurer so that she could use her financial and organization skills to the betterment of the project.

Heather Brownlee Gonzalez

Heather Gonzalez grew up in Sudbury and began to work with children and adults, who have disabilities when she was fifteen years old. This began a lifetime of relationships, both personal and professional, with people who are both mentally and physically challenged.

She is a graduate of Lincoln Sudbury High School and Oberlin College. She has organized and done administrative work with community non-profit organization, including Jobs and Justice and the Labor Resource center of Umass Boston

Currently she is living in Framingham, teaching eighth grade Spanish in Medfield and raising her two children.

Dacia Callen
208 Dutton Road
Sudbury, MA 01776

B.A. - Classics, William Smith College, 1986
M.Ed - Administration and Curriculum, Boston College, 1989

10+ Years Working in Environmental Education, Bourndale, Beaver Country Day, Thayer Academy

7 years Raising alpacas

2 years Lead teacher, Wayland Creative Preschool

Alex Frisch

Alex Frisch's community service includes serving as Commissioner for the Arlington Historic District Commission, Advisor to the Arlington Historic Commission, trustee of the Arlington Preservation Fund, past chair of the Sudbury Historic District Commission and member of the Newton Urban Design Commission.

For the past ten years, he has been an advocate for a close friend who incurred serious brain damage and holds a health proxy and durable power of attorney for those times that this friend is unable to make his own decisions or otherwise needs an advocate. He is a life long resident of the greater Boston area and has strong background in business. He graduated from Northeastern university with a B.S. in business. For thirteen years he managed a graphic arts firm with 75 employees, during which time he also served as a Director for Printing Industries of New England. He also has a master in Psychology from New School for Social Research, a real estate License (1987), a real estate Broker's License (1988) and a GRI designation (1992).

*JEANNE LAVINE
422 DUTTON ROAD
SUDBURY, MA. 01776*

Graduated from Fram. State College in 1973 with a BS in Home Economics

Student teacher at Westborough High School and hired in June for position in September 1973.

Taught in the Westborough School System for 28 years

Earned a Masters Degree in Education from Fitchburg State College in 1979 in the area of Occupational Education

Taught evening programs at Keefe Tech. High School for 4 years

Dept. Chair for Home Economics for eight years

Chaired committee to revamp Home Economics to Family and Consumer Sciences

Committee for Massachusetts Home Economics curriculum

Rewrote Home Economics curriculum for Westborough Schools

Secretary (2yrs) for Westborough Teachers Association

Continued course work amounting to 75 credits beyond Masters

Hiking Experience:

I began hiking in 1976 when I met my second husband who was already climbing the 48 4000 footers in N. H. By the time that he had reached his goal, I had climbed 36 of them as well.

We then began to visit Europe and climbed in Switzerland, France, Italy, Yugoslavia, Austria, Scotland, Spain and did a trek in Pakistan in 1996. I continue to hike and in the last few years I have been hiking in Switzerland, France, the islands of Malta and Gozo. This summer I hiked

in the Cotswolds in England, and for two weeks in Bretton Woods, N.H. I am a member of the AMC and SVT and occasionally hike with these organizations.

My brother:

My brother Phillip lived at home until he was 18 years old. He was my mother's eighth child and was born with Down's Syndrome. He was an adorable child but very slow in speech and motor skills. He was about three before he was able to walk. As a young child, he did attend some classes but nothing very extensive. As he grew older, he became more aggressive and at the age of 18 my parents placed him in the Dever Institution in Taunton, Ma. He was there for about a year before my parents removed him as they were not very happy with some of the living conditions. He stayed home again until he was about 25 years old. By this time, my father was having great difficulty as Phillip would run away from him when they would go for walks. With some help, my parents were able to place him at Fernald in Wrentham. Phillip was eventually placed in a cottage facility at Wrentham and that worked out quite well. After my parents died, my sister Frances as his guardian was approached by the Evergreen Corporation to place my brother in a duplex home in the town of Franklin, Ma. After a lot of family gatherings about this, it was decided to allow Phillip in this group home. The group home had four clients. The bedrooms were on the top floor and my brother had his own room with mementos of his family. The bathrooms were shared. On the first floor, the walls dividing the duplex had been removed and there was a large kitchen, living room and bathroom. There was also a garage with access to the kitchen area. There was a large yard in the back. The staff was exceptional! It was like a family and we spent most of my brother's birthdays there. By this time, he was performing some minor jobs at Fernald and would get paid for them. At one time he was separating the different types of soft drink cans and placing them in

their correct containers. He also placed tablets on a card with markings on it and they would go into a specific container. His biggest accomplishment was that he loved bowling and did very well at it. We would take him bowling when we would visit and it was great to see how much he enjoyed the game. He was also a good dancer with lots of rhythm..

My brother Phillip died at the age of 60.

From: Michael Wyner <mikeibcusa@yahoo.com>

To: Judith Rhome <jorjfr@aol.com>

Subject: Biography

Date: Fri, Oct 23, 2009 3:14 pm

Hi Judith, I hope this was what you were looking for. I usually try to be pretty modest!

Michael Wyner has been an editor at Community Newspaper Company for seven years, first for The Sudbury Town Crier and currently for The Wayland/Weston Town Crier. During that time, he has won six awards from the New England Press Association, including the First Amendment award and the association's highest honor of General Excellence. He also won an award for excellence in 2004 from the New England Newspaper Association. Before becoming an editor, Mr. Wyner spent three years working as a reporter, covering the towns of Acton, Lincoln and Littleton. He graduated from Colgate University in Hamilton, N.Y., in 1999 (Phi Beta Kappa), with a bachelor of arts degree in English and Latin. At Colgate, he won the J. Curtiss Austin Latin Prize two years in a row, and served as the senior editor of The Colgate Maroon-News, the oldest college weekly in America.

FUNDRAISING CO-CHAIR, DAVID SLADE

David is a partner and head of the banking department in the New York office of Allen And Overy, an international law firm. He has extensive experience representing governments, project sponsors and lenders in complex multijurisdictional projects around the globe. His projects include oil and gas development, refineries, LNG, pipelines, water treatment, electricity generation and transmission, airport and seaport construction and roads, bridges, tunnels and other transportation infrastructure, particularly in the Americas, the Middle East and the former Soviet Union. David speaks Russian and is conversant in German and Spanish. David is distinguished as a top lawyer in Projects by Chambers USA: America's Leading Lawyers for Business 2008.

David started painting the Lakes Region of New Hampshire as a child. He is a former member of the Board of Overseers of the Arts at Dartmouth College. He has been a student and member of the Ridgewood Art Institute, in NJ and is currently Assistant Treasurer of that organization. For over fifteen years he has painted scenes from around the world in oil. He has done several in Sudbury and has a personal interest in the project, as he is Peter's cousin. Interestingly enough, he speaks "Peter language" better than I do!



La Treviata, 1998, watercolor and collage, 15" x 18"

Pamela Merriam Esty has exhibited widely both in the Boston area and internationally. In Germany, Esty's work has been shown in Galerie Witthuis, Greetsiel; De Backstübe, Norden; and Buchladen Uelenspiegel, Norden. The following Belgium galleries have been host to Esty's work: International Press Center, Brussels; Galerie Dolphijn, Lasne; Group D'Erasmus, Brussels; Villers La Ville, Villers; and Au Tour de Bois St. Mont, St. Gery. Her work has been presented at Atleior 10, Maynard; Aquinas College, Newton; Sacred Spaces, Southborough; and Joe's Café, Boston. Esty exhibited her work at the former Walters Gallery at Regis College, and we are pleased to have her return to her alma mater to show her work at the Carney Gallery. Esty was educated at Wellesley College and Aquinas College and received her bachelor's degree from Regis College.

Esty has extensive experience as a freelance designer for the Smithsonian Museum of Natural History, Washington, D.C., the Connecticut Science Center, Hartford, Conn.; and Stonyfield Yogurt, Londonderry, N.H. For many years, Esty was responsible for all visual elements of the award-winning book series for pre-teen girls, *Beacon Street Girls*. Pamela Esty lives and works in Southborough, Mass.

Cover image: *She Felt Curiously Uplifted Upon Adopting a Bouffant, 2000, watercolor, 9 1/2" x 12 1/2"*



Fine Arts Center • 235 Wellesley Street • Weston, MA 02493-1571 • 781.768.7070 • www.regiscollege.edu

Group Homes in Lincoln

Lincoln Housing Commission, Affordable Housing Trust, Lincoln Foundation

1. Introduction

This document is intended to inform the Lincoln Community on the subject of Group Homes.

The Housing Commission, the Affordable Housing Trust and the Lincoln Foundation have been working together for more than six months to thoroughly investigate Group Housing in Lincoln. We became interested in Group Housing because it helps us achieve our goal of 10% affordable housing, it helps provide diversity to Lincoln, and it helps solve a critical shortage of housing to meet the special needs of our disabled citizens.

In order to encourage development of special needs housing, the State allows communities to add to their Subsidized Housing Inventory (SHI) by counting each bedroom in a Group Home as one unit.

We have been working with State-funded agencies that manage group homes for people with mental retardation or mental illness. We have encouraged these agencies to develop plans to establish group homes in Lincoln. We are prepared to use some of the affordable housing funds which the Town already has available to enable these agencies to purchase homes in Lincoln.

2. 40B and SHI

Chapter 40B is a state statute, which enables developers to design and build housing that bypasses local zoning requirements if at least 25% of the units have long-term affordability restrictions.

The goal of Chapter 40B is to encourage the production of affordable housing in all cities and towns throughout the Commonwealth. The standard is for communities to provide a minimum of 10% of their housing inventory as affordable.

Once a town has met the 10% goal of affordable housing a town can turn down a 40B proposal and the developer cannot appeal the decision. In effect the zoning bypass provisions are no longer in effect.

Additional reading:

- A slightly dated but good overview of the basic 40B law is at:

http://www.chapa.org/40b_fact.html

- A comprehensive discussion of issues around 40B is at the League of Women Voters site:

<http://www.lwvma.org/AffordableHousing/Affordable%20Housing%20Study%20report%205-Chapter%2040B%20The%20Comprehensive%20Permit%20Law.doc>

Lincoln's Affordable Housing Inventory

Lincoln currently has over 10% of its housing as affordable units.

This percent is calculated as the number of affordable units (numerator) divided by the total number of housing units (denominator) in Town.

List of affordable units in town:

Lincoln Woods 125

Battle Road Farm 48

Old Concord Turnpike (Rt. 2) 2

Tower Road Rental Units 2

Codman Farmhouse 2

Pierce House 1

Sunnyside Lane 4

Greenridge Condominiums 1

Minuteman Commons 6

Deaconess Rental Units 30

Total 221

Shortage

The denominator (total housing units) is always from the latest census - in this case 2000 - while the numerator (affordable units) has been steadily increasing over the decade as the state approves projects (such as the three additional units at Sunnyside Lane).

At present the proposed 30 units of affordable rental housing at the Deaconess Project (off Rt. 2) count in the numerator but the full number of units for the project have not been added into the denominator.

In mid 2010, when the next census is completed and the Deaconess units and other recently built homes will be added, we estimate Lincoln will be 15 to 20 affordable units short of meeting the 10% goal. If we can add this number of units, we will be protected until 2020.

3. Neighborhoods

A Group Home in Your Neighborhood

The goal of a residential group home program is to support the residents becoming vital, productive, and independent members of their communities. Most group homes are standard, single-family houses adapted to meet the needs of the residents. Except for features such as wheelchair ramps, group homes are virtually indistinguishable from other homes in the surrounding neighborhood.

The residents in a group home consider themselves a family, and are considered such by their birth families, the staff, and under Massachusetts law.

Neighborhood Concerns

Unfortunately, group homes sometimes receive initial opposition from neighborhoods where they are located. Concerns over personal security, a decline in property values, or a generalized threat to the neighborhood's quality are relatively common. Research shows that community concerns decrease with time as community members become familiar with group home residents, staff, and programs.

The group homes being discussed for Lincoln are homes for developmentally delayed adults, none of whom have a history of violence or drug abuse. None of the agencies we are working with provide housing for individuals with histories of violence or drug abuse.

By law, group homes cannot be treated differently from other homes in a neighborhood, and neither can their residents. If a resident in a group home were to create a problem, whether for safety or security reasons, or by causing a disturbance in some other way, that resident would be subject to the law exactly the same as any other resident.

Property Values

The most commonly expressed concern, lower property values, is not borne out in neighborhoods where there is a group home. Study after study shows no difference in property values between neighborhoods with a group home compared to those without.

Details of these studies can be found in the article referenced below.

Both the agencies we are working with, CMARC and Edinburg, are committed to maintaining their properties at least as well as their neighbors. Lawns are mowed, bushes trimmed, houses painted and maintained properly at all times. These agencies see themselves as long term community members and want their homes to blend in with the neighborhood.

Safety

The second most commonly stated concern is that homes for people with disabilities increase crime in nearby areas. However, research has consistently demonstrated this not to be the case. As shown in one study, when the crime rate for the general public was 112 for every 1000 people, the crime rate for disabled people living in group homes was 3 for every 1000 people.

Traffic

Another commonly expressed concern is about increased traffic. Since homes are staffed 24 hours per day, there may well be increased traffic during shift changes and at other times. Family visits on weekends are also common. When a house is considered for purchase as a group home, traffic is taken into consideration. Sufficient parking space and separation of parking areas from neighbors are highly valued in the selection process.

These concerns have all been discussed with the agencies we are working with. The Lincoln housing groups who have interviewed them believe that when concerns are raised, they will be heard, understood, and acted upon to minimize neighborhood disturbance.

Articles of Interest:

- Department of Justice, Fair Housing Act,
http://www.usdoj.gov/crt/housing/final8_1.htm
- "Why Affordable Housing Does Not Lower Property Values,"
<http://www.habitat.org/how/propertyvalues.aspx>
- "Community Relations: A Resource Guide," Michael Dear and Robert Wilton,
http://www.bettercommunities.org/document/files/Community_Relations_Resource_Guide.pdf
- "Good Neighbors, Healthy Communities," Tennessee Fair Housing Council,
<http://www.state.tn.us/mental/ohpd/pdfs/goodneighborsR.pdf>

4. Group Homes – Definition

Group Home Defined

A group home is a private residence that serves as a home for unrelated persons. The term commonly is used to refer to homes designed for those who need specialized care.

Since the 1970s, there has been an effort to move people out of institutions and into communities, where they can live in safe, supportive family settings, and take part in the communities in which they live. Residents are encouraged to take an active part in their home, such as helping with meals, cleaning, and other activities, as they would in any other family.

There are many types of group homes, and a wide variety of needs that are met. The three organizations in Lincoln who have been researching the possibility of bringing a group home to Lincoln (the Housing Commission, Affordable Housing Trust, and the Lincoln Foundation) have limited their negotiations to agencies which provide homes for developmentally disabled adults. These individuals are supported by the Massachusetts Department of Mental Retardation, the Department of Housing and Economic Development, Division of Medical Assistance, and Massachusetts Rehabilitation Commission. The following description is limited to homes with such individuals.

The group homes proposed for Lincoln will have between 4 and 5 people living in them. The individuals are cared for by a staff of trained professionals, who are with them 24 hours per day. Depending on the needs of the residents, there are two or more staff on duty at all times. Minor modifications to the home may be required in order to provide maximum mobility and safety. Such modifications may include building a ramp, widening doorways, or adapting a bathroom.

