

Town of Sudbury

Housing Trust

HousingTrust@sudbury.ma.us

Flynn Building
278 Old Sudbury Road
Sudbury, MA 01776
978-639-3387
Fax: 978-639-3314

www.sudbury.ma.us/housingtrust

AGENDA

Thursday, April 13, 2023

8:00 AM

Virtual Meeting

Pursuant to Chapter 2 of the Acts of 2023, this meeting will be conducted via remote means. Members of the public who wish to access the meeting may do so in the following manner:

Please click the link below to join the virtual Housing Trust Meeting:

<https://us02web.zoom.us/j/85164326118>

For audio only, call the number below and enter the Meeting ID on your phone keypad:

Call In Number: 978-639-3366 or 470-250-9358

Meeting ID: 851 6432 6118

No in-person attendance of members of the public will be permitted and public participation conducted during this meeting shall be by remote means only.

Board Operations

1. Minutes: Approve Meeting Minutes of February 9, 2023 and March 9, 2023, if presented.
2. Financial Update
 - Ratify FY23 February Transactions, if presented

Housing Trust Initiatives

1. Discussion regarding Possible Land Donation to the Town of Sudbury (Assessor's Maps J09-0048, K09-0464, K09-0463, K09-0460, and K09-0459)
2. Small Grant Program and Applications
3. Sudbury Rent Relief Program including Potential Modification
4. 67-73 Nobscot Road
5. Housing Production Plan including Designating a Housing Production Plan Working Group Member
6. Citizens' Housing and Planning Association: Municipal Engagement Initiative
7. Dutton Road Home Update

Public Comment

Other or New Business

These agenda items are those reasonably anticipated by the Chair which may be discussed at the meeting. Not all items listed may in fact be discussed and other items not listed may also be brought up for discussion to the extent permitted by law.

Duchesneau, Adam

From: Duchesneau, Adam
Sent: Thursday, March 23, 2023 8:42 AM
To: Select Board; Planning Board; Assessors, Board of; Historical Commission; Conservation Office; Land Acquisition Review Committee
Cc: Town Manager
Subject: FW: Possible Land Donation to Town
Attachments: Subject Parcels.jpeg; Subject Parcels Overview.jpeg; Original subdivision plan with header.jpeg; Lots combine to make current parcels.jpeg; Lot 4.jpeg

Hello Everyone,
Please see the email below from Charles Hall and his interest in donating five parcels of land to the Town.

The land which Mr. Hall would like to offer to the Town is between Pokonoket Avenue and Indian Ridge Road.

If you think your board, committee, or commission might be interested in the Town acquiring any of these properties, please let know.

Please let me know if you have any questions. Thank you.

Adam

Adam L. Duchesneau, AICP (he/him/his)
Director of Planning & Community Development
Town of Sudbury | Flynn Building, 278 Old Sudbury Road | Sudbury, MA 01776
t 978-639-3398 | f 978-639-3314 | DuchesneauA@Sudbury.MA.us
www.sudbury.ma.us

From: Charles Hall <chuckhall@aol.com>
Sent: Saturday, March 11, 2023 2:29 PM
To: PlanningCommunityDevelopment <PCD@sudbury.ma.us>
Subject: Attn: Adam Duchesneau

Dear Adam:

As you and I discussed the other day, we have land in Sudbury which we are offering to the Town. the parcels involved are:

J09-0048
K09-0464
K09-0463
K09-0460
K09-0459

All together this amounts to about 2.74 acres in South Sudbury, on Green Hill.

This is undeveloped land. It lies on the west slope of Green Hill and is part of the site of the Sudbury Fight which occurred in April, 1676. Slightly west of the subject land is Wadsworth Cemetery where stands the Wadsworth Monument, which commemorates this event and is the symbol central to the Town seal. In the past, the Historic Commission has shown some interest in this site.

I am attaching several copies of plans showing the subject lots so you have a clear idea of what is involved. Each has a note describing what is shown.

Please forward copies to the relevant Boards, as we discussed:

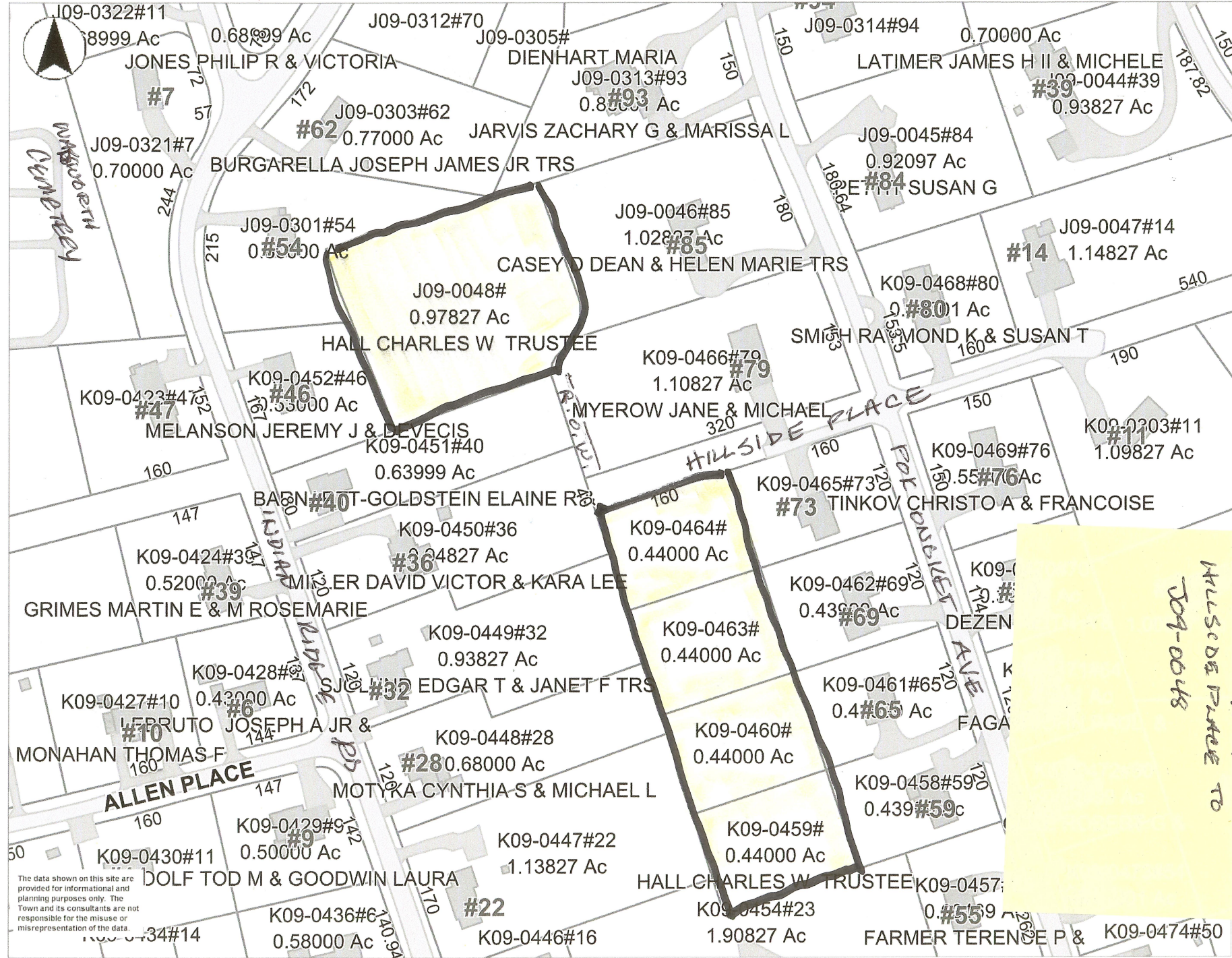
Planning Board
Select Board
Assessors
Historical Commission

as well as anyone else you think may have an interest.

I understand the Land Acquisition Review Committee will probably be looking at this. Let me know how I can be of help to the Town going forward.