Residents will typically have their own bedroom, and will share laundry and bathroom facilities. Kitchen and other living areas are common, and shared in the same way as any family would share common spaces.

Residents typically leave the home on weekdays to work, or to take part in other specialized activities. They also take part in daily exercise, meal preparation, cleaning, and other household chores. Family visits are common on weekends, and some residents may leave to spend the entire weekend with their families. There are also planned activities, which may include visits to local parks, engaging in sports, and other types of outings.

Living in a community means more than just having a house. The expectation is that group home residents will become members of the community. All residential services are certified and monitored through the Massachusetts Department of Mental Retardation (DMR).

Articles of interest:

- A Peek Inside: Dinner With The Group Home Next Door (from a home in New York) <http://www.queenspress.com/archives/features/2003/0718/feature.htm>
- New York Times article. Published in 1986, but still relevant. Note that the article speaks of homes with 14 adults; those we are considering would have a maximum of 5.
<http://query.nytimes.com/gst/fullpage.html?res=9A0DE6DB1238F937A15750C0A960948260&sec=health&spon=&pagewanted=2>
- Lincoln Journal, "Town may look at group homes for affordable housing,"
<http://www.wickedlocal.com/lincoln/archive/x1632297437>
- Lincoln Journal, "Housing officials visit group homes in Andover, Tewksbury,"
<http://www.wickedlocal.com/lincoln/archive/x317105899>
- Lincoln Journal, "Housing Groups Look at Group Housing,"
<http://www.wickedlocal.com/lincoln/news/x194402240/Housing-groups-look-at-group-housing>

References:

- Wikipedia, http://en.wikipedia.org/wiki/Group_home
- Massachusetts Department of Mental Retardation, <http://www.mass.gov/dmr>

5. Agencies

The State of Massachusetts, through the Division of Mental Retardation (DMR), provides residential long term care for needy individuals through private, generally nonprofit agencies. The housing groups in Lincoln have investigated a number of these agencies and have settled on two for continued negotiations in establishing group homes in Lincoln. The Edinburg Agency actually purchased a home in Lincoln before we were aware of their program and the housing groups are negotiating with them to see how we may best work together. The CMARC Agency needs to establish a group home for an established group that has to leave their present rental residence (due to its sale) in Waltham. They explored several houses in Lincoln but could not find one that could be ready to meet their time constraints.

CMARC

Mission

For more than thirty years, CMARC's mission has been to support people with disabilities as they direct their own lives and destinies.

CMARC in Lincoln

CMARC, a more than 30-year-old organization out of Woburn, works with people with disabilities to provide housing, transportation, day habilitation, behavioral and clinical services, and training, placement, and employment services. CMARC would consider

Lincoln an ideal community for a group home but the market price for homes is expensive compared to neighboring communities. Lincoln has been in discussion with CMARC about the possibility of contributing to the purchase price of the home to make it affordable to CMARC in exchange for a long-term deed restriction, limiting the use of the house to people with disabilities. A CMARC home in Lincoln would receive credit for housing units for as many bedrooms for residents as are in the home (usually 4 or 5).

For its residential programs, CMARC buys a home in a traditional neighborhood and does some retrofitting to make the home handicapped accessible, provide 4-5 bedrooms, and dedicate one room to an exercise room. The homes are staffed 24 hours a day, throughout the night with two staff, and are meticulously maintained. Residents leave the home during the day for jobs and/or activities and, when they return, follow a detailed schedule which includes cooking, cleaning, activities (art, movies, entertaining, etc.) and exercise. On the exterior, homes are well maintained, lawns are mowed, and fences installed if necessary for safety or privacy.

Vetting CMARC

Members from the Housing Commission, the Lincoln Foundation, the Housing Trust, and the Finance Committee investigated the history, reputation, and financial stability of CMARC with the idea of CMARC locating one of its homes in Lincoln in partnership with the town. CMARC has a strong reputation with DMR (the Department of Mental Retardation). Localities, neighbors, and families of the individuals in other CMARC homes spoke glowingly of their attention to detail, and their ability to manage family-setting group homes and serve the residents and the communities in which the homes are located.

Four members from the organizations listed above visited two houses owned and run by CMARC for autistic adults in Tewksbury and Andover. Both homes were regular homes in suburban neighborhoods, well maintained, with a homey and comfortable feel inside. They both housed five adults, a mix of men and women. In these homes, each bedroom was decorated individually; there were fresh flowers, fruit in a bowl, and holiday flags at the door for appropriate seasons. The exteriors were in good shape and, in one home, the manager had a reputation for maintaining the lawn of the circle of the turnaround, in addition to the home itself.

Description by the agency

Since 1968, we've helped more than 3000 people lead more independent lives. Today we're a leading provider of programs and services for people with disabilities, serving more than 200 people every day and employing a staff of eighty.

Over the years we've expanded the scope of our programs to meet the changing needs and desires of the people we serve. These programs form a continuum of services that make it possible for people to access assistance no matter where their needs fall. The people we serve learn through "hands on" experiences in our training programs, at job sites in the community, and from our Vocational, Day Habilitation and Residential programs.

Since our employment programs began, hundreds of people have moved into independent employment and no longer require the support of the Commonwealth of Massachusetts. Over 90% of the people we've helped to find employment remain employed, and the people who work in on-site with CMARC have more than doubled their production rates - and therefore their paychecks.

Our ultimate goal is to ensure that the people we serve have the opportunity to reach their full potential and become vital, productive members of the larger community.

Residential services

Living in the community means more than just having a house. We help our residents turn houses into homes, and we support them in becoming vital, productive and independent members of their communities. We provide:

- A variety of residential options, including 24-hour staffed homes and apartments;
- Support to meet individual needs;
- Ongoing, individualized training in community living and safety skills;
- Financial and money management;
- Health and nutrition education;
- Relationship development;
- Recreation;
- Advocacy and case management;
- Medical case management;
- Clinical consultation.

Referrals for residential services come from family members and advocates, the Massachusetts Department of Mental Retardation (DMR) and the Massachusetts Department of Mental Health (DMH). Services are funded through DMR and DMH contracts as well as private pay options.

Link to website:

<http://www.cmarc.org>

Contact information:

CMARC
147 New Boston Street
Woburn, MA 01801
(781) 935-7057

The Edinburg Center

Mission

The Center's mission is distinguished by our longstanding belief that all persons have the potential to learn, the capacity for change, the ability to grow and actively contribute to the community. Our mission is to provide an array of innovative services which promote and enhance the quality of life of persons with mental illness, emotional disorders, addictions and/or mental retardation. The Center maintains a specific commitment to

providing services to persons whose complex and challenging needs have typically been barriers to successful community living. The core values and guiding principles which govern The Center's service delivery are:

All persons must be treated with dignity, their human, civil and legal rights protected and their diversity respected

Individuals receiving services must be provided with the opportunity to actively participate in their goal development and service plan

- Services must be individualized and based on a person's unique history, experiences, strengths, needs and choices
- Services and support must be provided in an environment which fosters independence and maximizes an individual's potential
- Services must be provided within an integrated, coordinated and accountable system of care
- Service provision must be goal-oriented, based on current research and use outcome data
- Systematic review, evaluation and changes in service delivery must occur to ensure that the highest quality clinical services are provided in the most efficient and cost-effective manner

Overview of Organization

Driven by the challenge to meet the diverse needs of persons with psychiatric and developmental disabilities, The Edinburg Center was established as a private nonprofit 501(c)(3) corporation in January of 1977. Agency operations began with a community Board of Directors, one staff person in a basement office at Metropolitan State Hospital and a budget of less than five hundred thousand dollars. Since 1977, The Center has grown into an agency providing eight distinct services to more than twenty three hundred persons each month. These services consist of: 24-hour psychiatric emergency services, residential and respite services for individuals with psychiatric and developmental disabilities, intensive community support services, PACT (Program for Assertive Community Treatment) services, clubhouse and day treatment services and community support and outpatient services provided to both persons with psychiatric and developmental disabilities and substance use disorders. With major sites in Waltham and Lexington, The Edinburg Center serves nineteen communities west of Boston which include Acton, Bedford, Belmont, Boxborough, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Lexington, Lincoln, Littleton, Maynard, Somerville, Stow, Watertown, Wilmington and Winchester. The Center additionally provides some services in the cities of Cambridge and Somerville.

Edinburg in Lincoln

Upon completion of renovations, four men with developmental disabilities will be moving to 15 Bypass Road. These individuals have lived together on Drury Lane in Waltham for many years. Two have lived together for approximately 20 years while the other relative newcomers have lived in the current home for approximately 13 years. All four men are non-verbal. They range in age from 38 - 54 years old. All four men attend day programs during the workweek during the hours of approximately 8:00 a.m. thru

4:00 p.m. All four men are involved in activities on the weekend. These activities may include shopping, going to area parks, walks in their neighborhood, visits with families, eating out at local restaurants, and attending local concerts in the park.

Residential staffing support for these individuals consists of twenty-four hour staffing, seven days per week. An administrator is also always on-call during this same time period. Two members of our staff have worked with these men and have been a stable force in their lives for twenty years. The majority of the remaining staff have worked with these individuals for 10-12 years.

Link to website:

<http://www.edinburgcenter.org/>

Contact information:

The Edinburg Center
1040 Waltham Street
Lexington, MA 02421
Phone: (781) 862-3600

6. Conclusion/Summary

We believe that Group Homes will add to our Town's diversity and fulfill a regional need and provide essential housing for disabled persons. We also believe that group homes are a cost effective way for us to meet our requirement of 10% affordable housing in Lincoln.

Woods Walk Sanctuary, Inc.
Application for Community Preservation Act Funding

1. Project Submission Form
 - Statement of Need
 - Department of the Treasury 501 (c) (3) proof

2. Consolidated Development and Operating Pro-forma 28-Oct-09
 - Projected FHLBB Scoring Sheet
 - Biography Jim Haskell, Community Development Consultant,
 - WWS Treasurer Report

3. TILL, Toward Independent Living and Learning³.
 - WWS Minutes of meeting October 19, 2009 confirming engagement of Alan White
 - About TILL - General Information
 - Newspaper article, May 2002, Written by Mike Wyner, re/ group home developed and managed by TILL, In Acton, MA

4. EKC Construction Management Services
 - Property Map
 - Architectural Plans
 - Building Budget
 - Septic System Appraisal (plan given to Beth Rust)

5. Property Analysis
 - Updated of Real Estate brokerage
 - TD Appraisal Services, Dale Apply (September 3, 2008)
 - Final appraisals to be done prior to purchase and sale
 - Memorandum of agreement
 - Robert W Landry, Attorney at Law closing budget

6. Letters of Support
 - Conservation Commission
 - Sudbury Housing Trust
 - The Sudbury Foundation
 - Sudbury Commission of Disability
 - Sudbury Valley Trustees
 - The Michael Carter Lisnow Respite Center
 - Richard Robison , Executive Director Federation For Children with Special Needs
 - Francis and Ursula Lyons
 - Elizabeth W. Saba, Past President Stepping Stone Theatre
 - Outdoor Explorations

7. Biographies

Board of Directors WWS

WWS Flyer

WWS Fundraising Co-Chairs,
Fundraising Report

8. Group Homes In Lincoln, Affordable Housing Report

TOWN OF SUDBURY COMMUNITY PRESERVATION COMMITTEE

PROJECT SUBMISSION FORM

Submitter:

Group or Committee Affiliation (if any):

Submitter's address and phone number:

Submission Date:

Purpose (please select all that apply):

Open Space

Community Housing

Historic

Recreation

Submitter's email address: Judithrhome@comcast.net

Project Name: Woods Walk Sanctuary, Inc.

Project Description: Woods Walk Sanctuary requests funds for the purchase and renovation of the residence located at 161 Dutton Road. Woods Walk Sanctuary requests the sum of \$250,000 from the Community Preservation Fund. This request represents approximately one-quarter of the total development cost for this project. This project meets criteria for all four categories, but we are requesting funding under the *Affordable Housing* category.

Woods Walk Sanctuary Inc. is a non-profit, 501(c)(3) corporation whose primary objective is to purchase the property and single family home located at 161 Dutton Road. WWS will reconstruct the residence to provide affordable housing for five people of limited income who need supports. The reconstruction of the residence will allow each resident to have a private bed/sitting room and bath. The living room, dining room, kitchen / breakfast room, and recreation/classroom will be shared in common. Woods Walk Sanctuary, Inc. will be the owner of the property and will remain responsible for the project.

The residence will be managed by TILL (Toward Independent Living and Learning, Inc) which has extensive experience in developing and managing CLOs (creative living options). Alan White, Director of Residential Alternatives, will personally take this project from start to finish and remain indefinitely and actively involved with it. He has supervised other projects of similar inventiveness.

In order to encourage development of special needs housing, the state allows communities to count each bedroom in a Group Home as one unit under the Subsidized Housing Inventory. As the residence will not house families who have children there will be no increase in the education budget. We would like to point out that the town of Lincoln has done a thorough investigation of group housing, finding that it assists in reaching the town's goal of 10% affordable housing, helping to fill a critical shortage of housing to meet the special needs of their disabled citizens.

There are no 24/7 supported group homes in Sudbury. Currently, the children of residents, who grow up here and wish take the next step towards independence, do not have choices and are placed in homes located in regional communities. As an example, the son of the current property owner, Peter Rhome, has resided in Sudbury all his life and wishes to remain, independently of

his mother, in Sudbury where he feels that he belongs, has many friends, is recognized as an accepted member of the community and where he has many inclusive natural supports. Today this is an impossibility. It is time for Sudbury to step up to the plate and work with their community to provide inclusive home based living options for people who need supports..

Open Space

The purchase of this property serves a second purpose. It conserves a uniquely configured, five acres of solid land that borders on the Sudbury Valley Memorial Forests Conservation land and the Hop Brook Wet Lands in perpetuity. Because the purchase price (to be determined by bank assessment) of the property as an affordable housing acquisition is affected by this additional acreage, Judith Rhome is contributing \$100,000 to the project in the form of a lowered purchase price (providing that the end purchase price does not drop lower than \$450,000).

The Sudbury Conservation Commission approved the five acres for conservation. We agreed that the area surrounding the bluff is not ideal for a protected bird watching center as originally planned, and that it should be set aside for historical preservation. However, the rest of the land is appropriate for nature trail development.

Recreation

It is the intention of Woods Walk Sanctuary, Inc. to enable the residents, their helpers, their families and community volunteers to create, maintain, and manage a universally accessible nature trail that will connect with an existing SVT trail. The SVT is very interested in reconfiguring their existing Trout Brook trail so that all people can take a walk in the woods. Michael Sanders, SVT executive, tells us that there are only 11 other properties in Sudbury that could give dry land trail access to these preserved lands.

Because this management team effort will include making available panic buttons for trail users on request, and will monitor those buttons, trail users who would ordinarily require a companion will be able to use the trail safely and in solitude knowing that help will be there in a crisis.

Historic

Lee Swanson, Curator/Archivist Sudbury Historical Society has informed us that the abutting property, now owned by the Greenbergs, was once a Henry Ford salvage yard, and that the heavily littered bluff area located on the Sanctuary property was used by Ford as a dumping ground. The area should be marked on a map and then buried so that future generations, for whom it will have historic value, may excavate it. WWS will assume this responsibility, and will work with the Historical Society and the Conservation Commission to see that this is done correctly.

This project goes beyond the common boundaries of traditional group home because it will not only provide affordable housing, it will give the residents and community members a common interest that will enable natural friendships and supports to develop. In these State Budget crisis years the State is openly asking communities to work together to provide volunteer services in order to lower the need for paid services.

STATEMENT OF NEED

Sudbury has taken great strides for children who have disabilities by offering them the option of being educated in their local classrooms and adapting the curriculum in those classrooms to meet all needs. They are able to grow emotionally, socially, and intellectually together in their non-segregated world. The abilities and achievements of all children are celebrated and children who have differences naturally become a part of our community. (speaking from experience, there are places not very far away where people who are different are not welcome, and often ridiculed. I have had adults move to different tables in restaurants, and even turn around and walk backward in the street in order to look and discuss Peter.)

Unfortunately, as Sudbury's special children enter adulthood their schoolmate friends move on to further education, marriage and careers and the infrastructure created by the educational system evaporates.

As there are no existing 24/7 supported residences on any kind in Sudbury. Aging parents who can no longer care for their adult children have no choice but to allow their children to be sent to neighboring towns to find a place to live. They are placed in group homes, located in towns that do not know them, with people that they do not know, often in environments that are very unlike Sudbury. They become displaced strangers having lost the place that they feel they belong. Their individual uniqueness, that we worked so hard to develop is often sacrificed in order to obtain group control.

We believe that all people have the right to choose to belong, learn, grow, mature and contribute to the communities where they grew up, and communities have the moral obligation to make that possible. Further more, new bridges to enable adults who need supports to continue to build relationships, friendships, and community involvement need to be put into place.

Woods Walk Sanctuary will provide an example of how families, in partnership with their communities can create new, community centered, inclusive and exciting lifestyles for adults who require 24/7 support. In addition the Sanctuary will provide more, greatly needed, low income housing. Developed in conjunction with the Woods Walk Accessible Trail and Inclusive Outdoor Training Programs, this project will open new doors for countless people of all abilities.

INTERNAL REVENUE SERVICE
P. O. BOX 2508
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

~~XXXXXXXXXX~~/L

Date: **APR 04 2008**

WOODS WALK SANCTUARY INC
161 DUTTON RD
SUDBURY, MA 01776

Employer Identification Number:
42-1756478
DLN:
17053066002028
Contact Person:
DALE T SCHABER ID# 31175
Contact Telephone Number:
(877) 829-5500
Accounting Period Ending:
December 31
Public Charity Status:
170(b)(1)(A)(vi)
Form 990 Required:
Yes
Effective Date of Exemption:
August 21, 2007
Contribution Deductibility:
Yes
Advance Ruling Ending Date:
December 31, 2011
Addendum Applies:
No

Dear Applicant:

We are pleased to inform you that upon review of your application for tax exempt status we have determined that you are exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code. Contributions to you are deductible under section 170 of the Code. You are also qualified to receive tax deductible bequests, devises, transfers or gifts under section 2055, 2106 or 2522 of the Code. Because this letter could help resolve any questions regarding your exempt status, you should keep it in your permanent records.

Organizations exempt under section 501(c)(3) of the Code are further classified as either public charities or private foundations. During your advance ruling period, you will be treated as a public charity. Your advance ruling period begins with the effective date of your exemption and ends with advance ruling ending date shown in the heading of the letter.

Shortly before the end of your advance ruling period, we will send you Form 8734, Support Schedule for Advance Ruling Period. You will have 90 days after the end of your advance ruling period to return the completed form. We will then notify you, in writing, about your public charity status.

Please see enclosed Publication 4221-PC, Compliance Guide for 501(c)(3) Public Charities, for some helpful information about your responsibilities as an exempt organization.

WWSMC
42175647801

Letter 1045 (DO/CG)

WOODS WALK SANCTUARY INC

We have sent a copy of this letter to your representative as indicated in your power of attorney.

Sincerely,

A handwritten signature in cursive script that reads "Robert Choi".

Robert Choi
Director, Exempt Organizations
Rulings and Agreements

Enclosures: Publication 4221-PC
Statute Extension

WOODS WALK SANCTUARY, INC.
Consolidated Development and Operating Pro-formas
28-Oct-09

DEVELOPMENT PRO-FORMA

Notes:

SOURCES

Developer Equity	\$100,000
Sudbury CPF	\$250,000
Federal Home Loan Bank	\$400,000
Marlborough Savings loan	\$279,973

Contributed by J. Rhome

Total Sources \$1,029,973

USES

Acquisition	\$573,760
Construction	\$288,375
Construction Contingency	\$28,838
Soft Costs	\$97,300
Developer Fee	\$41,700

Most recent estimated value
 Per EKC Const. Mgmt.
 10% of construction
 Schedule attached

Total Uses \$1,029,973

OPERATING PRO-FORMA

REVENUES

Gross Program Fees	\$185,760
(less Vacancy allowance)	(\$9,288)

\$3,870/month x 4 residents
 Anticipate 5% vacancy rate

Net Program Revenues \$176,472

EXPENSES

Management Fee	\$18,446
Maintenance/Occupancy	\$7,000
Resident Services	\$110,390
Utilities	\$12,000
Replacement Reserve	\$2,500
Insurance	\$5,000

Total Expenses \$155,336

Net Operating Income \$21,136

Debt Service \$17,023

4.5%/20 yr. term/30 yr am.

Cash flow \$4,113

Debt Coverage Ratio

1.24

Woods Walk Sanctuary, Inc.

Explanation of Program Fee Component for the Operating Pro-forma

The pro-forma operating budget contains a line item of \$3,870 per month that a program participant would need to pay in order to cover the ongoing operating costs for the project.

We anticipate that this figure will be achieved by tapping into a variety of potential funding sources for which that prospective participant would be eligible. These include:

- Service contracts from a state agency such as DDS, DMH, Mass. Rehab. or Veteran's Services. Depending on the level of need, these service contracts can range from \$30,000 to over \$160,000 per year. Since the residents at Woods Walk Sanctuary will be fairly high functioning, most of the service contracts these individuals will "bring" with them will be in the \$30,000-\$40,000 per year range.
- Income supplement programs such as SSI and SSDI, which typically provide \$1,000 - \$1,200 per month. Typically, 75% of income derived from these sources will go toward living costs associated with a residential program.
- Rental subsidy programs such as Section 8 and the Mass. Rental Voucher Program which would normally provide rental payments ranging from \$700-\$1,000 per month.
- Payments from non-governmental sources (family, friends, trust funds, etc.) to supplement any deficit. This funding deficit can also be augmented by in-kind services (e.g. families providing some of the meals, relief staffing, services around the house, etc.).

Woods Walk and TILL will work closely with the families to ensure that the residence is providing quality housing and services to the residents, and that the services provided will be affordable to these residents by utilizing all financial resources that are available to them. We recognize that all of the residents of the house will need to meet federal and state income guidelines in order to be eligible to live there.

Section 3 SOURCES AND USES OF FUNDS

Sources of Funds

Private Equity:

81 .	Developer's Cash Equity		\$100,000
82 .	Tax Credit Equity (net amount) <small>(See line 360, Section 5, page 18.)</small>	\$	
83 .	Developer's Fee/Overhead, Contributed or Loaned	\$	
84 .	Other Source:	\$	

Optional user calculations

Public Equity:

85 .	HOME Funds, as Grant	\$	
86 .	Grant:		
87 .	Grant:	\$	
88 .	Total Public Equity		\$0

Subordinate Debt (see definition):

	<i>Amount</i>	<i>Rate</i>	<i>Amortiz.</i>	<i>Term</i>
89 .	Home Funds-DHCD, as Subordinate Debt	\$0 %	yrs.	yrs.
	Source:			
90 .	Home Funds-Local, as Subordinate Debt	\$0 %	yrs.	yrs.
	Source:			
91 .	Subordinate Debt	\$250,000 %	yrs.	yrs.
	Source:	Sudbury CPF		
92 .	Subordinate Debt	\$400,000 %	yrs.	yrs.
	Source:	Federal Home Loan Bank		
93 .	Subordinate Debt	\$0 %	yrs.	yrs.
	Source:			
94 .	Total Subordinate Debt	\$650,000		

Permanent Debt (Senior):

		<i>Amount</i>	<i>Rate</i>	<i>Override</i>	<i>Amortiz.</i>	<i>Term</i>	<i>MIP</i>	
95 .	MHFA	MHFA Program 1	\$	%	%	yrs.	yrs.	%
	MHFA	MHFA Program 2	\$	%	%	yrs.	yrs.	%
97 .	MHP Fund Permanent Loan		\$	%		yrs.	yrs.	%
98 .	Other Permanent Senior Mortgage		\$279,973	4.50%		30.00	20.00	%
	Source:							
99 .	Other Permanent Senior Mortgage		\$	%		yrs.	yrs.	%
	Source:							
100 .	Total Permanent Senior Debt		\$279,973					
101 .	Total Permanent Sources		\$1,029,973					

Construction Period Financing:

	<i>Amount</i>	<i>Rate</i>	<i>Term</i>
102 .	Construction Loan	\$0 %	mos.
	Source:		
	Repaid at:	(event)	
103 .	Other Interim Loan	\$0 %	mos.
	Source:		
	Repaid at:	(event)	
104 .	Syndication Bridge Loan	\$0 %	mos.
	Source:		
	Repaid at:	(event)	

#VALUE!

#VALUE!

Uses of Funds

The Contractor certifies that, to the best of their knowledge, the construction estimates, and trade-item breakdown on this page are complete and accurate.

Direct Construction:

105 . Who prepared the estimates?

Name Signature

106 . Basis for estimates?

DV	Trade Item	Amount	Description
107 . 3	Concrete	\$4,050	Foun. for room exp./Concrete for foun. & forms/Level garage slab/Slab concrete
108 . 4	Masonry		
109 . 5	Metals		
110 . 6	Rough Carpentry	\$18,900	Framing/Roofing/Siding
111 . 6	Finish Carpentry	\$9,750	Interior trim materials/Interior trim labor
112 . 7	Waterproofing		
113 . 7	Insulation	\$3,150	Insulation
114 . 7	Roofing		Included in Rough Carpentry
115 . 7	Sheet Metal and Flashing	\$1,000	Gutters
116 . 7	Exterior Siding		Included in Rough Carpentry
117 . 8	Doors		Included in Windows
118 . 8	Windows	\$17,900	Lumber/Doors/Windows
119 . 8	Glass		
120 . 9	Lath & Plaster		Included in Drywall
121 . 9	Drywall	\$9,800	Blue board and Plaster
122 . 9	Tile Work	\$21,350	Flooring
123 . 9	Acoustical		
124 . 9	Wood Flooring		
125 . 9	Resilient Flooring		
126 . 9	Carpet		
127 . 9	Paint & Decorating	\$19,525	Exterior painting/Interior painting
128 . 10	Specialties	\$6,250	Closet & storage systems/Mirrors & bath accessories
129 . 11	Special Equipment	\$15,500	Solar panels
130 . 11	Cabinets	\$6,600	Kitchen cabinets & bathroom vanities/cabinet & vanity installation
131 . 11	Appliances	\$3,500	Appliances
132 . 12	Blinds & Shades		
133 . 13	Modular/Manufactured		
134 . 13	Special Construction		
135 . 14	Elevators or Conveying Syst.		
136 . 15	Plumbing & Hot Water	\$29,650	Plumbing/Plumbing Fixtures
137 . 15	Heat & Ventilation	\$16,050	HVAC/Range Hood Venting
138 . 15	Air Conditioning		Included in HVAC
139 . 15	Fire Protection	\$350	Fire stopping
140 . 16	Electrical	\$15,700	Electrical/Lights
141 .	Accessory Buildings		
142 .	Other/misc		
143 .	Subtotal Structural	\$199,025	
144 . 2	Earth Work	\$1,200	Excavation
145 . 2	Site Utilities	\$17,500	Septic estimate per DiModica
146 . 2	Roads & Walks	\$3,000	Paving
147 . 2	Site Improvement		
148 . 2	Lawns & Planting	\$2,500	Landscaping
149 . 2	Geotechnical Conditions		
150 . 2	Environmental Remediation		Deleading/Asbestos remediation?
151 . 2	Demolition	\$3,000	Building preparation & demolition
152 . 2	Unusual Site Cond		
153 .	Subtotal Site Work	\$27,200	
154 .	Total Improvements	\$226,225	
155 . 1	General Conditions	\$11,150	General labor & closeout punchlist/Final cleaning/Portable toilet/Waste removal
156 .	Subtotal	\$237,375	
157 . 1	Builders Overhead		
158 . 1	Builders Profit	\$51,000	Consulting/project management
159 .	TOTAL	\$288,375	

160 Total Cost/square foot: Residential Cost/s.f.:

Development Budget:

	Total	Residential	Commercial	Comments
161 . Acquisition: Land	\$0			
162 . Acquisition: Building	\$573,760	\$573,760		per most recent estimate of value
163 . Acquisition Subtotal	\$573,760	\$573,760	\$0	
164 . Direct Construction Budget	\$288,375	\$288,375		(from line 159)
165 . Construction Contingency	\$28,838	\$28,838		10.0% of construction
166 . Subtotal: Construction	\$317,213	\$317,213	\$0	

General Development Costs:

167 . Architecture & Engineering	\$24,000	\$24,000		
168 . Survey and Permits	\$3,500	\$3,500		Building permit fee in const. budget/Is a survey needed?
169 . Clerk of the Works	\$0			Not required? Construction project mgmt. by Ed Kelly
170 . Environmental Engineer	\$2,300	\$2,300		Is lead paint, asbestos & 21E required by MSB &/or FHLE
171 . Bond Premium	\$0			
172 . Legal	\$8,500	\$8,500		Per Robert Landry agreement; Lender Legal to be included
173 . Title and Recording	\$8,000	\$8,000		Per Robert Landry agreement; Need to incl. FHLE closing
174 . Accounting & Cost Cert.	\$2,500	\$2,500		Estimate for close out certification - required by FHLE?
175 . Marketing and Rent Up	\$0			Assume \$0 - will Advocates require?
176 . Real Estate Taxes	\$4,300	\$4,300		During 6 month const. period - \$562,800 x \$15.29/1000/2
177 . Insurance	\$1,500	\$1,500		During construction period - assume 6 months
178 . Relocation	\$0			Will Peter be able to live in house during construction?
179 . Appraisal	\$1,000	\$1,000		How much spent to date?
180 . Security	\$0			
181 . Construction Loan Interest	\$4,500	\$4,500		During construction period - assume 6 months
182 . Inspecting Engineer	\$1,500	\$1,500		Will the bank require?
183 . Fees to:	\$0			
184 . Fees to:	\$0			
185 . MIP	\$0			
186 . Credit Enhancement Fees	\$0			
187 . Letter of Credit Fees	\$0			
188 . Other Financing Fees	\$0			
189 . Development Consultant	\$27,000	\$27,000		ithaskell consulting & TILL development fee
190 . Other:	\$0			
191 . Other:	\$0			
192 . Soft Cost Contingency	\$8,700	\$8,700		9.8% of soft costs
193 . Subtotal: Gen. Dev.	\$97,300	\$97,300	\$0	
194 . Subtotal: Acquis., Const. and Gen. Dev.	\$988,273	\$988,273	\$0	
195 . Capitalized Reserves	\$0			
196 . Developer Overhead	\$0			
197 . Developer Fee	\$41,700	\$41,700		
198 . Total Development Cost	\$1,029,973	\$1,029,973	\$0	TDC per unit \$257,493
199 . TDC, Net	\$1,029,973	\$1,029,973	\$0	TDC, Net per unit \$257,493

0

#VALUE!