Thank you,

Charles W. Hall, Trustee
Hall Family Trust



- Bridges
- Driveways
- Parking Lots
- Medians
- Sidewalks
- Curbs
- Roads
 - Paved Roads
 - UnPaved Roads
- Buildings
- Parcels
- Streams Ortho
- Streams CIR
- Lake/Reservoir
- MA Highways
 - Interstate
 - US Highway
 - Numbered Routes
- Town Boundary
- Streets

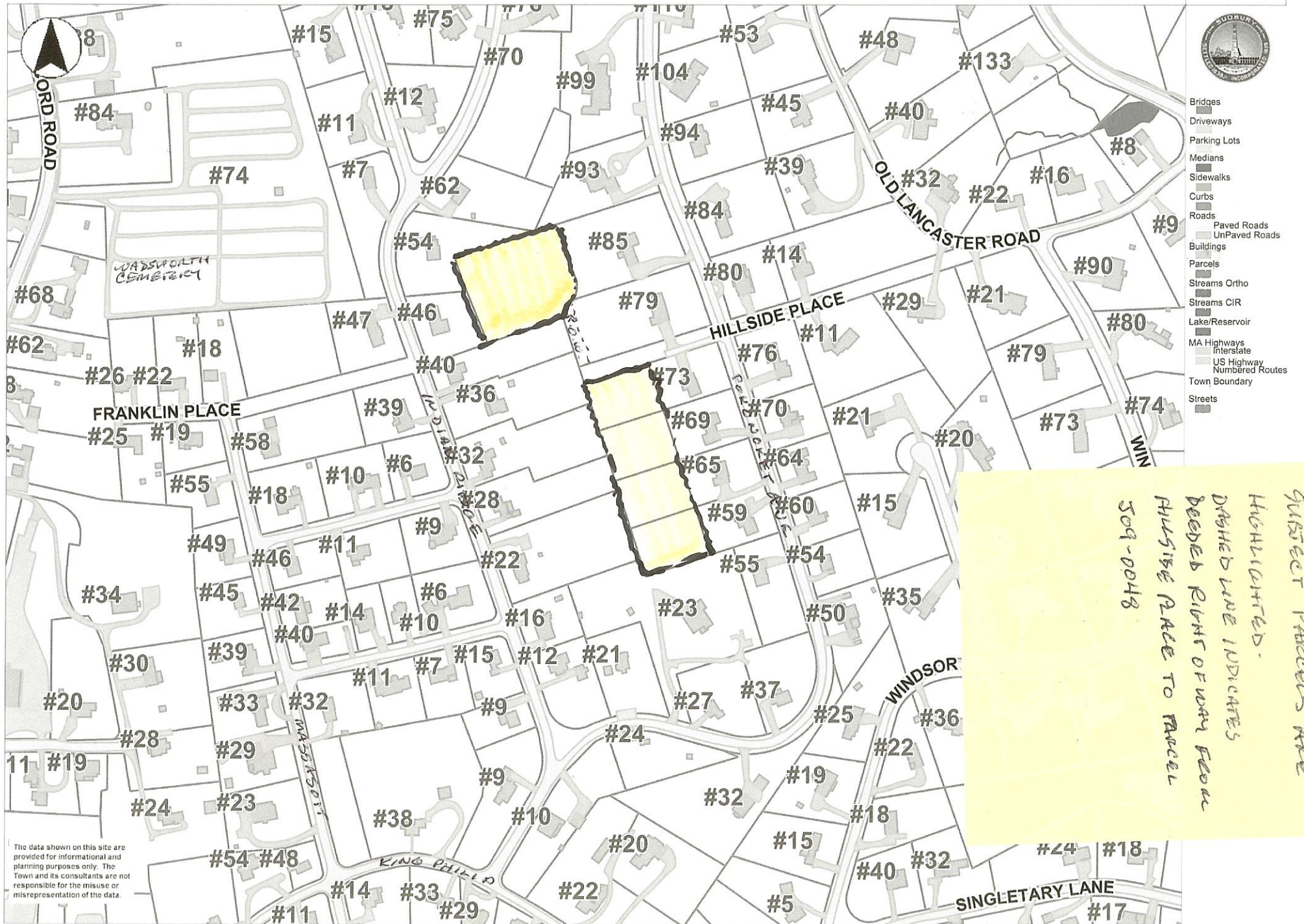
SUBJECT PARCELS ARE
HIGHLIGHTED AND
IDENTIFIED.
DASHED LINE SHOWS DEEDED
RIGHT OF WAY FROM
HILLSIDE PLACE TO
J09-0048

The data shown on this site are provided for informational and planning purposes only. The Town and its consultants are not responsible for the misuse or misrepresentation of the data.

0 200 400 ft

Printed on 03/04/2023 at 01:59 PM

MapsOnline



GUEST PARCELS ARE
HIGHLIGHTED.
DASHED LINE INDICATES
DEDICATED RIGHT OF WAY FROM
HILLSIDE PLACE TO PARCEL
509-0048



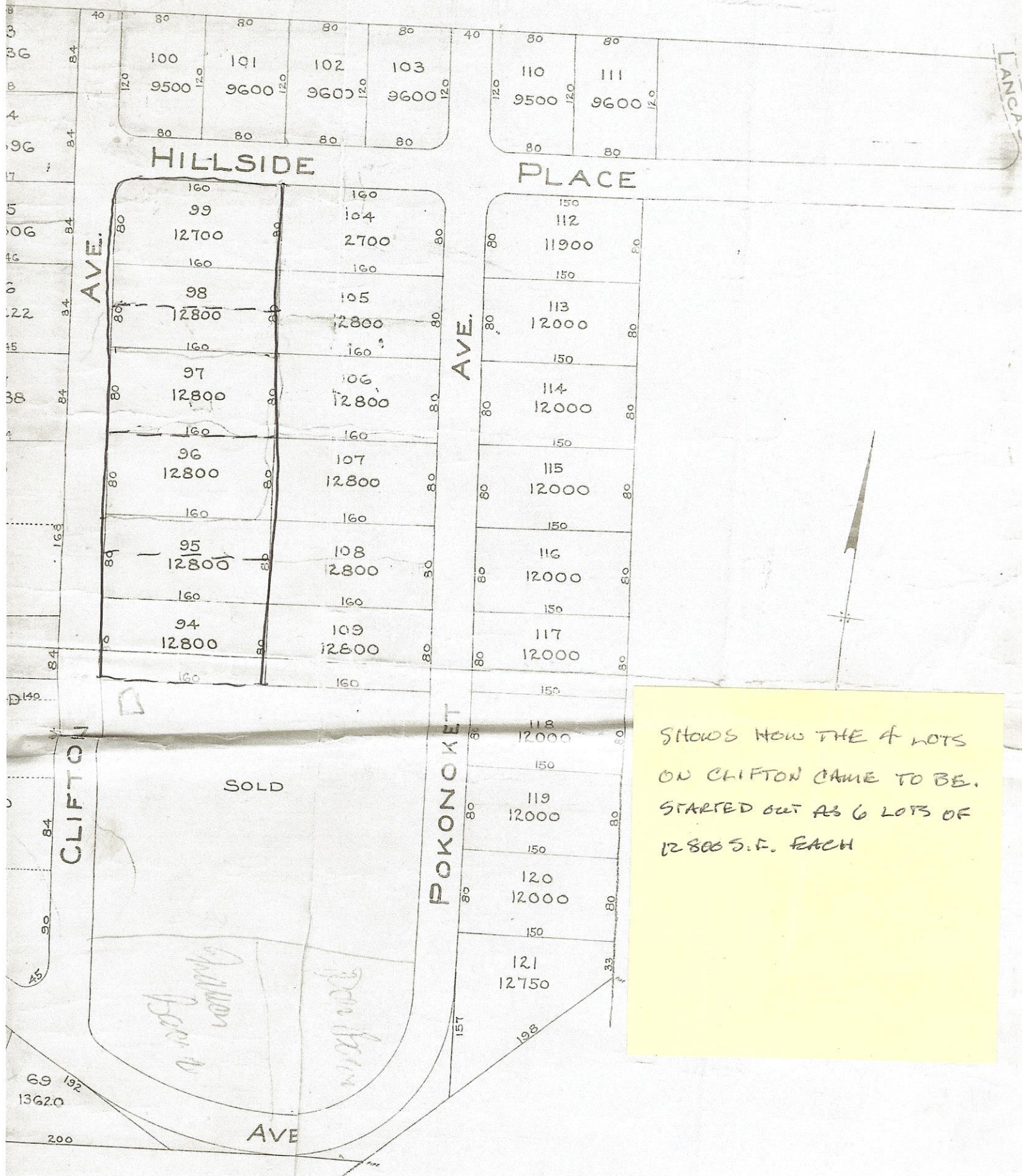
THE ORIGINAL 1924 SUBDIVISION
WITH MARKS SHOWING CURRENT
LOT LINES (APPROX.) OF THE
FOUR LOTS ON CLIFTON AVE.
INCLUDED TO SHOW READING INFO

COPY OF
PLAN OF LAND
IN
SUDBURY, MASS.