#VALUE!

Section 4 OPERATING PRO-FORMA

Operating Income

Rent Schedule:

222. Low-Income (Rental Assisted):	Contract Rent	Utility Allowance	Total Gross Rent	No. of Units
SRO	\$3,870		\$3,870	4
0 bedroom			\$0	0
1 bedroom			\$0	0
2 bedrooms			\$0	0
3 bedrooms			\$0	0
4 bedrooms			\$0	0

223. Low-Income (below 50%):				
SRO				
0 bedroom			\$0	0
1 bedroom			\$0	0
2 bedrooms			\$0	0
3 bedrooms			\$0	0
4 bedrooms			\$0	0

224. Low-Income (below 60%):				
SRO				
0 bedroom			\$0	0
1 bedroom			\$0	0
2 bedrooms			\$0	0
3 bedrooms			\$0	0
4 bedrooms			\$0	0

225. Other Income (User-defined)				
SRO				
0 bedroom			\$0	0
1 bedroom			\$0	0
2 bedrooms			\$0	0
3 bedrooms			\$0	0
4 bedrooms			\$0	0

226. Market Rate (unrestricted occupancy):				
SRO				
0 bedroom				0
1 bedroom				0
2 bedrooms				0
3 bedrooms				0
4 bedrooms				0

Commercial Income:

227. Square Feet: @ /square foot =

Parking Income:

228. Spaces: @ /month x 12 =

#VALUE!

#VALUE!

Other Operating Income Assumptions:

229. Laundry Income (annual):

230. Other Income: a.
 b.
 c.
 d.
 e.
 f.

Optional user calculations

Vacancy Allowance:

231. Low-Income (Rental Assistance) 5.0%
 232. Low-Income (below 50%)
 233. Low-Income (below 60%)
 234. Other Income (User-defined)
 235. Market Rate
 236. Commercial

Trending Assumptions for Rents:

237. Low-Income (Rental Assistance)
 238. Low-Income (below 50%)
 239. Low-Income (below 60%)
 240. Other Income (User-defined)
 241. Market Rate
 242. Commercial Space Rental
 243. Laundry Income
 244 a Other Income -
 b Other Income -
 c Other Income -
 d Other Income -
 e Other Income -
 f Other Income -

	Year 2	Year 3	Years 4-5	Years 6-20
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%
%	%	%	%	%

Operating Subsidy and Capitalized Operating Reserves:

245. Subsidy Source I
 246. Subsidy Source II
 247. Capitalized Operating Reserve Amount: \$ Source:

248. Yearly Draws on Subsidies and Reserves:

	Subsidy Source I	Subsidy Source II	Draw on Oper. Reserve
Year 1			\$
Year 2	\$	\$	\$
Year 3	\$	\$	\$
Year 4	\$	\$	\$
Year 5	\$	\$	\$
Year 6	\$	\$	\$
Year 7	\$	\$	\$
Year 8	\$	\$	\$
Year 9	\$	\$	\$
Year 10	\$	\$	\$
Year 11	\$	\$	\$
Year 12	\$	\$	\$
Year 13	\$	\$	\$
Year 14	\$	\$	\$
Year 15	\$	\$	\$
Year 16	\$	\$	\$
Year 17	\$	\$	\$
Year 18	\$	\$	\$
Year 19	\$	\$	\$
Year 20	\$	\$	\$
Year 21	\$	\$	\$

249. Annual Operating Income (year 1) \$176,472

Operating Expenses

Annual Operating Exp.:	Total	Residential	Commercial	Comments
250 . Management Fee	\$18,446	\$18,446		TILL management fee
251 . Payroll, Administrative	\$0			
252 . Payroll Taxes & Benefits, Admin.	\$0			
253 . Legal	\$0			
254 . Audit	\$0			
255 . Marketing	\$0			
256 . Telephone	\$0			
257 . Office Supplies	\$0			
258 . Accounting & Data Processing	\$0			
259 . Investor Servicing	\$0			
260 . DHCD Monitoring Fee	\$0			
261 . Other: Transportation	\$0			
262 . Other: Training/Meals/Other	\$0			
263 . Subtotal: Administrative	\$0	\$0	\$0	
264 . Payroll, Maintenance	\$0			
265 . Payroll Taxes & Benefits, Admin.	\$0			
266 . Janitorial Materials	\$0			
267 . Landscaping	\$2,000	\$2,000		
268 . Decorating (inter. only)	\$0			
269 . Repairs (inter. & ext.)	\$4,000	\$4,000		
270 . Elevator Maintenance	\$0			
271 . Trash Removal	\$0			
272 . Snow Removal	\$1,000	\$1,000		
273 . Extermination	\$0			
274 . Recreation	\$0			
275 . Other:	\$0			
276 . Subtotal: Maintenance	\$7,000	\$7,000	\$0	
277 . Resident Services	\$110,390	\$110,390		Per TILL Budget
278 . Security	\$0			
279 . Electricity	\$0			
280 . Natural Gas	\$12,000	\$12,000		Includes all utilities
281 . Oil	\$0			
282 . Water & Sewer	\$0			
283 . Subtotal: Utilities	\$12,000	\$12,000	\$0	
284 . Replacement Reserve	\$2,500	\$2,500		
285 . Operating Reserve	\$0			
286 . Real Estate Taxes	\$0			
287 . Other Taxes	\$0			
288 . Insurance	\$5,000	\$5,000		
289 . MIP	\$0	\$0		
290 . Other:	\$0			
291 . Subtotal:Taxes, Insurance	\$5,000	\$5,000	\$0	
292 . TOTAL EXPENSES	\$155,336	\$155,336	\$0	

Other Operating Expense Assumptions

Trending Assumptions for Expenses

	Year 2	Year 3	Years 4-5	Years 6-20
293 . Sewer & Water	%	%	%	%
294 . Real Estate Taxes	%	%	%	%
295 . All Other Operating Expenses	%	%	%	%

Reserve Requirements:

296 . Replacement Reserve Requirement		per unit per year
297 . Operating Reserve Requirement		per unit per year

Debt Service:

		Annual Payment
298 . MHFA	MHFA Program 1	N/A
299 . MHFA	MHFA Program 2	N/A
300 . MHP Fund Permanent Loan		N/A
301 . Other Permanent Senior Mortgage		\$17,023
Source:	N/A	
302 . Other Permanent Senior Mortgage		N/A
Source:	N/A	
303 . Total Debt Service (Annual)		\$17,023
304 . Net Operating Income		\$21,136 (in year one)
305 . Debt Service Coverage		1.24 (in year one)

Affordability: Income Limits and Maximum Allowable Rents

306 . County MSA

This MSA does not match the county you have chosen

307 . Maximum Allowed Rents, by Income, by Unit Size:

Income Limits last updated on

SRO	Maximum Income			Maximum Rent (calculated from HUD income data)		
	50%	60%	0%	50%	60%	0%
0 bedroom	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
1 bedroom	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
2 bedrooms	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
3 bedrooms	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
4 bedrooms	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Area median income for a family of	#VALUE!					

308 . H.U.D. "Fair Market Rents" (Maximum):

0 bedroom	#VALUE!
1 bedroom	#VALUE!
2 bedrooms	#VALUE!
3 bedrooms	#VALUE!
4 bedrooms	#VALUE!
5 bedrooms	#VALUE!

FMR Information last updated on

SmartZone Communications Center Collaboration Suite

judithrhome@comcast.net

FHLB Point Scoring Analysis

Wednesday, October 28, 2009 10:46:34 AM

From: jthaskell@consultant.com

To: cberglund@agreatbank.com; judithrhome@comcast.net

Chris/Judith –

I went back in my emails and can't find where I wrote up my analysis. So, I'm providing that here in very abbreviated form.

Category	Total points possible	Probably WWS points
Donated property	5	0
Non-profit sponsorship	5	5
Income targeting	20	20
Housing for homeless	5	0
Promotion of empowerment	10	10
First time homebuyer	5	0
Member financial participation	15	15
Rural	5	5
Economic diversity	5	5
Large bedroom units	5	0
Subsidy/unit	5	0*
Community stability	15	15
Total	100	75

*This category is rated against every other project that is submitted during that round. The WWS project will probably score some points here, but for the purposes of this analysis I've estimated zero just to be conservative in the projections.

Some of the above categories (non-profit sponsorship, income targeting, rural and economic diversity) are fairly straightforward. The other categories (promotion of empowerment, member financial participation and community stability) require a significant amount of program development and documentation in order for us to qualify for these points. However I feel comfortable projecting that we would be able to develop a program that does meet these criteria.

The funding cut-off for each round differs, so a 75 doesn't guarantee that WWS would receive funding. Typically the scoring cut-off has been lower than 75 (it's usually in the high-60's), but the results of any round largely depends on how much funding FHLB has available to distribute.

My previous analysis had estimated an 80 score, but FHLB has changed one of its criteria from long-term affordability to projects developing units with 2 or more bedrooms. Thus, we lost 5 points in the analysis because of this scoring change from the 2008 to the 2009 programs.

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 jthaskell@consultant.com

**JAMES T. HASKELL
HOUSING AND
COMMUNITY DEVELOPMENT CONSULTANT**

10 PUTNAM ROAD
IPSWICH, MASSACHUSETTS 01938
(508) 648-5548

JTHASKELL@CONSULTANT.COM

EMPLOYMENT

2005— **JTHASKELL CONSULTING
IPSWICH, MASSACHUSETTS**

PROVIDE CONSULTING SERVICES TO VARIOUS NON-PROFIT AND MUNICIPAL CLIENTS ON AFFORDABLE HOUSING DEVELOPMENT PROJECTS.

1994-2006 **SALEM HARBOR COMMUNITY DEVELOPMENT CORPORATION
SALEM, MASSACHUSETTS**

EXECUTIVE DIRECTOR: CHIEF EXECUTIVE OFFICER OF NON-PROFIT HOUSING AND ECONOMIC DEVELOPMENT AGENCY WITH 170 UNITS OF HOUSING AND NUMEROUS COMMUNITY-BASED PROGRAMS. THE AGENCY EMPLOYED A STAFF OF 24 WITH A BUDGET OF OVER \$2 MILLION. INITIATED WORKFORCE DEVELOPMENT, SMALL BUSINESS, COMMUNITY ORGANIZING, AND HOMEBUYER TRAINING PROGRAMS. DEVELOPED 41 UNITS OF HOUSING DURING MY TENURE, AND SYNDICATED AN ADDITIONAL 61 UNITS. ESTABLISHED FOR-PROFIT SUBSIDIARIES TO UNDERTAKE GENERAL CONTRACTING AND PROPERTY MANAGEMENT WORK.

1989-1994 **GLOUCESTER HOUSING AUTHORITY
GLOUCESTER, MASSACHUSETTS**

ASSISTANT EXECUTIVE DIRECTOR: RESPONSIBLE FOR DAY-TO-DAY ADMINISTRATION OF A 1,300 UNIT, 33 EMPLOYEE PUBLIC HOUSING AUTHORITY, INCLUDING DIRECT OVERSIGHT OF ALL PROGRAMMATIC, FISCAL AND MAINTENANCE FUNCTIONS. DIRECTLY SUPERVISED FOUR MID-LEVEL MANAGERS. PREPARED BUDGETS AND REPORTS FOR ALL AUTHORITY PROGRAMS. NEGOTIATED COLLECTIVE BARGAINING AGREEMENTS. HANDLED PERSONNEL MATTERS FROM RECRUITMENT THROUGH TERMINATION.

**GRANTS ADMINISTRATION OFFICE
CITY OF GLOUCESTER
GLOUCESTER, MASSACHUSETTS**

1987-1989 **GRANTS ADMINISTRATOR:** DEPARTMENT HEAD FOR CITY DIVISION RESPONSIBLE FOR ADMINISTERING PROJECTS WITH TOTAL BUDGETS OVER \$7 MILLION. ACTED AS CONTRACTING OFFICER FOR ALL GRANTS AND CONTRACTS LET BY THE OFFICE. PREPARED BUDGETS AND ACCOUNTED FOR EXPENDITURES AND REVENUES. SUBMITTED GRANT APPLICATIONS TO VARIOUS FEDERAL AND STATE FUNDING SOURCES. SUPERVISED THREE PROFESSIONAL AND TWO CLERICAL STAFF.

EDUCATION

SUFFOLK UNIVERSITY
BOSTON, MASSACHUSETTS

MASTER IN PUBLIC ADMINISTRATION CONFERRED JUNE 1987.
GRADUATED WITH A 3.85 GRADE POINT AVERAGE
HONORS: PHI ALPHA ALPHA

BOSTON UNIVERSITY
BOSTON, MASSACHUSETTS

BACHELOR OF ARTS IN AMERICAN CIVILIZATION CONFERRED JUNE 1982.
GRADUATED SUMMA CUM LAUDE WITH DISTINCTION
HONORS: PHI BETA KAPPA; DEAN'S LIST, EIGHT SEMESTERS

AFFILIATIONS

**MASSACHUSETTS ASSOCIATION OF COMMUNITY DEVELOPMENT
CORPORATIONS:** CHAIRPERSON, 1998-2000; BOARD MEMBER 1995-
2001. FIRST RECIPIENT OF THE FOUNDER'S AWARD, 2001.

NORTH SHORE HOUSING TRUST: FOUNDING BOARD MEMBER AND CLERK
OF THE CORPORATION, 1999-2005

LIFE INITIATIVE: MEMBER OF THE INVESTMENT COMMITTEE, 2002-2006.

SOVEREIGN BANK: MEMBER OF THE COMMONWEALTH ADVISORY GROUP,
2002-2006.

SALEM THEATRE COMPANY: FOUNDING BOARD MEMBER AND TREASURER,
1997-2007

ROTARY CLUB OF SALEM, MASSACHUSETTS: MEMBER, 2004-PRESENT.

CITIZENS HOUSING AND PLANNING ASSOCIATION: MEMBER, 1994 -
PRESENT

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Project List

City of Gloucester Grants Administration Office (1986-1989)

Arthur Street "HOP" Project – Worked with a private developer to build this 16 unit condominium development – 8 affordable and 8 market. Obtained Massachusetts Homeownership Opportunities Program funding to reduce the purchase price on the affordable units.

Sargent Street tax title property – Sold this single-family tax title property to a low income buyer at a below market rate. This was the first time that the City of Gloucester sold a tax title property for less than market value.

Various public facility projects – Oversaw the design and reconstruction of Stacy Boulevard Waterfront Park ("Man at the Wheel" statue site), and historic renovations to the City Hall Tower and Ten Pound Island Lighthouse.

Gloucester Housing Authority (1989-1994)

Cape Ann YMCA Single Room Occupancy (SRO) project – Applied for Section 8 Moderate Rehabilitation Program financing from the U.S. Department of Housing and Urban Development on behalf of the Cape Ann YMCA to provide long-term subsidized rents for this conversion of a former furniture store into 21 single room occupancy housing units.