AS SHOWN ON PLAN FILED
"SUBDIVISION PLAN OF KING PHILIP HEIGHTS
PROPERTY OF LAWRENCE B. TIGHE, SCALE 1 IN = 60 FT
ROWLAND H. BARNES & HENRY F. BEAL C.E.S, BOSTON & WALTHAM, MAY 1924
NOTE- ALL DIMENSIONS AND AREAS ARE APPROXIMATE ONLY
FILED AT MIDDLESEX REGISTRY OF DEEDS PLAN BOOK #356 PLAN #17

SCALE OF THIS PLAN 1 IN = 60 FT.
ROWLAND H. BARNES & HENRY F. BEAL CIVIL ENGINEERS
NEWTON AND WALTHAM
DATE OF THIS PLAN JANUARY 1932

ASH LINES AND DIMENSIONS
ARE ACCORDING TO PLANS
N OF SUDBURY FOR LAYING
E AND RECORDED AS FOLLOWS:
54-50 PAGES 285, 287, 289, 291, 294



SHOWS HOW THE 4 LOTS
ON CLIFTON CAME TO BE.
STARTED OUT AS 6 LOTS OF
12800 S.F. EACH

Subdivision Plan
Land in
SUDBURY, MASS.
Surveyed for
Leslie C. Hall
Scale 1"=40' Nov. 1958
Charles A. Perkins Co.
Engineers & Surveyors
Clinton, Mass.

Plan No 2747.

(Original on file.)
(Scale of this plan: 1 in. = 100 ft.)

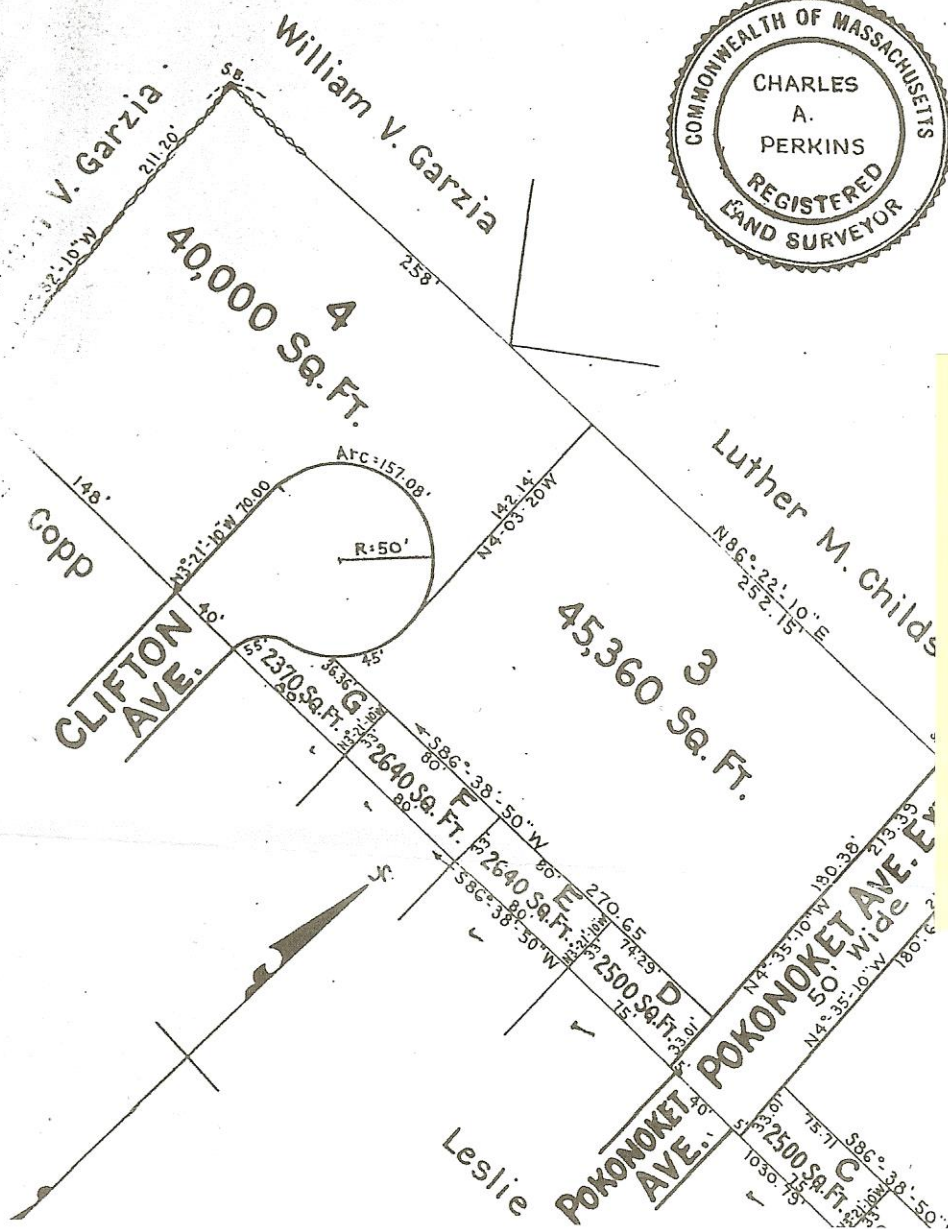
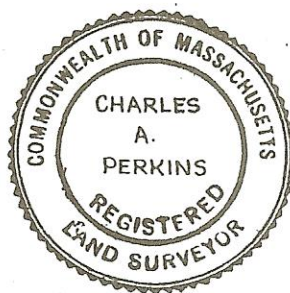
SUDBURY PLANNING
Approved: _____

Date _____
Abel Cutting _____
Albert St. Germain _____
Theodore R. Hardin _____

I certify that no notice
received during the tw
after receipt and reco
from the Planning Boa
of this plan
2/24/59 _____ Lawre

Approved by the Sudbu
Board subject to its su
regulations as amende
date and to letters of
recorded herewith f
SUDBURY.
BOARD OF HEALTH _____ De
FIRE DEPARTMENT _____ Al
HIGHWAY SURVEYOR _____ F.
TOWN ENGINEER _____ Ge

NOTE: Lots 'A' thru 'G'
adjoining Lots
Property Line



SHOWS THE CURRENT
PARCEL JO9-0048
AS IT RELATES TO
CLIFTON AVE.
FRONTAGE IS ON THE
CUL-DE-SAC

Applicant 117:

Roof Replacement

Number in Household: 2 – ages 45, 11

Income: \$84,000, 67% AMI

Senior Household: No

Disabled: No

Deed Restricted: No

Assessed Value of House: \$463,400, Mortgage: \$335,000, Equity of \$128,400

Amount Requested: \$7,500

Estimates Received:

- 1) Complete Roofing Services - \$8,292
- 2) ProSense Roofing - \$10,800



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SMALL GRANT PROGRAM APPLICATION

1. Household Information

Applicant Name [REDACTED] Phone Number [REDACTED]

Address [REDACTED] City/State/Zip SUDBURY, MA

Co-Applicant Name [REDACTED] Phone Number [REDACTED] E-mail [REDACTED]

Address [REDACTED] City/State/Zip [REDACTED]

Number of people currently living in household, their names and their ages: 2 [REDACTED] (45)

[REDACTED] (11)

Any person in the household* (optional):

Disabled: ☒ No ☐ Yes Deed Restricted Property: ☒ No ☐ Yes

2. Property Information

Is there a mortgage on the property? ☐ No ☒ Yes, Balance: _____
Please attached tax bill showing assessed value, and statement showing mortgage lien balance

Is the property your primary residence? ☐ No ☒ Yes

Do you own additional real estate? ☒ No ☐ Yes, Address: _____
Please attached tax bill showing assessed value, and statement showing mortgage lien balance

3. House Repair Needed

Indicate the amount requested, and which estimate you are requesting: \$7,500.00

Please describe the work needed. Is completion of this work item related to preserving the structural integrity of the dwelling or health/safety/welfare of its occupants? Describe the urgency of need.

The roof is very old and is causing water to leak inside of my house and some of the ceilings are damaged. Before the ceilings can be repaired the roof needs to be fixed as soon as possible. The floors also need to be refinished, however everything is dependent on the roof being fixed.



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SMALL GRANT PROGRAM APPLICATION

CERTIFICATION

I/We, the undersigned, have made application to the Sudbury Small Grants Program for monies from the Sudbury Housing Trust to cover the cost of repairs or adaptations to my home as stated, and the Program Administrator or their designated representative may verify the information in this application by personal inspection of appropriate documents, by hearing corroborating testimony or by other available means.

I/We agree to sign a Grant Agreement if the project is approved and funds awarded.

I/We agree to comply with all applicable building codes and to obtain all required permits.

I/We understand that if the project is over the grant amount, I will pay for the amount over the grant award, and that I will be required to fund my portion of the project in advance of the grant funds.

I/We certify that all the information in this application and any additional information provided by me in support of this application is, and will be, entirely accurate to the best of my knowledge; and that no information relevant to that application has been, or will be, deliberately withheld.

I/We understand that any Sudbury Small Grants Program monies committed, or used to pay, for my requested home repairs or adaptations will be subject to recapture at any time during the contracted work, during the first year following the contracted work or at any time after the first year should any information supplied by me prove to be deliberately false or misleading, including all application material, or if I rent or sell my home in the first year after Sudbury Small Grants Program work is completed. Failure to comply with the rules and guidelines of this program may result in homeowner repayment of the grant monies.

Therefore, I agree to notify the Sudbury Housing Trust at least 60 days prior to listing my home for sale.

By signing below, Applicant(s) requests the Program Administrator to review this application for the purpose of receiving funding assistance through the Sudbury Housing Trust. Applicant(s) declares that the information and statements provided herein are true and correct to the best of their knowledge.

THIS APPLICATION IS NOT COMPLETE IF NOT SUBMITTED WITH:

- ☒ Completed application
- ☒ Copies of most recent Federal tax return, and supporting schedules
- ☒ Copies of most recent property tax bills for all properties
- ☒ Copies of all current mortgage balances, including home equity lines of credit
- ☒ Copies of two estimates for work by professional contractor
- ☒ Picture of area to be worked on
- ☒ Conv of Picture Identification (Driver's License or similar)

Applicant

Date

Co-Applicant

Date

1st Quote



CONTRACT



Sudbury, MA, 01776-2538
US

Color Selected:
Birchwood



Date created: 2023-03-13 01:57 PM
Date sent to the customer: 2023-03-11 02:23 AM
Date signed by customer: 2023-03-13 01:37 PM
License #: CS-115939

Description - Work to be Completed

Total

Go over application to garage and main house

Install GAF Timberline HDZ shingles to garage and main house

Includes all labor required to complete the job

Includes permitting and administrative fees

On 1 rubber roof, install new rubber roof directly over the existing roof

2 additional low slope roofs are new and not in scope of work

Life time warranty on shingles only threw shingle manufacture

1 year workmanship warranty threw complete roofing services

Subtotal \$8,292.00

Total \$8,292.00



10 Cuba Rd
Worcester, MA, 01603-1018
US



CompleteRoofingServicescrs@gmail.com
None



774-262-4860



TERMS AND CONDITIONS

terms and conditions for payment

1/3 job cost once permit is approved and posted on property and start date has been scheduled

Final payment due day of completion

Checks made out to: Complete roofing services

CUSTOMER INFORMATION

Customer Name

Job Address

Sudbury, MA 01776

Best Phone #

Email Address

Dumpster Location

Drop Location

SHINGLE APPLICATION AND REMOVAL

SHINGLE		REMOVAL	METAL FLASHING
Product	Color		Check All that Apply
25 Year 3 Tab <input type="checkbox"/>	<input type="checkbox"/>	Asphalt <input checked="" type="checkbox"/>	Check Counter or <input checked="" type="checkbox"/>
Lifetime Architectural <input checked="" type="checkbox"/>	To be determined <input type="checkbox"/>	Wood Shingles <input type="checkbox"/>	Base <input type="checkbox"/>
Other <input type="checkbox"/>	<input type="checkbox"/>	Rubber <input type="checkbox"/>	Chimney <input checked="" type="checkbox"/>
Price Includes: Shingles (field, starter, hip & ridge) Leak Barrier and Underlayment		Layers: All <input type="checkbox"/>	Skylight <input type="checkbox"/>
			Drip Edge <input checked="" type="checkbox"/>
			Color: White <input type="checkbox"/>

- Obtain and post permit (in accordance with law).
- Cover/tarp house and remove all layer(s) of roofing material.
- Inspect decking (wood) for rot and deterioration (replace plywood and \$60.00 per sheet and plank decking at \$5.00 per linear foot).
- Install ice and water shield at 6' along eaves, in all valleys, around roof protrusions, and at roof to all wall junctions.
- Install manufacturers' synthetic underlayment and premium ice and water shield.
- Install 8' aluminum drip edge along entire perimeter of roof.
- Rework existing flashing(s) at roof to wall junctions.
- Install new boot or flange and seal all vent pipes.
- Install or re-work existing counter flashing around chimney.
- Install Lifetime Architectural Shingles.
- Install ridge vent (where applicable).
- Magnetically sweep job site and clean out gutters.
- Disposal of roofing related materials.
- Provide Workmanship Warranty for 10 Years.

INSTALLATION NOTES

TOTAL: \$10,800.00

*ADDITIONAL CHARGES

If rotted or damaged wood is discovered AFTER removing the existing roofing, or could not be identified at the time of sale, there will be an additional charged of \$75 per sheet of 4' X 8' sheathing and/or \$6.00 per linear foot of dimensional lumber.

I have reviewed and agree with the job specifications described above.

Customer Signature:

Signature _____ Date _____

To: Ryan

- Quote for Small Grant App.















Applicant 118:

Central Air Replacement

Number in Household: 1 – age 75

Income: \$44,301 – 45%

Senior Household: No

Disabled: No

Deed Restricted: No

Assessed Value of House: \$432,200, Mortgage: \$0, Equity of \$432,200

Amount Requested: \$7,250

Estimates Received:

- 1) Elite Mechanical Corp. - \$7,250
- 2) A&L Plumbing - \$7,981.81



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SudburyHousingTrust@sudbury.ma.us

SMALL GRANT PROGRAM APPLICATION

1. Household Information

Applicant Name [REDACTED] Phone Number [REDACTED] E-mail [REDACTED]
Address [REDACTED] City/State/Zip Sudbury, MA 01776
Co-Applicant Name N/A Phone Number — E-mail —
Address — City/State/Zip —

Number of people currently living in household, their names and their ages: 1, 75 yo female -
[REDACTED]

Any person in the household* (optional):

Disabled: ☒ No ☐ Yes

Deed Restricted Property [REDACTED]

2. Property Information

Is there a mortgage on the property? ☒ No ☐ Yes, Balance: _____
Please attached tax bill showing assessed value, and statement showing mortgage/lien balance

Is the property your primary residence? ☐ No ☒ Yes

Do you own additional real estate? ☒ No ☐ Yes, Address: _____
Please attached tax bill showing assessed value, and statement showing mortgage/lien balance

3. House Repair Needed

Indicate the amount requested, and which estimate you are requesting: \$ 7,250.00

Please describe the work needed. Is completion of this work item related to preserving the structural integrity of the dwelling or health/safety/welfare of its occupants? Describe the urgency of need.

System is original to unit and no longer functioning. Unit has no windows that open in main living space (living room) so window unit is not an option. Kidney disease (1 kidney only remains with stage 3 disease) makes keeping hydrated very important. Increased summer temps puts me at risk.



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SMALL GRANT PROGRAM APPLICATION

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I/We agree to sign a Grant Agreement if the project is approved and funds awarded.

I/We agree to comply with all applicable building codes and to obtain all required permits.

I/We understand that if the project is over the grant amount, I will pay for the amount over the grant award, and that I will be required to fund my portion of the project in advance of the grant funds.

I/We certify that all the information in this application and any additional information provided by me in support of this application is, and will be, entirely accurate to the best of my knowledge; and that no information relevant to that application has been, or will be, deliberately withheld.

I/We understand that any Sudbury Small Grants Program monies committed, or used to pay, for my requested home repairs or adaptations will be subject to recapture at any time during the contracted work, during the first year following the contracted work or at any time after the first year should any information supplied by me prove to be deliberately false or misleading, including all application material, or if I rent or sell my home in the first year after Sudbury Small Grants Program work is completed. Failure to comply with the rules and guidelines of this program may result in homeowner repayment of the grant monies.

Therefore, I agree to notify the Sudbury Housing Trust at least 60 days prior to listing my home for sale.

By signing below, Applicant(s) requests the Program Administrator to review this application for the purpose of receiving funding assistance through the Sudbury Housing Trust. Applicant(s) declares that the information and statements provided herein are true and correct to the best of their knowledge.

THIS APPLICATION IS NOT COMPLETE IF NOT SUBMITTED WITH:

- ☒ Completed application
- ☒ Copies of most recent Federal tax return, and supporting schedules
- ☒ Copies of most recent property tax bills for all properties
- ☒ N/A Copies of all current mortgage balances, including home equity lines of credit
- ☒ Copies of two estimates for work by professional contractor
- ☒ Picture of area to be worked on
- ☒ Copy of Picture Identification (Driver's License or similar)

Applicant

Date

Co-Applicant

Date

ELITE MECHANICAL CORP.
P.O.BOX 541604
WALTHAM, MA.02454
781-899-0222

February 24, 2023

[REDACTED]
Sudbury, Ma. 01776

Dear [REDACTED]

We are pleased to offer the following proposal for the installation of 1 new complete cooling system for your home located at 150 North Rd #52 in Sudbury, Ma.