Property Management – Responsible for maintenance and occupancy issues for the GHA's 636 unit portfolio and 680 rental subsidies. Properties included family, elderly and special needs housing developments which were funded through a variety of federal and state housing programs. Supervised a staff of 27.

Resident Services – Obtained first Operation Bootstrap (predecessor to the Family Self Sufficiency program) grant in Massachusetts, and formed GHA's first Resident Services Department. Began a Youth Drop-in Program using a federal Public Housing Drug Elimination Program grant.

Salem Harbor Community Development Corporation (1994-2006)

Homeownership Projects on Dow/Salem/Willow/Howard/Prince Streets – Purchased five buildings between 1995 and 2001, renovated them and then re-sold them to seven first time buyers (two of the buildings were sold as half-houses). Obtained HOME funding from the City of Salem, Mass. Department of Housing and Community Development (DHCD) and the North Shore HOME Consortium (NSHC).

98-102 Lafayette Street – Purchased this bank-owned property, renovated it and continued renting it to 15 low-income families. Obtained HOME funding from Mass. DHCD, Community Development Block Grant (CDBG) funding from the City of Salem and Lead Paint Abatement Program funding from the City of Peabody. Permanent financing was provided by Warren Bank (later BankNorth).

Hanover Street (Lynn) – Worked with a Lynn CDC to acquire, renovate and re-sell a two-family property in Lynn. This was the first project undertaken by this group - enabling them to build a portfolio from which they could undertake future projects.

Lease-Purchase Program – Launched this first-of-a-kind project in Massachusetts where the CDC purchased a unit on behalf of a very low income buyer, leased the unit to them for up to two years while saving a portion of their rent in a downpayment escrow account, and then re-selling the unit to them at a pre-determined price. To date, five families have achieved homeownership through this program. Obtained funding from the Federal Home Loan Bank's (FHLB) Affordable Housing Program, as well as HOME funding from the City of Salem and NSHC.

104-106 Lafayette Street – Purchased and renovated this mostly vacant rooming house into ten enhanced single room occupancy (i.e. studio) apartments which are leased out to former Department of Mental Health clients. Obtained Housing Innovations Fund and Facilities Consolidation Fund monies from DHCD, and NSHC HOME funding. Financing was provided by Danversbank.

Lafayette Housing Limited Partnership – Obtained over \$4.7 million in funding to renovate 61 units of affordable rental housing in ten buildings. These 90-year old buildings had been purchased by the CDC prior to 1995, and were in need of major capital improvements. Funding was received from DHCD's Low Income Housing Tax Credit program, Housing Stabilization Fund, and Affordable Housing Trust Fund, as well as Salem's CDBG program. Financing was provided by North Shore Bank.

Whipple School Annex (Ipswich) – On behalf of a new non-profit, the North Shore Housing Trust, the CDC acted as the project manager for this adaptive re-use of a former school building into ten units of elderly rental housing. This \$2.2 million project was funded by DHCD's Housing Stabilization Fund and Affordable Housing Trust Fund, FHLB's Affordable Housing Program, and HOME funds from the Town of Ipswich and the North Shore HOME Consortium. Financing was provided by North Shore Bank.

50 Palmer Street – Purchased this vacant restaurant and designed a 15-unit affordable ownership project. Obtained funding from the state's Affordable Housing Trust Fund and Housing Stabilization Fund, and HOME funds from the City of Salem and NSHC. Construction financing has been obtained from Citizen's Bank.

jthaskell consulting (2005-Present)

North Shore Housing Trust – Assisting this group in renovating a two-family building in Ipswich where a third unit will be created in an accessory building. Have obtained funding from the Town of Ipswich through their HOME allocation as well as the Ipswich Affordable Housing Trust Fund. Have also received funding from the North Shore HOME Consortium and the DHCD's Housing Development Support Program. Construction financing has been secured through the Institution for Savings.

YMCA of the North Shore - Working with the YMCA to substantially renovate a 22 unit SRO in Haverhill known as the Wadleigh House. Have obtained funding from the Community Economic Development Assistance Corporation and the Federal Home Loan Bank of Boston. Financing by Haverhill Bank has been committed to this project.

Marblehead Community Housing Corporation – Providing ongoing support to this community-based non-profit to undertake capital improvements to their existing four-unit rental property, and to acquire condominium units for re-sale to first time homebuyers. Have secured a Get the Lead Out loan through the City of Salem to assist with a lead remediation project, and an allocation of HOME funding from the Town of Marblehead's HOME allocation for a condominium purchase and re-sale program. Acquired and re-sold a four-bedroom unit using acquisition/construction financing from National Grand Bank to an income qualifying family, and have acquired a three-bedroom unit with National Grand Bank and HOME funding which will be re-sold to a low-income buyer.

Grace United Methodist Church (Lynn) – Worked with a group of consolidating Methodist churches to determine the potential for converting a former church building into a community center.

MAB Community Services – Helping this non-profit determine its long-term facilities needs for its eleven residential programs, assisting them in securing financing to purchase buildings that they are currently leasing, and searching for new buildings to purchase for programs they intend to relocate. Have acquired a property in Watertown with financing from the Life Initiative, and are in the process of obtaining financing from the Facilities Consolidation Fund.

Katydid Foundation – Assisting this non-profit which serves adults with autism to acquire and renovate a two-family property in Haverhill. Have obtained funding through the Federal Home Loan Bank's Affordable Housing Program, utilizing long-term financing from Haverhill Bank, and through the North Shore HOME Consortium

Newburyport Affordable Housing Corporation – Worked with this non-profit group that has purchased two multi-family dwellings in Newburyport and had been attempting to secure funding for their redevelopment for several years. Was successful in obtaining a commitment of additional Newburyport Community Preservation Act funding, and also were awarded an allocation of funds from the Federal Home Loan Bank Affordable Housing Program and the Massachusetts Housing Stabilization Fund. Financing for this project is being provided by the Institution for Savings.

Continuum of Care Alliance (North Shore HOME Consortium) – Worked with the North Shore HOME Consortium and six area non-profit corporations in drafting an application to HUD for the Continuum of Care Homeless Assistance Programs. Was successful in increasing the Alliance's score such that the Alliance's programs received bonus funding after having lost that funding during the previous year.

Twin Cities Community Development Corporation – Provided interim real estate development services to this Fitchburg-based non-profit to ensure the continuation of their Elm Street Ownership Project while they replaced their Real Estate Development Director.

Town of Orleans – Developed a feasibility study for a Condominium Purchase and Re-sale Program for the Town Planning Department after having conducted a thorough market study of the local real estate market. The resulting document included a comprehensive overview of the funding resources available for such a program, and a "how-to" guide for how such a program would be administered.

Woods Walk Sanctuary – Working with this non-profit to identify and secure funding for an ISO group home in Sudbury.

Town of Sudbury – Conducting a Special Needs Housing assessment on behalf of the Town utilizing a planning grant secured through Citizen's Housing and Planning Association.

WOODS WALK SANCTUARY
Treasurer's Report



Revenue Sources

<u>Date</u>	<u>Source</u>	<u>Revenue</u>	
10/14/2009	Gertrude Pomeroy Fund	\$ 1,863.86	Discretionary Funding
10/14/2009	Posters	\$ 64.72	Poster \$\$ only
10/14/2009	Mslcl Donations	\$ 379.29	Discretionary Funding
		<u>\$ 2,307.87</u>	

Total Balance as of 9/30/2009 \$ 2,307.87

Vera Schlichter
Treasurer

Note: The maintenance fees charged to Gertrude Pomeroy fund
will be reversed in October (\$59.90)

Woods Walk Sanctuary
Marches Ahead

2009 Income

Yard Sale

\$ 297.60 \$ 30.00 Posters
\$ 267.60 Yard Sale Goodies

4th of July Parade \$ 173.55

\$ 105.00 Posters
\$ 65.00 Tiles
\$ 3.55 Cash Donation

Wayside Inn Muster \$ 880.00

\$ 300.00 Giclee Prints
\$ 407.00 MscI Cash/Ck Donation
\$ 33.00 Tiles
\$ 45.00 Necklace - Peter donation
\$ 40.00 Placemats
\$ 55.00 Posters

\$ 1,351.15

GICLEE PRINTS SOLD

DESCRIPTION

Town Hall	\$ 120.00	
Josephine Pond	\$ 60.00	
set of prints	<u>\$ 120.00</u>	Judith
	\$ 300.00	

**Woods Walk Sanctuary
Bank Book Balance**

10/11/2009

Gertrude Pomeroy	\$ 1,863.86
Msci Donations	\$ 379.29
Posters	\$ 64.72
Total in Bank	<u>\$ 2,307.87</u>

Total funds available \$ 2,307.87 checks to bank book

Invoices Not Paid

6/24/2009	\$ 11.99	Vera-computer labels
10/10/2008	\$ 1,500.00	dctDesigns 200819-1
	<u>\$ 1,511.99</u>	

Invoices Paid by Judith Rhome to be Re-imbursed

Ck#248, 2/11/2008	\$ 750.00	United States Treasury
CK #122, 2/4/09	\$ 1,200.00	MJ DiModica Septic Design
Ck#121, 2/4/09	\$ 977.50	JT Haskell Consulting
	<u>\$ 2,927.50</u>	

Total \$2,131.62



Fundraising Progress Report

Judith Rhome

It has been obvious from the first, that WWS, once up and running, will need to be prepared for unexpected financial expenses.

It will increase the quality of the lives of the residents if extra funds are available to provide for some of the frosting of life. The frosting that we all take for granted, like holiday celebrations and tickets to special events and even a family membership in a fitness club.

I have been given three oil paintings of the Wayside Inn and have done two, of the Sudbury Parades to be used to benefit WWS. This collection will grow. Eventually the original collection may become part of a major fundraising effort to build an investment based, income generating trust.

For now, WWS has used these paintings to spin off a small business. We have had them digitally scanned in high resolution and then have created a variety of products: artist signed and numbered fine art prints in different sizes, place mats, tiles, and less expensive souvenir posters. We also have had some arts/crafts items donated, such as a quilt, beads, and candle stick holders.

We have been exhibiting the original paintings and marketing these items at local small Town events The Sudbury Day, The July forth Parade, The Fall Minute man Muster and the Sudbury Valley Trustee Christmas Open House.

This venue promotes public awareness of our project and lays the ground floor for a future, ongoing income. We feel that being involved with others, in a small business will provide another inclusive Sanctuary bridge with the community and generate positive feelings of independence and self worth for everyone who is involved.

Woods Walk Sanctuary Project

Minutes of Meeting October 19th, 2009 4:00 PM

Present: Alex Frisch, Vera Schlicter, Judith Rhome, Jean Levine, Heather Gonzalez, Dacia Callen

Issue: Financial Summary

- Muster Money \$475.00
- Donations \$400.00

Presentation by Alan White, Director TILL

- TILL's function, origins and philosophy.
- Summary of TILL's projects in regard to different possible residential services.
- Alan White's possible role in regard to the Woods Walk Sanctuary project.
- Summation of different financial costs, different residential options.

Vote of Motion: presented by Judith Rhome

1) To move forward with Alan White and TILL to explore the Woods Walk project viability.

All in Favor

Vote of Motion: presented by Alex Frisch

- 1) To explore various funding actions and options.
- 2) To pay a maximum amount of \$5000 to TILL.

All in Favor

Date of Next Meeting: October 29th, 2009 Town Meeting, time to be announced

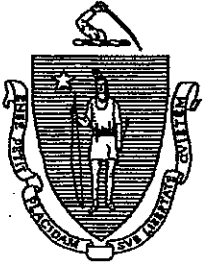
Meeting Called to Close: 5pm, October 19th, 2009

PROOF THAT PETER RHOME RECEIVES SUPPORT FROM DDS, AS REQUESTED

FINANCIAL INFORMATION REGARDING PETER WILL BE DISCLOSED AT THE APPROPRIATE TIME.

The Commonwealth of Massachusetts

Executive Office of Health & Human Services Department of Mental Retardation



DEVAL L. PATRICK
GOVERNOR
TIMOTHY P. MURRAY
LIEUTENANT GOVERNOR
JUDYANN BIGBY, M.D.
SECRETARY

AREA DIRECTOR
ELIN M. HOWE
COMMISSIONER
GAIL GILLESPIE
REGIONAL DIRECTOR
MARGARET N. GRAY
AREA DIRECTOR

Individual Support Plan Support Services

(This plan is intended for individuals using Support Services for 15 hour or less per week and/or individuals in day services only.)

NAME: Peter Rhome
DATE OF MEETING: 4/9/09

Massachusetts Department of Mental Retardation Meeting Participants

Individual Name: RHOME, PETER

Date: ~~10A~~ 4/9/09 Time: 10A Location: _____

Name	Relationship	Signature	Title (if appl)
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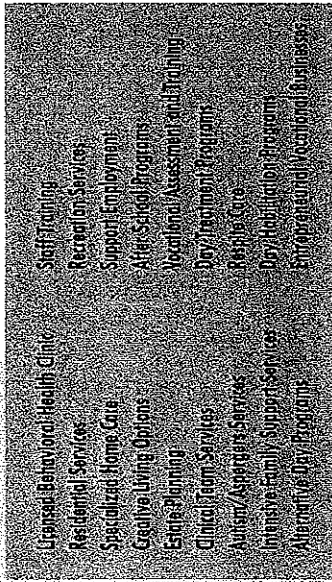
Judith Rhome	Mother, guardian	Judith Rhome	
Maria Phillips	KDC-Family Support Provider	Maria Phillips	KDC
Lisa Smalley	DMR Supervisor	Lisa M. Smalley	DMR
LISA MERCER	HSC	Lisa Mercer	DMR



Toward Independent Living and Learning, Inc.

Intr'ction

Toward Independent Living and Learning's mission is to develop and operate innovative services for individuals of all ages and abilities which maximize their potential for personal growth and independent living. We realize this mission through individualized residential, vocational, therapeutic, and support service opportunities in one's community.



Our vision is to create partnerships with people seeking services, with their care givers, advocacy groups, policy makers and other service providers; to respect the creative, entrepreneurial and professional talents of our staff through teamwork; to recognize the dignity and rights of those requesting services; to acknowledge the value and expertise of the community and care givers; and to provide leadership in the development of community service. We pride ourselves on innovation, attention to detail, and on accepting nothing less than excellence in the delivery of our services. We create a professional environment which is exciting and dynamic and supports people through all stages of life.

TILL recognizes that an invaluable resource lies in its work force and is therefore committed to creating a work environment which offers career growth opportunities and satisfaction in the knowledge that each of us can and does MAKE A DIFFERENCE through our work.

Our Current Programs Residential Services

In response to people's varying and unique needs, TILL operates many different types of residential programs. Each setting is attractive and comfortable and reflects individual personalities and choices.

Community Residences, Staffed Apartments and Limited Group Residences serve people with a primary diagnosis of developmental disabilities with 24-hour staffing. Residents may have a secondary disability, including psychiatric needs, self-abusive behaviors, seizure disorders, blindness, mobility impairments, or brain injuries.