Project outline

We will recover the existing refrigerant from the cooling system. Remove and dispose of the existing indoor evaporator coil and outdoor condensing unit being replaced. Supply and install one new Carrier 3-ton (nominal 36,000 BTUs) at 16 SEER Indoor evaporator coil. It will be located in the same location as the existing indoor coil. Re-connect supply ducting, existing line set and condensate drain lines as needed to connect new equipment. Install new matching Carrier 3-ton R-410A 16 SEER outdoor condensing unit. New condensing unit will be located in the same location as the existing condensing units. It will be set on new Elite Base pad. Install new liquid line filter dryer. Re-connect existing copper refrigeration line set. Re-connect existing electrical feed and control wiring to new outdoor unit. Evacuate system. Set up, run and check complete operation of new system.

Price: \$ 7,250.00

Notes

Our price is based on the work being done during our regular business hours of 8:00AM to 5:00PM Monday through Friday.

Payment Terms

The payment terms for the project will be as follows: ½ of the total project cost will be due upon acceptance of the project. The balance of ½ will be due upon completion.

Insurance and References

Our company is fully insured for liability and Workers Compensation. We are happy to forward certificates of insurance coverage upon your request.

We are pleased to provide names and telephone numbers of some of our customers so that you may obtain references, if you wish.

Warranties

We provide a full one-year guarantee that covers all parts and labor for the equipment installed above. This guarantee is provided in addition to the equipment warranty the Manufacture extends on the actual equipment.

Please feel free to call me if you have any questions on our proposal. We will hold our price for 30 days. If you decide to proceed with this project, sign and send mail back proposal with deposit and we will schedule work as soon as possible.

Thank you.

Sincerely,

M. J. Malatesta 2/24/23

Michael J. Malatesta
Elite Mechanical Corp.

Accepted by

Date



A&L Plumbing, Heating and Cooling Inc.
 PO Box 479
 Marlborough, Ma. 01752
 (508) 877-8500
 www.alplumbing.net

BILL TO



Sudbury, MA 01776 USA

ESTIMATE
24476048

ESTIMATE DATE
Aug 08, 2022

JOB ADDRESS



Sudbury, MA 01776 USA

Job: 24430736

TASK	DESCRIPTION	QTY	PRICE	TOTAL
------	-------------	-----	-------	-------

1	Supply and Install: 1.) New American Standard 13 Seer 3 Ton Cased Coil (Model #07-4TXCB004DS3HCB). 2.) New American Standard 13 Seer 3 Ton Condenser (Model #07-4A7A3036H1000P) on Elite condenser pad.	1.00	\$7,981.81	\$7,981.81
---	--	------	------------	------------

1
Supply and Install:
 1.) New American Standard 13 Seer 3 Ton Cased Coil (Model #07-4TXCB004DS3HCB).
 2.) New American Standard 13 Seer 3 Ton Condenser (Model #07-4A7A3036H1000P) on Elite condenser pad.

INCLUDED WORK WITH PROJECT:

- Removal and disposal of existing AC coil and condenser.
- Installation of new AC coil and condenser.
- Redo supply plenum as needed to accommodate new AC coil.
- Redo AC drain as needed to proper place of disposal.
- Flush line set as needed to remove old r22 refrigerant.
- Pressurize line set to 500 PSI to ensure no leaks.
- Perform a triple evacuation of AC system to remove any contaminants inside closed loop system.
- Properly charge system with 410a refrigerant.
- Complete full test and start up AC system.
- Replace existing electrical disconnect at condenser with new electrical disconnect and whip for condenser.

Rebate Information:

- We are not aware of any mass save rebates that this item qualifies for.

Warranty Information:

- The compressor in the condenser comes with a 12 year manufacturer warranty.
- The cased coil and coils in the condenser come with a 10 year manufacturer warranty.

NOTE: Some manufacturers require their equipment to be registered

online in order for the maximum warranty to apply. The property owner will be responsible for ensuring the necessary paperwork is completed to receive the maximum warranty.

Materials

	MATERIAL DESCRIPTION	QUANTITY	YOUR PRICE	YOUR TOTAL
1	LABOR WARRANTY: This project comes with a 2 year labor warranty provided by, A&L Plumbing, Heating and Cooling Inc.	1.00	\$0.00	\$0.00
		SUB-TOTAL		\$7,981.81
		TAX		\$0.00
		TOTAL		\$7,981.81

Thank you for choosing A&L Plumbing, Heating and Cooling Inc.

CUSTOMER AUTHORIZATION

THIS IS AN ESTIMATE, NOT A CONTRACT FOR SERVICES. The summary above is furnished by A&L Plumbing, Heating and Cooling Inc. as a good faith estimate of work to be performed at the location described above and is based on our evaluation and does not include material price increases or additional labor and materials which may be required should unforeseen problems arise after the work has started. I understand that the final cost of the work may differ from the estimate, perhaps materially. THIS IS NOT A GUARANTEE OF THE FINAL PRICE OF WORK TO BE PERFORMED. Please be advised that estimates are current for 15 days and after which point may be increased due to change of equipment cost. Upon accepting this agreement, a 50% deposit is required in order to secure scheduling. The remaining balance is due upon completion of job. I agree and authorize the work as summarized on these estimated terms, and I agree to pay the full amount for all work performed.

Sign here

Date



Applicant 119:

Central Air Replacement

Number in Household: 1 – age 58

Income: \$96,374 – 98% (This percentage does not include 2% of the equity in the applicant's home. If the equity is added to her income, she would be over the limit. We are requesting that the committee approve waiving the inclusion of home equity and changing the program requirement since home equity is not actually income and should not be included in income calculations.)

Senior Household: No

Disabled: No

Deed Restricted: Yes

Assessed Value of House: \$229,822, Mortgage: \$117,656, Equity of \$112,166

Amount Requested: \$6,481.81 - \$7,500

Estimates Received:

- 1) CPS Heating & Cooling - \$8,772-\$9,094
- 2) A&L Plumbing - \$6,481.81



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SMALL GRANT PROGRAM APPLICATION

1. Household Information

Applicant Name [REDACTED] Phone Number [REDACTED] Email [REDACTED]
Address [REDACTED] City/State/Zip Sudbury MA
Co-Applicant Name N/A Phone Number _____ E-mail _____
Address _____ City/State/Zip _____
Number of people currently living in household, their names and their ages: 1 - 58

Any person in the household* (optional):

Disabled: ☒ No ☐ Yes Deed Restricted Property: ☐ No ☒ Yes

2. Property Information (optional)

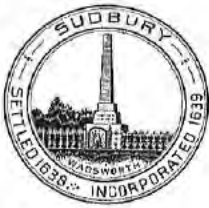
Is there a mortgage on the property? ☐ No ☒ Yes, Balance: 117,656
Please attached tax bill showing assessed value, and statement showing mortgage/lien balance
Is the property your primary residence? ☐ No ☒ Yes
Do you own additional real estate? ☒ No ☐ Yes, Address: _____
Please attached tax bill showing assessed value, and statement showing mortgage/lien balance

3. House Repair Needed

Indicate the amount requested, and which estimate you are requesting: \$ \$6,482 - \$7,500

Please describe the work needed. Is completion of this work item related to preserving the structural integrity of the dwelling or health/safety/welfare of its occupants? Describe the urgency of need.

New Air Conditioner system - Current system
is broken and needs replacement



Town of Sudbury

Sudbury Housing Trust

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

<http://www.sudbury.ma.us>
SudburyHousingTrust@sudbury.ma.us

SMALL GRANT PROGRAM APPLICATION

CERTIFICATION

I/We, the undersigned, have made application to the Sudbury Small Grants Program for monies from the Sudbury Housing Trust to cover the cost of repairs or adaptations to my home as stated, and the Program Administrator or their designated representative may verify the information in this application by personal inspection of appropriate documents, by hearing corroborating testimony or by other available means.

I/We agree to sign a Grant Agreement if the project is approved and funds awarded.

I/We agree to comply with all applicable building codes and to obtain all required permits.

I/We understand that if the project is over the grant amount, I will pay for the amount over the grant award, and that I will be required to fund my portion of the project in advance of the grant funds.

I/We certify that all the information in this application and any additional information provided by me in support of this application is, and will be, entirely accurate to the best of my knowledge; and that no information relevant to that application has been, or will be, deliberately withheld.

I/We understand that any Sudbury Small Grants Program monies committed, or used to pay, for my requested home repairs or adaptations will be subject to recapture at any time during the contracted work, during the first year following the contracted work or at any time after the first year should any information supplied by me prove to be deliberately false or misleading, including all application material, or if I rent or sell my home in the first year after Sudbury Small Grants Program work is completed. Failure to comply with the rules and guidelines of this program may result in homeowner repayment of the grant monies.

Therefore, I agree to notify the Sudbury Housing Trust at least 60 days prior to listing my home for sale.

By signing below, Applicant(s) requests the Program Administrator to review this application for the purpose of receiving funding assistance through the Sudbury Housing Trust. Applicant(s) declares that the information and statements provided herein are true and correct to the best of their knowledge.

THIS APPLICATION IS NOT COMPLETE IF NOT SUBMITTED WITH:

- ☒ Completed application
- ☒ Copies of most recent Federal tax return, and supporting schedules
- ☒ Copies of current property tax bills for all properties
- ☒ Copies of all current mortgage balances, including home equity lines of credit
- ☒ Copies of three estimates for work by professional contractor
- ☒ Picture of area to be worked on

Signature Identification (Driver's License or similar)

3/31/23
Date

Co-Applicant

Date

Proposal Prepared By:



Peter Greenwood
Mr.
21 Brigham Street
Westborough, Ma 01581
Tel : 508-460-6691
pgreenwood@cpshvac.com
www.cpsvac.com
License: MSL # 4141

Install Address: UPDATED AC QUOTES FOR 1ST FLOOR

Prepared For





TRANE AC
Your total for this system option is
\$9,094

Trane 4TTR3018H1000N
-XR13
-Air Conditioner
-Single-Stage
-10 Yrs Parts
-10 Years Compressor

Trane 4TXCA002DS3HCA
-All Aluminum Comfort Coil

Net Investment
\$9,094



CARRIER AC
Your total for this system option is
\$9,029

Carrier 24ABB318ABN3
-Comfort Series
-Base
-Single-Stage
-Air Conditioner
-10-year parts limited warranty
-Warranty period is 5 years if not registered within 90 days

CPS Heating & Cooling
CNPVP1814ALA
1.5-Ton AC Evaporator Coil
1.5-TON
10-Year Parts Warranty & 1-Year Labor Warranty

Net Investment
\$9,029



BRYANT AC
Your total for this system option is
\$8,942

Bryant I13ANA018BN0
-Legacy Line
-Base
-Single-Stage
-Air Conditioner
-10 Year Parts Limited Warranty to Original Purchaser upon Timely Registration
-Otherwise 5 Years (Applies to residential installation only)

CPS Heating & Cooling
CNPVP1814ALA
1.5-Ton AC Evaporator Coil
1.5-TON
10-Year Parts Warranty & 1-Year Labor Warranty

Net Investment
\$8,942



RUN-TRU AC
Your total for this system option is
\$8,772

RunTru A4AC3018A1000A
-Air Conditioner
-Single-Stage
-10 Year Compressor and Coil
-10 Year Limited Functional Parts with Registration

RunTru A4MXA1824AC6HA
-Evaporator Coil
-10 year Limited Functional Parts Warranty
-No Registration Required

Net Investment
\$8,772

INCLUDED SERVICES:

- PLEASE READ CAREFULLY: Only items or services specifically written in this proposal are included.
- Install (1)-Vinyl condenser pad to set the outdoor condenser onto
- Reconnect to the existing refrigerant lines
- Re-Connect to EXISTING thermostat(s)
- Install (1)-Condensate Drain &/or Pump
- City or Town of SUDBURY Permit(s)
- Pressure test the EXISTING refrigerant lines to verify no leaks and that they will hold the pressure of the new system (IF THE EXISTING REFRIGERANT LINES ARE FOUND TO HAVE LEAKS OR WILL NOT HOLD THE PRESSURE FOR THE NEW SYSTEM, NEW REFRIGERANT LINE WILL BE REQUIRED AT ADDITIONAL COST)
- Reconnect all electrical connections from your current power source
- Disconnect, Dismantle and Dispose of all old equipment that is being replaced

TERMS & CONDITIONS**ALL SYSTEMS ARE SIZED & DESIGNED IN ACCORDANCE WITH THE CURRENT MASSACHUSETTS BUILDING CODES**

1. Purchaser(s) understands and agrees that payment for all work performed here under is due **40% deposit due upon acceptance, and final 60% will be due the day the installation is completed.** Credit Card payments can be made by calling 508-460-6691 and speaking with a Customer Service Rep.
2. Any alteration or deviation from the above specifications and any extra or incidental work shall be set forth in writing and signed by both parties prior to making the change. Any increase or decrease in the contract resulting from such change shall be included in such writing.
3. All material is guaranteed to be as specified. All work will be completed in a workmanlike manner according to standard practices.
4. All agreements contingent upon causes beyond our control, including, but not limited to fire, flood, strikes, accidents, or delays whether affecting this work or other operations in which we are involved, directly or indirectly.
5. Owner to carry fire, Flood, tornado, and other necessary insurance. Our workers are fully covered by workmen compensation insurance.
6. We provide a one-year labor warranty. This warranty does not include normal maintenance check-up and filter replacements. These are the responsibility of the purchaser. All other warranty's expressed or implied are through the equipment manufacturer.
7. There will be no warranties, expressed or implied, for existing equipment, duct work, other materials if not installed by us.
8. Purchaser understands that the cost of removal, repair or disposal of any asbestos containing material found on the property listed above shall be the sole responsibility of the purchaser.
9. Purchaser (s) is responsible for all costs and reasonable attorney fees incurred by dealer. In connection with any action or proceeding (including arbitration and appeals) arising out of this proposal including collection of any outstanding amounts due, whether or not suit is brought.
10. All warranty work will be performed during normal working hours 8am to 4:30pm Monday through Friday.
11. Once Equipment is Ordered & Received at CPS, Cancellation of contract will result in 5% restocking fee.
12. **All applicable rebates & documents will be processed & provided to homeowner upon completion of the install & 100% payment has been received by CPS.**

All rebates will be postal mailed directly back to the homeowner from the source of rebate. (Gas Co. Power Co. etc)

CPS IS NOT RESPONSIBLE FOR ANY REBATES OR DISTRIBUTION OF MONIES RELATED TO REBATES

Signature of authorized purchaser: _____ date_____

We propose hereby to furnish materials and labor - complete in accordance with the above specifications.

This proposal expires ten (10) days from the date hereof. but maybe accepted at any later date at the sole discretion of dealer

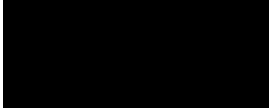
Authorized signature: *Peter Greenwood* date **3/16/2023** (Dealer representative)

BURGOS - AC - Date Created: 03-16-2023



A&L Plumbing, Heating and Cooling Inc.
PO Box 479
Marlborough, Ma. 01752
(508) 877-8500
www.alplumbing.net

BILL TO



ESTIMATE
30875792

ESTIMATE DATE
Mar 24, 2023

JOB ADDRESS



Job: 30659089

TASK	DESCRIPTION	QTY	PRICE	TOTAL
1	Supply and Install: 1.) New American Standard 13 Seer 1.5 Ton Cased Coil (Model #07-4TXCA002DS3HCB). 2.) New American Standard 13 Seer 1.5 Ton Condenser (Model #07-4A7A3018H1000N) on Elite condenser pad. 3.) New Duraguard line set	1.00	\$6,481.81	\$6,481.81

INCLUDED WORK WITH PROJECT:

- Removal and disposal of existing AC coil and condenser.
- Installation of new AC coil and condenser.
- Redo supply plenum as needed to accommodate new AC coil.
- Redo AC drain as needed to proper place of disposal.
- Run new line set from condenser location to AC coil.
- Pressurize line set to 500 PSI to ensure no leaks.
- Perform a triple evacuation of AC system to remove any contaminants inside closed loop system.
- Properly charge system with 410a refrigerant.
- Complete full test and start up AC system.
- Reconnect electrical whip as needed from existing electrical disconnect at condenser location.

NOTE: If determined that the electrical disconnect at the condenser needs to be replaced or relocated this will be an additional \$750.00.

Rebate Information:

- We are not aware of any mass save rebates that this item qualifies for.

NOTE: The property owner will be responsible for going through the

application process with Mass Save to determine eligibility.

Warranty Information:

- The copper tubing in the Duraguard insulation line set comes with a 10 year manufacturer warranty.
- The compressor in the condenser comes with a 12 year manufacturer warranty.
- The cased coil and coils in the condenser come with a 10 year manufacturer warranty.

NOTE: Some manufacturers require their equipment to be registered online in order for the maximum warranty to apply. The property owner will be responsible for ensuring the necessary paperwork is completed to receive the maximum warranty.

Materials

MATERIAL	DESCRIPTION	QUANTITY	YOUR PRICE	YOUR TOTAL
1	LABOR WARRANTY: This project comes with a 2 year labor warranty provided by, A&L Plumbing, Heating and Cooling Inc.	1.00	\$0.00	\$0.00
SUB-TOTAL				\$6,481.81
TAX				\$0.00
TOTAL				\$6,481.81

Thank you for choosing A&L Plumbing, Heating and Cooling Inc.