Creative Living Options and Individual Supports are models which allow a maximum amount of independence while supporting specific need areas. Living arrangements are individualized and utilize generic community supports and family resources. Apartment or condominium arrangements with "Life Shares" or hourly support allow maximum independence.

Specialized Home Care/Therapeutic Foster Care is a home-based residential program for children and adults of various functioning levels who live in a trained care provider's home.

Support Services

These services are consumer-driven and administered in a flexible manner to best meet the exact needs of the family and individual.

Respite Care is a home-based family support service offering families breaks from the constant care of their family member through respite providers.

The Respite Centre is a six-bed home, offering short-term respite with staffing and an emphasis on social and recreational activities.

Consultation and training materials in behavioral interventions, health care, and specialized care needs are offered by experienced professionals in the field.

Intensive Family Support Services provides in-home and school assessments and consultation, training, support, and case management for children/adolescents under the age of 22 and their families. It can prevent the imminent or potential need for residential placement and provides sufficient in-home and school assistance to allow families to keep or reincorporate their children into the family.

In-Home Training offers life skills training to individuals in their own home.

Future/Estate Planning includes extensive professional resources for families seeking residential placement for their adult family members with disabilities.

PCA (Personal Care Assistance) offers services in one's home or other primary residence to individuals who need assistance with personal care needs.

Elder Support includes community-based models which address the needs of individuals as they age, including programs to support elderly family members still caring for a disabled family member.

Transportation is provided for some of our residential, vocational, and recreational activities. We also provide Medicaid reimbursable transportation services on an individual basis.

Autism/Asperger Services address the needs of children with Autism/PDD and Aspergers Syndrome and their families, including information, referral, coordination and direct activities for families, educational and therapeutic resources and materials, and parent training and support groups.

Mental Health

STRATTUS...TILL's Behavioral Health Clinic is a licensed clinic with experienced clinicians, therapists, and psychiatrists, specializing in families and people of all ages with disabilities of all types. Clinicians provide therapeutic services at one's home, work, school or clinic.

Recreation Services

Recreation allows individuals to participate in age-appropriate integrated sports and recreation programs which teach socially appropriate skills and offer leisure activity choices. Examples include bowling, softball and basketball teams, dance/social clubs, community outing clubs, special seasonal events coordinated with local recreation departments, and an introduction/dating service which encourages members to meet compatible people for social activities.

Springboard is a unique social club for adolescents and adults with learning disabilities, or Aspergers Syndrome. Members learn skills to enable them to plan their own social life, make new friends, learn useful social skills.

After School Programs are facility-based programs offering structured social and recreational activities to children and adolescents ages 11-22 during after school hours and school vacations. Participants span a wide range of cognitive abilities.

Day/Vocational Services

These are designed to afford individuals optimal opportunities to be as productive as possible.

Day Habilitation Programs are multi-disciplinary models in which specialty resource disciplines are an integral part of individuals' daily schedules. Intensive staffing and medical support is provided.

Essence of Thyme Catering (ETC) is a successful, full-service entrepreneurial catering business which also offers adults short or long-term training in all aspects of food service. The skills acquired at ETC prepare the individual for eventual competitive employment.

Essence of Thyme Gift Shop is a retail business offering vocational training for people with multiple handicaps to encourage their artistic abilities and appropriate work habits. These skills can be transferred to other pre-vocational and competitive employment sites. The retail gift shop and book-store is located in a busy urban setting open daily to the public.

MowTown Landscaping is an innovative business enterprise in which experienced landscapers teach individuals a variety of landscaping and cleaning skills which can lead to other competitive employment.

Supported Employment offers individualized vocational training after which job coaching and placement occur in competitive jobs.

From: Michael Wyner <mikeibcusa@yahoo.com>

To: Judith Rhome <jorjfr@aol.com>

Subject: TILL article

Date: Fri, Oct 23, 2009 2:41 pm

Judith - Here is the article I wrote when I was the Acton reporter back on May 2, 2002! I don't think I would use the phrase "mentally retarded" today. But otherwise it's still a pretty good article! - Mike

PHOTO CUTLINE

STAFF PHOTO BY KAREN SPARACIO

Sherry Tompson, a member of the staff, passes a cup of tea to Dafna Krouk (out of camera range) at the School Street group home as resident Sean Mahoney looks on. In the background is resident Bob Nuzzo waiting at the dining room table for dinner to begin.

Group home in Acton is a success story

By Michael Wyner

STAFF WRITER

ACTON - Driving down Route 2 and turning onto School Street, the little house at 316 School St. looks like any other house in this pretty neighborhood.

The difference is that this house is occupied by five people who are either mentally retarded or have other disabilities. The group home is managed by the TILL (Toward Independent Living and Learning) human service agency.

"We want this house to look as nice or nicer than the other houses in this neighborhood. It's actually nicer than my own house," said Steven Lepler, director of special projects at TILL, on a tour of the facility last week with Sen. Pam Resor, D-Acton, and the press. "The house looks like it belongs in this neighborhood. You would never know that people with significant disabilities live here."

TILL is a private non-profit agency that has 25 of these group homes for over 100 people with disabilities in eastern Massachusetts, including another house in Acton on Gioconda Avenue.

The agency also has work programs for people with disabilities, including a catering service, landscaping service and a gift shop. The agency is mainly funded by the state Department of Mental Retardation.

"Our philosophy is no matter what disabilities you have, everybody deserves the same right to have a quality life," Lepler said. "We want all our houses to look like a house that any of us would be proud to live in. Just because these people have disabilities, we should not expect any less for them."

The TILL house on School Street has been in operation since 1984.

Lepler said that the process to build new group homes in other communities has sometimes been difficult.

"In general, it's gotten a little bit easier over the years," Lepler said. "We started a house in Chestnut Hill twelve years ago, and a bunch of neighbors were really up in arms, one who was very vocal. A year later, she wrote us a letter saying she could not have been more wrong, that we are better neighbors than anyone else. We still have that letter."

In this little house at 316 School St., the rooms are clean and neat, with photographs and posters on the wall, just like at any other house.

Sean Mahoney, who has lived in the house since 1990, is an obvious sports fan, with an autographed picture of Bobby Orr on his wall.

Ronald Charlantini, who is blind, has a smaller room with his favorite tapes that he likes to listen to.

Tonight, the five men at the house will be making tie-dye T-shirts with a group of women from another TILL house in Billerica.

"They have a very active social schedule," Lepler said. "We don't want them to just come home and watch TV or listen to music. We do a variety of different activities to try to keep them busy, both inside and outside the house."

Some of these activities include a Mardi Gras celebration, a Spirit of Boston cruise, a trip to Six Flags amusement park, bowling, and movie night.

On Saturday, the group went into Boston for a concert at the Hatch Shell in celebration of Earth Day.

"We try to tailor our programs to the individuals living in each house," said Jessica Cadogan, a residence manager at the group home. "We know these guys, we know their likes and preferences, and we can make sure we are doing right by them."

In addition to the five residents, the house on School Street also has at least two staff people on duty at all times to help cook meals and run the house.

Sherry Tompson has been working for TILL at the house since last fall.

"I really enjoy it. I feel like I'm giving back," Tompson said. "Even though most of the residents here have trouble communicating, you just know that they appreciate what you're doing."

Tompson has an obvious rapport with the men at the house, as seen when she eagerly takes a photograph of Sean Mahoney with Sen. Resor, and then gives Sean a "high-five."

"Sean is so bubbly. He just makes my day. I look for his smile every time I come," Tompson said.

Tompson commutes from the Fitchburg area into Acton every day. She previously held a job in the nursing field.

"I was not sure I would be able to cut it here in this type of direct care. The people here are sicker. But our team works so well together. We have a good time," Tompson said.

Lepler said that TILL recruits its employees from all over the state.

"We emphasize from the start that we're looking for people with experience or who have the right attitude or energy and can be trained," Lepler said. "Our employees are very hard workers and very dedicated. We're hoping to get people re-energized that this is a good profession and worthwhile."

In addition to all of its homes and programs, TILL also has a Special Olympics basketball team that has been the state champions for the last six out of seven years, and was asked to play during the halftime of a recent Boston Celtics game.

"It was wonderful. One of the guys made a three-pointer at the Fleet Center. We're big on keeping the folks active, getting them out in public, and making them accepted," Lepler said.

Approved Budget
Revised Budget 8/09

	TILL, Inc.	FY'10		
Program Costs				
Direct Care/ Program Support		Total FTE	Amount	Hrs/wk
Program Manager	\$4,600	0.1	\$4,600	4
Program Director	\$1,750	0.025	\$1,750	1
Reg. Nurse - Masters	\$0	0	\$0	
Registered Nurse	\$625	0.0125	\$625	0.5
Psychologist-Masters	\$606	0.0125	\$606	0.5
Case Worker / Mgr. - Mstrs.	\$0	0	\$0	
Case Worker / Manager	\$0	0	\$0	0
D. C. / Prog. Staff Super.	\$0	0	\$0	0
D. C./ Prog. Staff III	\$41,125	1.75	\$41,125	70
D. C./ Prog. Staff II	\$14,350	0.7	\$14,350	28
D. C./ Prog. Staff I	\$0	0	\$0	
Pgrm. Secretarial / Clerical	\$0	0	\$0	0
Program Support	\$188	0.0075	\$188	0.3
Subtotal Salaries	\$63,244	2.6075	\$63,244	104.3
Taxes @11%	\$6,957		\$6,957	
Fringe @12%	\$7,589		\$7,589	
Total Direct Care/ Program Support	\$77,790		\$77,790	
Other Direct Care/ Program Support				
Program Consultants	\$0		\$0	
Direct Care Specialists	\$0		\$0	
Provider Reimbursements/Stipends	\$0		\$0	
Staff Training	\$500		\$500	
Staff Mileage/Travel	\$750		\$750	
Subcontracted Direct Care	\$7,000		\$7,000	relief
Meals	\$19,750		\$19,750	food
Consumer Transportation	\$0		\$0	van.gas/oil
Incidental Health/Med Care	\$600		\$600	
Medicine/Pharmacy	\$0		\$0	
Consumer Personal Allowances	\$0		\$0	
Provision of Material Goods	\$2,400		\$2,400	household supplies
Program Supplies & Materials	\$1,500		\$1,500	rec/ed supplies
Program Support	\$100		\$100	
Total Other Direct Care/Program	\$32,600		\$32,600	
Occupancy				
Program Facilities	\$0		\$0	
Facilities Operation, Maintenance	\$31,500		\$31,500	
Total Occupancy	\$31,500		\$31,500	
SUBTOTAL			\$149,526	
Administrative Support	\$18,446		\$18,446	
PROGRAM TOTAL	\$160,336		\$160,336	

contract amount-

\$2,672.26/mo/person

\$160,336 Max. Obl.



Building with Integrity

EKC Construction Management Inc.

Providing Construction Management Services for residential construction projects in MA and RI for more than 15 years.

- *Design and Decor*
- *Permits and approvals*
- *Budgeting and Job Cost*
- *Contracting and Buyout*
- *Vendor and Supplier Coordination*
- *Construction Supervision*
- *Warranty Services*

General Liability Insurance, Workers Compensation Insurance, MA and RI Construction Supervisors Licenses MA Home Improvement Contractor Registration

Construction Management

EKC Construction Management Inc. Provides a full compliment of Construction Management Services. Beginning with the ideas and design of your project through the driving of the last nail, EKC will guide you through the entire construction process. Utilizing an expert team of Engineers, Architects, Trade Contractors, and Suppliers, we can tailor a Consulting and Construction Management package to fit the professional needs of your project. With more than 15 years of experience in the residential construction field, we help you to avoid the common pitfalls and difficulties most home owners encounter when they attempt to "do it yourself". Let EKC Construction Management make your next construction project a creative, productive, and enjoyable process.



Sudbury Valley Trustee LAND

0-11129-7

Wet Lands

ROBERT V & JUDITH A. CHEREN

(1005)

9.99 AC

(1002)
14.34 AC

DANIEL A & HANNA GREENBERG

(1006)

10.00 AC

LOIS G. DERDENIAN

(1008)

5.08 AC

JOHN O. RYAN

(1007)

2.02 AC

RICHARD W. & JANET M. HOEY

(1009)

5.67 AC

FREDERICK C. & JEAN R. MACNEIL

(1010)

5.34 AC

JOHN V. & SHELLA MACHINNON

(1011)

5.58 AC

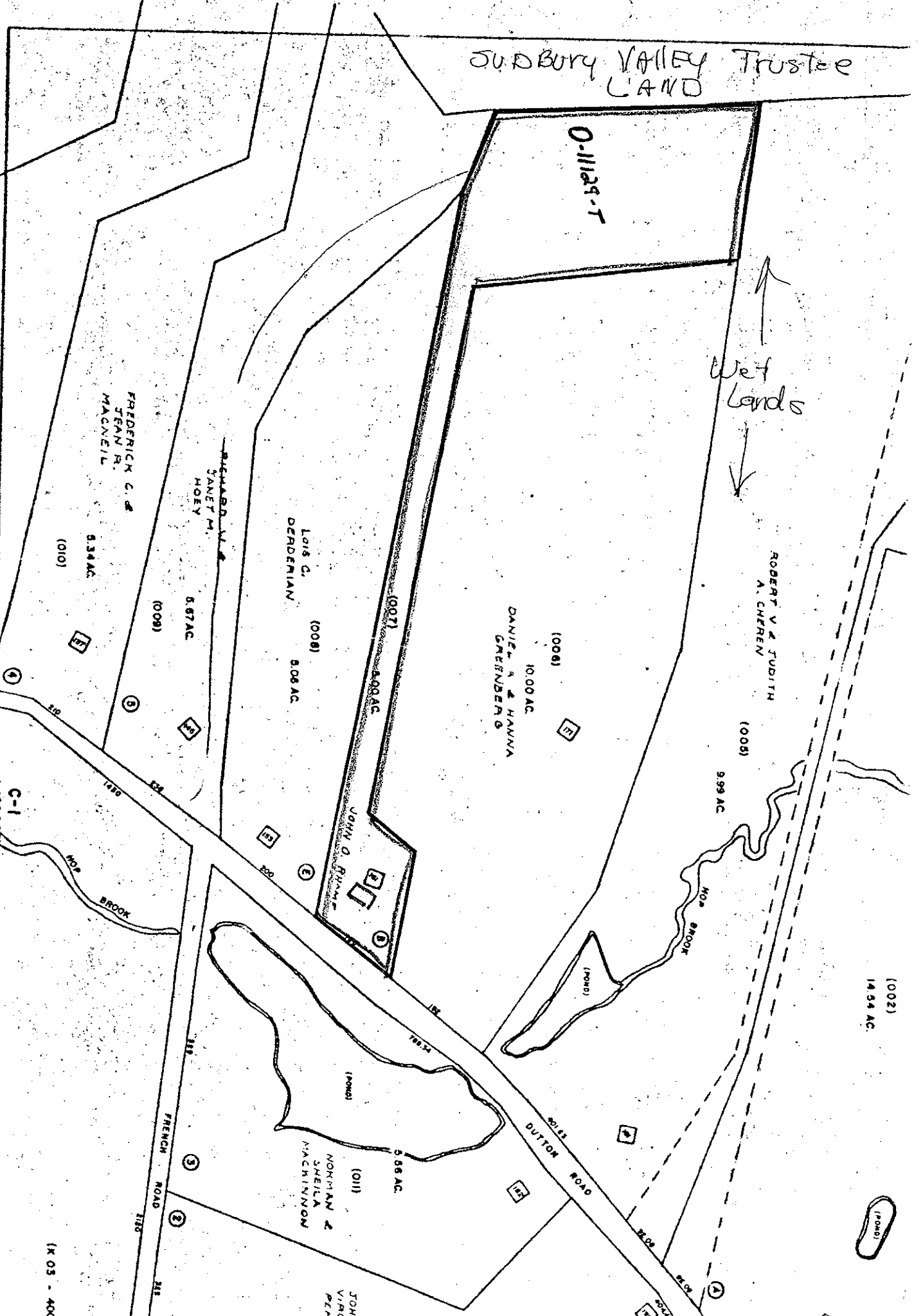
JOHN V. & SHELLA MACHINNON

C-1

N498,000



(K 05 - 400)



January 28, 2009

Ms. Judith Rhome
161 Dutton Road
Sudbury, Ma 01776

Re: Estimate for Installation of Subsurface Sewage Disposal System
161 Dutton Road

Dear Ms. Rhome:

I appreciate the opportunity to provide you with the following estimate for the installation of a new subsurface sewage disposal system (SSDS) at the above referenced address.