CUSTOMER AUTHORIZATION

THIS IS AN ESTIMATE, NOT A CONTRACT FOR SERVICES. The summary above is furnished by A&L Plumbing, Heating and Cooling Inc. as a good faith estimate of work to be performed at the location described above and is based on our evaluation and does not include material price increases or additional labor and materials which may be required should unforeseen problems arise after the work has started. I understand that the final cost of the work may differ from the estimate, perhaps materially. THIS IS NOT A GUARANTEE OF THE FINAL PRICE OF WORK TO BE PERFORMED. Please be advised that estimates are current for 15 days and after which point may be increased due to change of equipment cost.

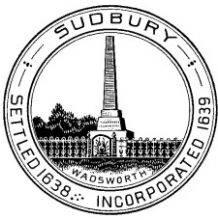
I understand that with the acceptance of this agreement I agree to provide a 50% deposit in order to secure scheduling and that the remaining balance is due upon completion of the job prior to completion of final inspection, unless otherwise indicated above as a separate payment schedule. I agree and authorize the work as summarized on these estimated terms, and I agree to pay the full amount for all work performed.

Sign here

Date







Town of Sudbury

Sudbury Housing Trust

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

<http://www.sudbury.ma.us>
SudburyHousingTrust@sudbury.ma.us

SMALL GRANT PROGRAM APPLICATION

Dear Sudbury Resident,

Thank you for your interest in the Sudbury Small Grants Program. The purpose of this program is to provide financial assistance to preserve existing housing units owned by income eligible households. It is sponsored by the Sudbury Housing Trust for the benefit of Sudbury residents.

The attached confidential application and grant process is designed to be simple and quick. There is minimal documentation required. A completed application, an estimate for work requested, and copies of recent tax returns are all that is needed.

Grant applications will be accepted on a rolling process, and will be reviewed and potentially funded on a First-Come and First-Served basis.

These grants are given on an unsecured basis; there is no repayment required of the funds awarded to you after the first year.

You must meet the following requirements to be eligible:

1. Property is in Sudbury and the applicant intends to own the property for the next 12 months,
2. Maximum income of the applicant is 100% of the Area Median Income,
3. Property assessment is below the Town median,
4. Agreement to notify the Sudbury Housing Trust prior to listing your home for sale.

The grant limit for this program is \$7,500. Applications are evaluated and prioritized based on health and safety considerations, financial need of the applicant, and deferred maintenance due to the impact of the COVID pandemic, with higher priority for emergencies and first-time applicants.

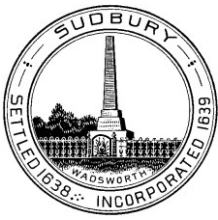
The Sudbury Housing Trust, in line with its mission, continually searches for properties which can be added to the pool of properties in Sudbury affordable to teachers, police, firefighters and other members of the community. In accepting grants from this program, you are required sign a Grant Agreement, and to notify the Sudbury Housing Trust at least 60 days prior to listing your home for sale.

If you have questions regarding this program or if you require assistance in filling out the application, please contact us at the information below. Applicants are encouraged to discuss their needs with program staff prior to submitting a full application.

Submit application and attachments to:

Ryan Poteat, Community Preservation Coordinator
Department of Planning & Community Development
978-639-3388
278 Old Sudbury Road
Sudbury, MA 01776

Office Hours: Monday, Wednesday, Thursday 8:30 A.M.-4:00 P.M.
Tuesday 8:30 A.M. – 7:00 P.M.
Friday 8:30 A.M. – 12:30 P.M.



Town of Sudbury

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<http://www.sudbury.ma.us>
SudburyHousingTrust@sudbury.ma.us

SMALL GRANT PROGRAM APPLICATION

Eligible Projects

The Small Grant Program provides financial assistance to correct conditions dangerous to health and safety; and to correct substandard conditions. Some examples of eligible projects are listed below.

Minor plumbing, carpentry, window repairs, gutters or downspouts, door repairs or replacements, step or porch repairs, lock repair or replacement, cement work or masonry repair, tiling, plaster patching and wallpapering, sheet-rock repair, smoke/CO2 detectors, weather stripping, electrical including connectivity, heating, floors, installation, masonry, siding, roofing, bathroom grab bars, raised toilets or toilet seats, hand-held shower heads, railings or other adaptive projects.

Financial Assistance

The grants are offered as unsecured and unconditional funds, with no repayment clauses. The maximum grant available is \$7,500 per grant period and a cap of no more than \$15,000 over 7 years for a household at a given property address. A one year wait period, from the date the last payment was issued, is required before an applicant can re-apply to the Small Grant Program. This wait period can be waived in an emergency situation upon approval by the Program Administrator in a situation that poses a danger to the health/safety of the occupant.

Applicant Qualification

- Income – 100% of Area Median Income.** The combined income of all parties living in the home must be less than 100% of the Boston Area Median Income. Income limits as of April 2022 are:
Household of 1: \$98,200, Household of 2: \$112,200, Household of 3: \$126,200, Household of 4: \$140,200
Income includes all sources of regular income such as; earnings, Social Security, Pension, and interest income and is calculated from the most recent IRS 1040 form, adding all non-taxable amounts to the Adjusted Gross Income. **Additionally 2% of the equity in the home (computed as the current tax assessment minus the outstanding amounts of any liens on the property, including mortgages and home equity line of credit) is counted towards income.**
- Home Value – Up to \$739,600.** The current assessment of the home is not to be greater than the single family median home assessment in Sudbury, which for FY 2022 is \$739,600.
- Home-owner – Sudbury resident.** The Applicant must be the owner of the property. The property must be a residential property and can be rented or owner-occupied, and the property must be in Sudbury. The resident also agrees to notify the Sudbury Housing Trust prior to selling the house at any time in the future. Applicant agrees to pay back the funds if they sell their home with 12 months.

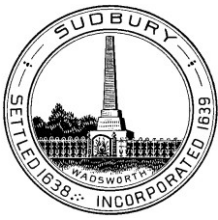
Grant Applications

Grant applications will be accepted on a rolling process, and will be reviewed and potentially funded on a First-Come and First-Served basis.

The applicant completes the application with appropriate income and two estimates, including photos. Town employees, including special municipal employees, are not eligible contractors in accordance with MGL Chapter 268A, section 20.

If awarded, the repair must be completed within 12 months from the award date. The Trust will pay the amount approved to the repair provider upon receipt of the invoice with the W9 form of the provider, photo of the finished repair, and approval from the applicant. The Trust will not reimburse homeowners unless specifically approved.

The application with income information will be kept confidential.



Town of Sudbury

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SudburyHousingTrust@sudbury.ma.us

SMALL GRANT PROGRAM APPLICATION

1. Household Information

Applicant Name _____ Phone Number _____ E-mail _____

Address _____ City/State/Zip _____

Co-Applicant Name _____ Phone Number _____ E-mail _____

Address _____ City/State/Zip _____

Number of people currently living in household, their names and their ages: _____

Any person in the household* (optional):

Disabled: ☐ No ☐ Yes Deed Restricted Property: ☐ No ☐ Yes

2. Property Information

Is there a mortgage on the property? ☐ No ☐ Yes, Balance: _____
Please attached tax bill showing assessed value, and statement showing mortgage/lien balance

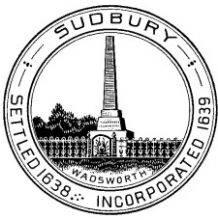
Is the property your primary residence? ☐ No ☐ Yes

Do you own additional real estate? ☐ No ☐ Yes, Address: _____
Please attached tax bill showing assessed value, and statement showing mortgage/lien balance

3. House Repair Needed

Indicate the amount requested, and which estimate you are requesting: \$ _____

Please describe the work needed. Is completion of this work item related to preserving the structural integrity of the dwelling or health/safety/welfare of its occupants? Describe the urgency of need.



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SMALL GRANT PROGRAM APPLICATION

CERTIFICATION

I/We, the undersigned, have made application to the Sudbury Small Grants Program for monies from the Sudbury Housing Trust to cover the cost of repairs or adaptations to my home as stated, and the Program Administrator or their designated representative may verify the information in this application by personal inspection of appropriate documents, by hearing corroborating testimony or by other available means.

I/We agree to sign a Grant Agreement if the project is approved and funds awarded.

I/We agree to comply with all applicable building codes and to obtain all required permits.

I/We understand that if the project is over the grant amount, I will pay for the amount over the grant award, and that I will be required to fund my portion of the project in advance of the grant funds.

I/We certify that all the information in this application and any additional information provided by me in support of this application is, and will be, entirely accurate to the best of my knowledge; and that no information relevant to that application has been, or will be, deliberately withheld.