This proposal shall include a lump sum amount for the work required according to the engineered plan prepared by M. J. DiModica and dated January 23, 2009. The lump sum cost shall be \$ 17,500. This price is based upon topographical information and board of health records on file at the Sudbury Town Hall.

This lump sum cost does not include loam, seed, landscaping, or any specific requirements not shown on the original design plan. The area disturbed shall be left machine graded with the existing topsoil spread over the area. The contractor shall be responsible for protection and excavating near all public utilities properly marked by DIGSAFE. All private utilities (underground sprinklers, lamp post wires, underground dog fences, etc.) shall be the responsibility of the homeowner. The contractor shall not be responsible for damages done beyond the curb.

Full payment shall be made upon completion of all work. Any variations from the approved plan (i.e. ledge, soil changes, scope of work, etc.) shall be considered extra work and not part of this original estimate. All additional work shall be negotiated during construction.

If you have any questions or would like to schedule a meeting on site to discuss the work please feel free to contact me at 978 443 8433.

I would like to thank you again for the opportunity to provide you with this estimate for the above referenced work. If you have any questions or comments please feel free to contact me.

Sincerely,

Michael J. DiModica
M. J. DiModica Excavating Co.

Woods Walk Sanctuary

161 Dutton Road Sudbury MA

CONSTRUCTION BUDGET

REVISED

10/22/2009

Construction Item	Sub / Vendor	Amount
Architectural Fees	Dean Temple	
Building permit fee	Town Of Sudbury	\$ 3,500.00
Building Preparation and Demolition	Moslier Construction	\$ 3,000.00
Excavation	Uhlmn Excavation	\$ 1,200.00
Foundation for Room expansion	Moshler	\$ 1,200.00
Concrete for foundation and Forms	Varney Brothers	\$ 900.00
Level Garage Slab	JMC Floors	\$ 750.00
Slab Concrete	Varney Brothers	\$ 1,200.00
Framing, Roofing, Siding	Moslier Construction	\$ 18,900.00
Lumber, Doors, Windows	Koopman Lumber	\$ 17,900.00
Exterior painting	AH Painting	\$ 10,000.00
Gutters	Anchor Insulation	\$ 1,000.00
Plumbing	Freeman Plumbing	\$ 21,300.00
Plumbing Fixtures	Ferguson	\$ 8,350.00
Electrical	Downing Electrical	\$ 13,500.00
HVAC	Mikes HVAC	\$ 15,600.00
Solar Panels	American Solar Works	\$ 15,500.00
Fire stopping	Anchor Companies	\$ 350.00
Insulation	Anchor Insulation	\$ 3,150.00
Blue board and Plaster	Plastering Services	\$ 9,800.00
Interior trim materials	Koopman Lumber	\$ 4,150.00
Interior trim labor	Kaferlein and Son	\$ 5,600.00
Interior painting	AH Painting	\$ 9,525.00
Kitchen Cabinets and Bathroom Vanities	J&M Cabinetry	\$ 4,500.00
Cabinet and Vanity Installation	Dishington Construction	\$ 2,100.00
Closet and storage systems	Closet and Storage Sys.	\$ 2,750.00
Mirrors/ bath accessories	Closet and Storage Sys.	\$ 3,500.00



WOODSWALK
161 DUTTON ROAD
SUDBURY, MA

DATE:

DEVELOPER:

DATE:

NO.	REVISION	DATE

SCALE:
AS NOTED

DATE:
AS NOTED

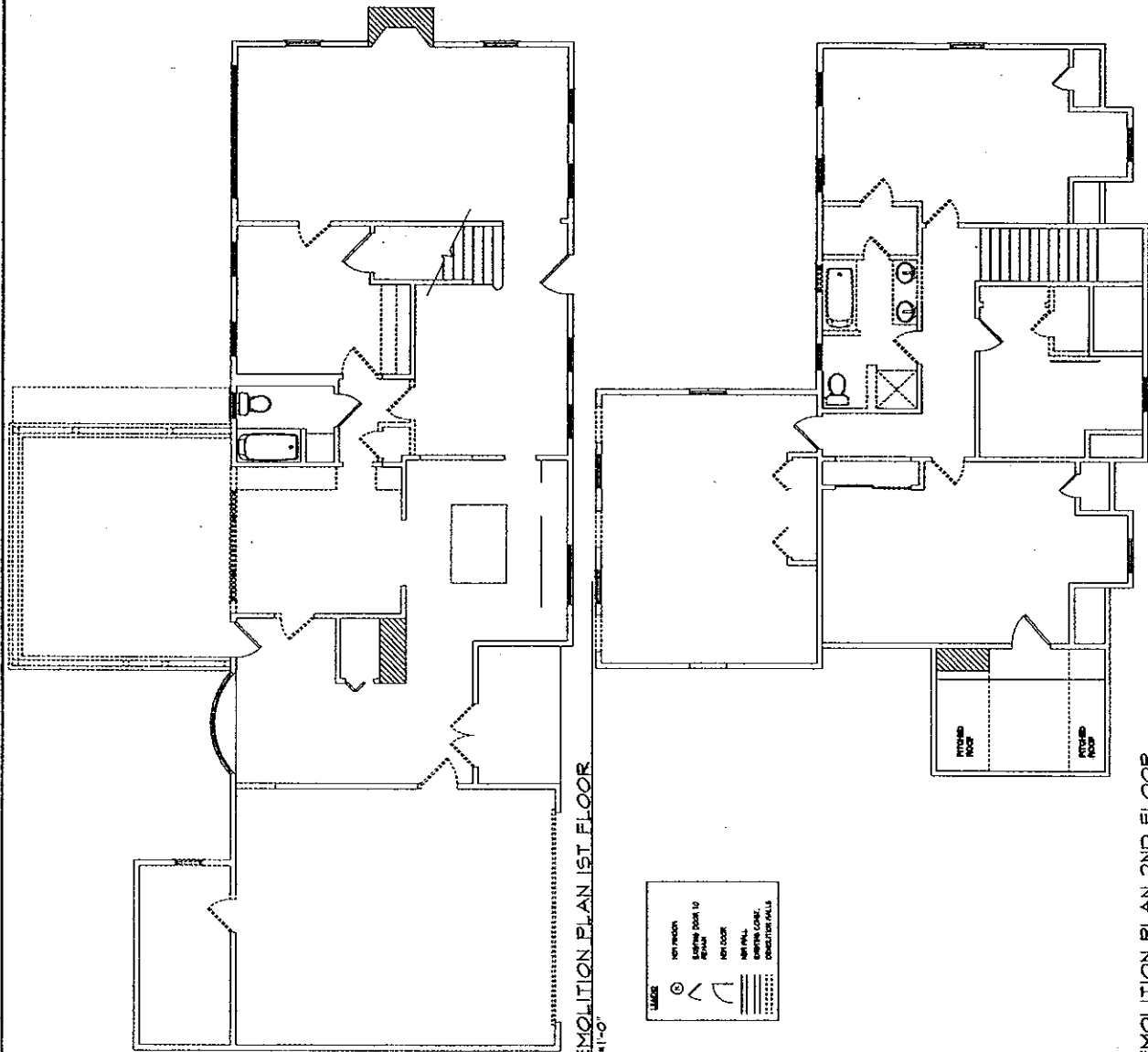
PROJECT NO:
3000-15

DATE IN
051

DATE IN
2006-15

DWG. NO.
D1.0

PROGRESS B-29-08



1 DEMOLITION PLAN 1ST FLOOR
1/4"=1'-0"

LEGEND

- REMOVED
- REMOVE DOWN TO FINISH
- REMOVED
- REMOVED
- REMOVED
- REMOVED

2 DEMOLITION PLAN 2ND FLOOR
1/4"=1'-0"



WOODS WALK
161 DUTTON ROAD
SUDBURY, MA

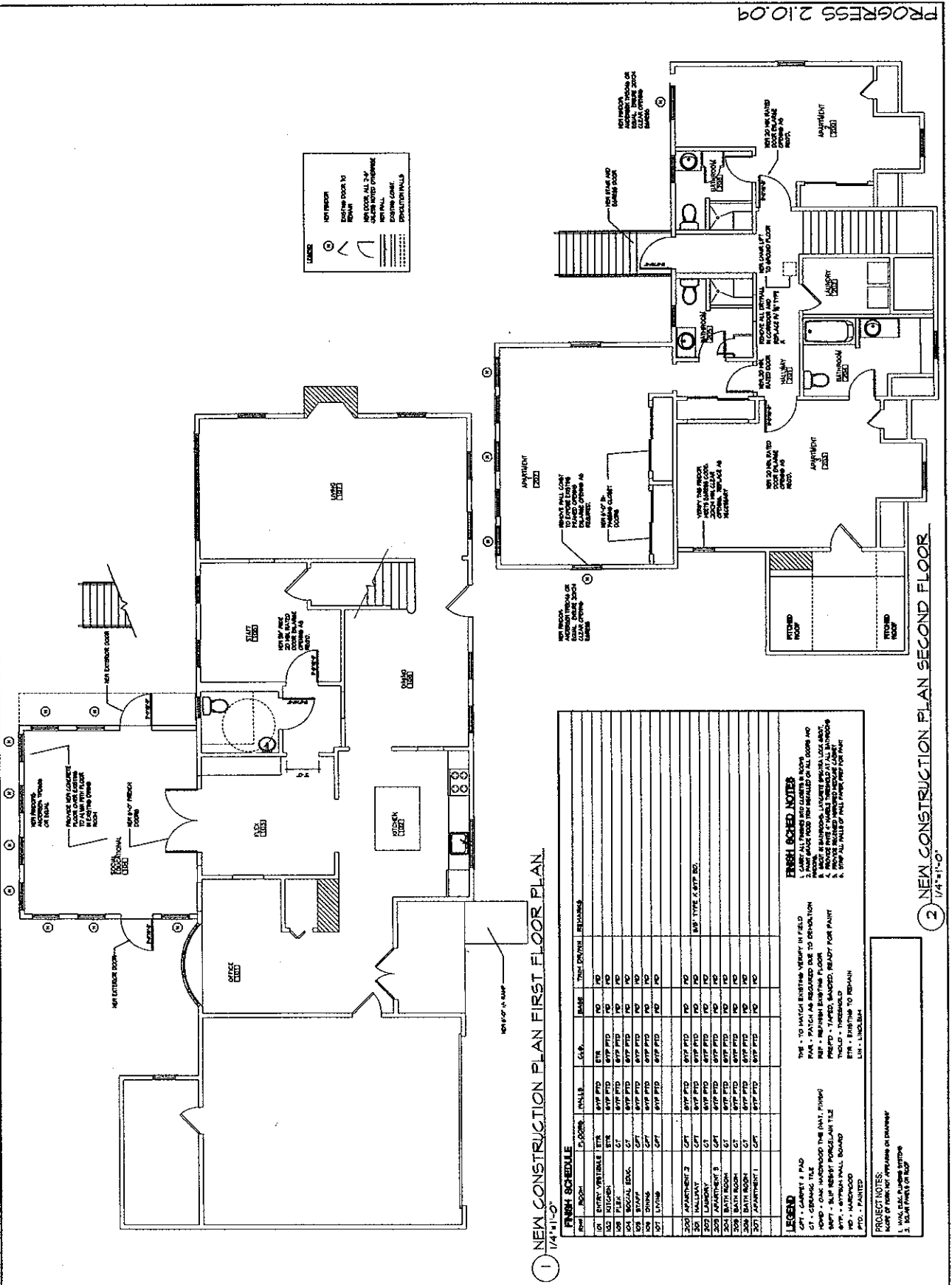
PROJECTS

DATE: 7/12/09
PROJECT NO: 2009-15
SHEET NO: A1.0

PROPOSED FLOOR PLANS

NO.	DATE	DESCRIPTION

SCALE: AS NOTED
DATE: 7/12/09
PROJECT NO: 2009-15
SHEET NO: A1.0



NOTES:
1. SEE ALL 2-D WALLS FOR FINISHES.
2. SEE ALL 2-D WALLS FOR FINISHES.
3. SEE ALL 2-D WALLS FOR FINISHES.

1 NEW CONSTRUCTION PLAN FIRST FLOOR PLAN
1/4" = 1'-0"

ROOM	FINISH	TYPE	REMARKS
01 ENTRY	VTILE	ETL	NO
02 KITCHEN	VTILE	ETL	NO
03 BATH	VTILE	ETL	NO
04 BATH	VTILE	ETL	NO
05 BATH	VTILE	ETL	NO
06 BATH	VTILE	ETL	NO
07 BATH	VTILE	ETL	NO
08 BATH	VTILE	ETL	NO
09 BATH	VTILE	ETL	NO
10 BATH	VTILE	ETL	NO
11 BATH	VTILE	ETL	NO
12 BATH	VTILE	ETL	NO
13 BATH	VTILE	ETL	NO
14 BATH	VTILE	ETL	NO
15 BATH	VTILE	ETL	NO
16 BATH	VTILE	ETL	NO
17 BATH	VTILE	ETL	NO
18 BATH	VTILE	ETL	NO
19 BATH	VTILE	ETL	NO
20 BATH	VTILE	ETL	NO
21 BATH	VTILE	ETL	NO
22 BATH	VTILE	ETL	NO
23 BATH	VTILE	ETL	NO
24 BATH	VTILE	ETL	NO
25 BATH	VTILE	ETL	NO
26 BATH	VTILE	ETL	NO
27 BATH	VTILE	ETL	NO
28 BATH	VTILE	ETL	NO
29 BATH	VTILE	ETL	NO
30 BATH	VTILE	ETL	NO
31 BATH	VTILE	ETL	NO
32 BATH	VTILE	ETL	NO
33 BATH	VTILE	ETL	NO
34 BATH	VTILE	ETL	NO
35 BATH	VTILE	ETL	NO
36 BATH	VTILE	ETL	NO
37 BATH	VTILE	ETL	NO
38 BATH	VTILE	ETL	NO
39 BATH	VTILE	ETL	NO
40 BATH	VTILE	ETL	NO
41 BATH	VTILE	ETL	NO
42 BATH	VTILE	ETL	NO
43 BATH	VTILE	ETL	NO
44 BATH	VTILE	ETL	NO
45 BATH	VTILE	ETL	NO
46 BATH	VTILE	ETL	NO
47 BATH	VTILE	ETL	NO
48 BATH	VTILE	ETL	NO
49 BATH	VTILE	ETL	NO
50 BATH	VTILE	ETL	NO
51 BATH	VTILE	ETL	NO
52 BATH	VTILE	ETL	NO
53 BATH	VTILE	ETL	NO
54 BATH	VTILE	ETL	NO
55 BATH	VTILE	ETL	NO
56 BATH	VTILE	ETL	NO
57 BATH	VTILE	ETL	NO
58 BATH	VTILE	ETL	NO
59 BATH	VTILE	ETL	NO
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61 BATH	VTILE	ETL	NO
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63 BATH	VTILE	ETL	NO
64 BATH	VTILE	ETL	NO
65 BATH	VTILE	ETL	NO
66 BATH	VTILE	ETL	NO
67 BATH	VTILE	ETL	NO
68 BATH	VTILE	ETL	NO
69 BATH	VTILE	ETL	NO
70 BATH	VTILE	ETL	NO
71 BATH	VTILE	ETL	NO
72 BATH	VTILE	ETL	NO
73 BATH	VTILE	ETL	NO
74 BATH	VTILE	ETL	NO
75 BATH	VTILE	ETL	NO
76 BATH	VTILE	ETL	NO
77 BATH	VTILE	ETL	NO
78 BATH	VTILE	ETL	NO
79 BATH	VTILE	ETL	NO
80 BATH	VTILE	ETL	NO
81 BATH	VTILE	ETL	NO
82 BATH	VTILE	ETL	NO
83 BATH	VTILE	ETL	NO
84 BATH	VTILE	ETL	NO
85 BATH	VTILE	ETL	NO
86 BATH	VTILE	ETL	NO
87 BATH	VTILE	ETL	NO
88 BATH	VTILE	ETL	NO
89 BATH	VTILE	ETL	NO
90 BATH	VTILE	ETL	NO
91 BATH	VTILE	ETL	NO
92 BATH	VTILE	ETL	NO
93 BATH	VTILE	ETL	NO
94 BATH	VTILE	ETL	NO
95 BATH	VTILE	ETL	NO
96 BATH	VTILE	ETL	NO
97 BATH	VTILE	ETL	NO
98 BATH	VTILE	ETL	NO
99 BATH	VTILE	ETL	NO
100 BATH	VTILE	ETL	NO

LEGEND
 CPT - CARPET
 CT - CERAMIC TILE
 HWP - HARDWOOD
 MTL - METAL
 PNT - PAINT
 PTD - PAINTED
 RFR - REFLECTIVE
 TRD - TRIM
 VTL - VENEER
 WTL - WALL
 FLD - FIELD
 HLD - HOLD
 THD - THRESHOLD
 ETR - ENTRANCE
 LIN - LINOLEUM

2 NEW CONSTRUCTION PLAN SECOND FLOOR
1/4" = 1'-0"

GOING GREEN

The reconstruction of the residence will include evacuated tube solar panels to produce hot water to be used for domestic hot water, heating, and air-conditioning for the residence. We anticipate the solar component of our mechanical systems to account for 60% of our hot water, heating and air-conditioning requirements. As listed in our project budget, we estimate the solar equipment cost to be \$15,500.00.

We believe that people begin to incorporate green design and assistive energy technology in projects as naturally as we incorporate septic systems, and recycle and for the same reasons. From Solar Systems to clothes lines, each and every one of us can help keep our world clean.



Pricing Analysis - Square Foot Price

Prepared for Judith Rhome

Number of Properties: 7

Price Range: \$479,000 to \$615,000

Median Price: \$555,000

Median \$ Per Square Foot: \$220

Address	City	Status	Square Feet	\$/SqFt	Price
414 Dutton Rd	Sudbury, MA	SLD	1692	283	\$479,000
157 Horse Pond Road	Sudbury, MA	SLD	2314	207	\$480,000
31 Washington Drive	Sudbury, MA	SLD	2298	222	\$510,000
20 Kendall Rd	Sudbury, MA	SLD	2526	220	\$555,000
77 Cider Mill Rd	Sudbury, MA	SLD	2927	193	\$565,000
15 Firecut Lane	Sudbury, MA	SLD	4306	142	\$612,500
25 Newton Road	Sudbury, MA	SLD	2563	240	\$615,000

Pricing Scenarios

Median price of properties comparable to yours: \$555,000

Predicted Price of your home based on 'cost per square foot': \$ 573,760

Based on your property's square footage of **2608** and the median cost per square foot listed above as **\$220 per sqft.**

RESIDENTIAL BROKERAGE

Comparative Market Analysis

To establish market value of

161

Dutton Road, MA

Prepared for Judith Rhome

By Alex Frisch



Subject Property
Prepared for Judith Rhome

161
Dutton Road, MA 01776

Bedrooms :

3

Bathrooms :

2

Living Area (Square Feet) :

2608

Lot Size (Square Feet) :

217800

Year Built :

1955

Property Features :



RESIDENTIAL BROKERAGE

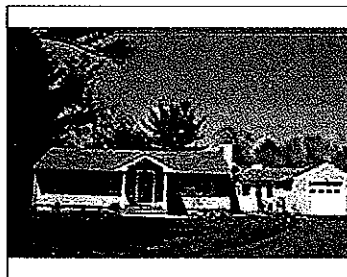


Property Comparisons

Prepared for Judith Rhome



414 Dutton Rd
Sudbury, MA 01776



157 Horse Pond Road
Sudbury, MA 01776



31 Washington Drive
Sudbury, MA 01776

MLS #	70883941	70867394	70900376
Status	Sold	Sold	Sold
List Price	\$479,000	\$509,000	\$525,000
Sale Price	\$479,000	\$480,000	\$510,000
List Date	3/5/2009	1/23/2009	4/8/2009
Off Market Date	5/19/2009	6/24/2009	7/27/2009
Sale Date	6/30/2009	7/16/2009	8/21/2009
Days on Market	77	152	110
Style	Raised Ranch	Ranch	Split Entry
Bedrooms	3	3	4
Full Baths	2	2	2
Half Baths	0	0	1
Total Rooms	8	9	8
Square Feet	1692	2314	2298
Acres	0.69	0.98	1.04
Lot Size (sq.ft.)	30056	42613	45302
Year Built	1963	1956	1969
Fireplaces	1	1	3
Garage Spaces	1	1	2
Garage Desc	Attached, Under	Attached, Heated	Under
Basement Desc	Full, Partially Finished, Inte...	Full, Finished, Walk Out	Full, Partially Finished
Int. Features	Cable Available	Cable Available	
Ext. Features	Deck, Balcony, Gutters, Prof. ...		Enclosed Porch, Patio, Ingroun...
Sewer & Water	City/Town Water, Private Sewerage	City/Town Water, Private Sewerage	City/Town Water, Private Sewerage
Waterfront			
Beach Desc			
Assessed Value	\$461,400	\$440,200	\$523,300
Taxes	\$5,493	\$6,730	\$8,195.43
Tax Year	2007	2009	2009

**COLDWELL
BANKER**

RESIDENTIAL BROKERAGE



Property Comparisons

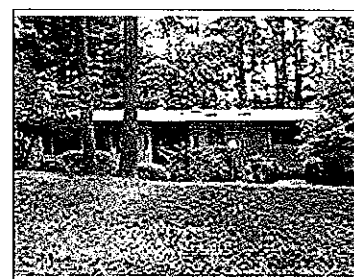
Prepared for Judith Rhome



77 Cider Mill Rd
Sudbury, MA 01776



20 Kendall Rd
Sudbury, MA 01776



25 Newton Road
Sudbury, MA 01776

MLS #	70866066	70914915	70944581
Status	Sold	Sold	Sold
List Price	\$550,000	\$579,000	\$614,000
Sale Price	\$565,000	\$555,000	\$615,000
List Date	1/20/2009	5/7/2009	7/8/2009
Off Market Date	4/6/2009	7/21/2009	8/19/2009
Sale Date	6/8/2009	7/28/2009	10/9/2009
Days on Market	67	75	42
Style	Raised Ranch	Contemporary, Split Entry	Contemporary, Split Entry
Bedrooms	4	4	4
Full Baths	3	3	2
Half Baths	1	0	0
Total Rooms	10	9	9
Square Feet	2927	2526	2563
Acres	0.92	1.2	0.93
Lot Size (sq.ft.)	40075	52632	40859
Year Built	1970	1972	1970
Fireplaces	2	2	2
Garage Spaces	2	2	2
Garage Desc	Attached, Garage Door Opener, ...	Attached, Under	Attached, Under, Garage Door O...
Basement Desc	Full, Finished, Walk Out, Inte...	Full, Finished, Walk Out, Inte...	Partial, Partially Finished, I...
Int. Features	Cable Available	Cable Available	Cable Available, Sauna/Steam/H...
Ext. Features	Porch, Balcony	Deck, Sprinkler System	Porch, Deck, Inground Pool
Sewer & Water	City/Town Water, Private Sewerage	City/Town Water, Private Sewerage	City/Town Water, Private Sewerage
Waterfront			
Beach Desc			
Assessed Value	\$593,600	\$512,200	\$619,700
Taxes	\$9,076.15	\$7,691	\$9,713.60
Tax Year	2009	2009	2009

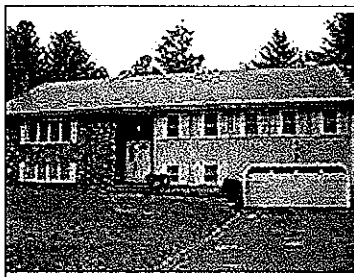


RESIDENTIAL BROKERAGE



Property Comparisons

Prepared for Judith Rhome



15 Firecut Lane
Sudbury, MA 01776

MLS #	70905292
Status	Sold
List Price	\$630,000
Sale Price	\$612,500
List Date	4/18/2009
Off Market Date	6/15/2009
Sale Date	6/30/2009
Days on Market	57
Style	Raised Ranch
Bedrooms	4
Full Baths	3
Half Baths	0
Total Rooms	10
Square Feet	4306
Acres	0.92
Lot Size (sq.ft.)	40075
Year Built	1976
Fireplaces	2
Garage Spaces	2
Garage Desc	Attached
Basement Desc	Full, Finished, Walk Out, Inte...
Int. Features	Central Vacuum, Cable Availabl...
Ext. Features	Enclosed Porch, Deck, Fenced Yard
Sewer & Water	City/Town Water, Private Sewerage
Waterfront	
Beach Desc	
Assessed Value	\$566,400
Taxes	\$8,660
Tax Year	2009

**COLDWELL
BANKER**

RESIDENTIAL BROKERAGE

September 3, 2008

Woods Walk Sanctuary, Inc.
161 Dutton Road
Sudbury, MA 01778

File Number: 161 Dutton Road

In accordance with your request, I have appraised the real property at:

161 Dutton Road
Sudbury, MA 01776

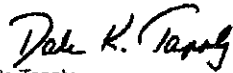
The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of August 26, 2008 is:

\$575,000
Five Hundred Seventy-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Very truly yours,



Dale Tapply
TD Appraisal Services

Uniform Residential Appraisal Report

File No. 161 Dutton Road

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 161 Dutton Road City Sudbury State MA Zip Code 01776

Borrower N/A Owner of Public Record Judith Rhome County Middlesex

Legal Description Middlesex Registry of Deeds Book: 48713, Page: 564, Recorded 12/22/2006 for \$1.00

Assessor's Parcel # Parcel ID: Map J03, Lot 0007 Tax Year 2008 R.E. Taxes \$ 8,405.03

Neighborhood Name N/A Map Reference MSA: 1120 Census Tract 3652

Occupant [X] Owner [] Tenant [] Vacant Special Assessments \$ N/A [] PUD HOA \$ N/A [] per year [] per month

Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe)

Assignment Type [] Purchase Transaction [] Refinance Transaction [X] Other (describe) Market Value

Lender/Client Woods Walk Sanctuary, Inc. Address 161 Dutton Road, Sudbury, MA 01778

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [] Yes [] No

Report data source(s) used, offering price(s), and date(s). The subject is not known to be listed for sale or under agreement of sale for the past 12 months, per MLS.

I [] did [] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

N/A

Contract Price \$ N/A Date of Contract N/A Is the property seller the owner of public record? [] Yes [] No Data Source(s) N/A

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [X] No

If Yes, report the total dollar amount and describe the items to be paid. \$ N/A

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Table with 4 columns: Neighborhood Characteristics, One-Unit Housing Trends, One-Unit Housing, Present Land Use %

Table with 4 columns: Location, Property Values, One-Unit Housing, Present Land Use %

Table with 4 columns: Built-Up, Growth, Marketing Time, Present Land Use %

Table with 4 columns: Neighborhood Boundaries, Present Land Use %

Table with 4 columns: Neighborhood Description, Present Land Use %

Market Conditions (including support for the above conclusions) See Attached Addendum

Dimensions 180' Frtge (Per Assessor's Map) Area 5.00 Acres Shape Irregular View Neighborhood

Specific Zoning Classification Residential C-5 Zoning Description Min. lot: 5 Acres, Min. Frontage: 210'

Zoning Compliance [] Legal [X] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [] No If No, describe.

Table with 4 columns: Utilities, Public, Other (describe), Private

Table with 4 columns: Gas, Sanitary Sewer, Alley, Private

FEMA Special Flood Hazard Area [] Yes [X] No FEMA Flood Zone Zone X FEMA Map # 250217 0005C FEMA Map Date 11/20/1998

Are the utilities and off-site improvements typical for the market area? [X] Yes [] No If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No If Yes, describe. There were no apparent adverse encroachments noted by the appraiser or disclosed by the homeowner. Site is considered legal nonconforming, typical of the area, not adverse. Site has private sewerage system and private well water system, typical of the area and not adverse.

See addendum.

Table with 4 columns: GENERAL DESCRIPTION, FOUNDATION, EXTERIOR DESCRIPTION, INTERIOR

Table with 4 columns: # of Stories, Foundation, Exterior Walls, Interior

Table with 4 columns: Type, Basement Area, Roof Surface, Interior

Table with 4 columns: Design (Style), Evidence of, Window Type, Interior

Table with 4 columns: Year Built, Dampness, Storm Sash/Insulated, Interior

Table with 4 columns: Heating, Amenities, Wood Stove(s), Interior

Table with 4 columns: Cooling, Fireplaces, Fence, Interior

Table with 4 columns: Appliances, Pool, Other Shed, Interior

Finished area above grade contains: 9 Rooms 3 Bedrooms 2 Bath(s) 2,608 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). 2 car attached garage w/ rear storage area; shed/barn; rear flagstone patio; rear screen porch; front covered porch entry way; rear full dormer; masonry fireplace in living room; decorative molding package and built ins.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). The subject is a cape code style dwelling in average condition and overall average quality construction. There were no repairs required at the time of inspection. No functional or external inadequacies noted. Physical depreciation due to normal wear and tear. Recent renovations: asphalt shingle roof is approximately 5 years old, updated bathrooms, kitchen remodeled approximately 5 years ago.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [X] No If Yes, describe. No adverse conditions noted.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [] No If No, describe.