I/We understand that any Sudbury Small Grants Program monies committed, or used to pay, for my requested home repairs or adaptations will be subject to recapture at any time during the contracted work, during the first year following the contracted work or at any time after the first year should any information supplied by me prove to be deliberately false or misleading, including all application material, or if I rent or sell my home in the first year after Sudbury Small Grants Program work is completed. Failure to comply with the rules and guidelines of this program may result in homeowner repayment of the grant monies.

Therefore, I agree to notify the Sudbury Housing Trust at least 60 days prior to listing my home for sale.

By signing below, Applicant(s) requests the Program Administrator to review this application for the purpose of receiving funding assistance through the Sudbury Housing Trust. Applicant(s) declares that the information and statements provided herein are true and correct to the best of their knowledge.

THIS APPLICATION IS NOT COMPLETE IF NOT SUBMITTED WITH:

- _____ Completed application
- _____ Copies of most recent Federal tax return, and supporting schedules
- _____ Copies of most recent property tax bills for all properties
- _____ Copies of all current mortgage balances, including home equity lines of credit
- _____ Copies of two estimates for work by professional contractor
- _____ Picture of area to be worked on
- _____ Copy of Picture Identification (Driver's License or similar)

Applicant

Date

Co-Applicant

Date

SUDBURY

ARPA RENT RELIEF PROGRAM (SRRP)

APPLICATION PACKET

**APPLICATIONS ACCEPTED
ON A ROLLING BASIS PERIOD**

The program will remain open and award grants on a first come, first served basis to eligible applicants until funding is depleted.

APPLICATION PACKET

Please read all information carefully. This packet contains:

- **Frequently Asked Questions**: See Program Guidelines for more detailed information.
- **Application Checklist**: Must be completed and submitted with application. Required documentation must be submitted to be determined eligible for the program.
- **Application**: This is a fillable document and can be completed electronically, printed out and signed or printed out and legibly filled out by hand. All applications must have required documentation and be signed to be considered complete.

APPLICATION SUBMISSION

It is preferred that application, checklist and required documents be submitted electronically to info@RHSOhousing.org

For questions: email info@RHSOhousing.org or call 978-287-1093.

Applications also accepted by mail or drop-off at the following locations:

RHSO Housing
37 Knox Trail
Acton, MA 01720
Attn: ARPA SRRP

*Place in large black mailbox at the
bottom of the outside steps.*

Town Clerk's Office (at the rear of Town Hall)
322 Concord Road
Sudbury, MA 01776
Attn: SRRP

*Place in the drop box in the vestibule
Open 24 hours a day, 7 days a week*



SRRP - FREQUENTLY ASKED QUESTIONS

WHAT IS SRRP? *See Guidelines and Application for more detail.*

SRRP provides temporary monthly rental assistance in the form of a grant to eligible households, for a six-month period. Monthly assistance will be calculated as the amount necessary to reduce housing costs to 30% of current gross income (before taxes), but shall be at a minimum the amounts listed below: **(but not to exceed tenant rent)**

\$300/mo. - 1br \$450/mo. - 2br \$600/mo.- 3br \$750/mo.- 4br

Payments are made directly to the landlord. SRRP is funded through the Sudbury Housing Trust. Utility and rental arrears payments are also allowable, see guidelines and application.

WHO IS ELIGIBLE?

- Current residents of Sudbury not currently receiving rental assistance from State/Federal program (RAFT, ERAP,) and who have not received assistance from the Sudbury Housing Trust rental assistance programs in the past. Also, households that own other real estate do not qualify.
- Households spending >27% of their gross income on rent or whose income is below 30% AMI
- Households whose income is below the following limits:

Effective: 4/1/2022	100% AMI Income Limits					
Household size	1 person	2 person	3 person	4 person	5 person	6 person
100% Income Limit	\$89,200	\$112,200	\$126,200	\$140,200	\$151,500	\$162,700
30% Income Limit	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800

- The maximum rent to be considered for benefit is:

1 Bedroom \$2,198, 2 Bedroom \$2,635, 3 Bedroom \$3,207, 4 Bedroom \$3,540

How is the program funded? And what is the application and award process?

The program, sponsored by the Sudbury Housing Trust, will provide temporary rental assistance in the form of a grant for the purpose of supporting eligible households in maintaining housing from local ARPA funding. The program is being administered by the RHSO. Applicants must submit sufficient documentation to demonstrate their eligibility. Once eligible, a Participation Agreement will be issued and the landlord must agree to participate in the program. Repayment of assistance will not be required.

SRRP APPLICATION CHECKLIST

The following is a list of information needed to determine eligibility for assistance. Please provide all *applicable* information with your completed application.

All adult household members (over 18 years of age) must provide all documentation.

☐ **Signed lease, tenancy agreement, or tenancy-at-will form**

- ✓ Statement from landlord of back rent due, if applicable.
- ✓ Most recent rent calculation statement from property or voucher issuing agency

☐ **Utility Bill (ONLY for households applying for utility assistance) .** With proper documentation, the program will make a one-time payment of up to \$1,000 for utility (gas, electric, water/sewer) arrears (past due amounts) to be paid directly to utility provider

☐ **Documentation of Current Income**

- ✓ Currently Employed - Provide two months of the most recent paystubs received.
- ✓ Self-employed - Provide *year-to-date* Profit and Loss statements, showing monthly amounts (i.e. written amounts of money received each month since the beginning of the year).
- ✓ Unemployment Assistance - Provide determination letter and recent statement of benefits
- ✓ Other Government Assistance – Social Security Income (SSI or SSDI)
- ✓ Child Support or Alimony Verification
- ✓ Other Income - Document all other income including pension, investment income, etc.
- ✓ No Income / Cash Income Verification Form – Complete for no income or cash only income.

☐ **Asset Information**

- ✓ Bank Statements - Copies of last 2 statements (all pages) from all bank accounts (Checking, savings, IRA, etc.)
- ✓ Other Assets - Copies of any investment statements for previous period (Investment, Retirement, Pensions, Annuities, etc.)

NOTE: A Tenant Income Certification form (TIC, 50058, 50059 or other recertification for a state or federally subsidized housing program including LIHTC and 40B properties) from your landlord can be submitted instead of income and asset documentation.

You may provide any additional information if you feel it is applicable to you and your household. **The Town and/or the Regional Housing Services Office may request additional information if necessary to make a determination of eligibility.**

Regional Housing Services Office (RHSO)
SUDBURY RENT RELIEF PROGRAM (SRRP) APPLICATION

On behalf of the Town of Sudbury, the RHSO is administering an Emergency Rental Assistance Program. Please refer to program guidelines to determine if your household is eligible. Always keep your application information and address up to date with this office. Thank you and we look forward to assisting you.

Return electronically to: info@RHSohousing.org (in a PDF legible format)
Mail or Drop-off hard copy to: 37 Knox Trail, Acton MA 01720 (Black mail box at bottom of steps)

Please use fillable form to complete electronically or print clearly and complete all information requested. Do not leave blanks or we may be unable to process your application.

I. APPLICANT INFORMATION

Applicant Name _____

Telephone: _____ Email (PRINT CLEARLY): _____

Current monthly Income (List total amount from all sources): _____

Has anyone in your household (including yourself) applied for, received or currently receiving assistance from the state's assistance programs (RAFT, ERAP, ERMA)? ____ YES ____ NO

If yes, date of application: _____ Date of last assistance payment: _____

Has anyone in your household (including yourself) received assistance from the Sudbury Housing Trust in the past?

____ YES ____ NO

Do you currently owe back rent? ____ YES ____ NO If yes, how much? _____

Do you owe back utilities? ____ YES ____ NO If yes, list amount and utility (gas, elec., etc.)?

Company: _____ Utility: _____ Amount: _____

Company: _____ Utility: _____ Amount: _____

Does anyone in your household own any real estate property? ☐ YES ☐ NO

Co-Applicant Name _____

Telephone: _____ Email: _____

Current monthly Income (List Total Amount from all sources) : _____

Additional Household Members: *Please list all other persons residing in the unit.*

Name:	Relationship to Applicant	Over 18? Y/N	Full-Time Student ? Y/N

II. HOUSEHOLD INCOME: Include all forms of income for all adult household members (over 18 years of age), including but not limited to: Employment Income, Self-Employment Income, Unemployment Compensation, Social Security, TANF, Disability Income, Child Support, Pensions, Baby-Sitting Income, etc. See application checklist for required documentation.

Household Member Name	Income Source:	Current Gross Amount	Frequency i.e. every week, month, year
\	Employer Name:		
	Employer Name:		
	Unemployment Assistance:		
	Unemployment Assistance:		
	Child Support		
	SSI/ SSDI		
	Pensions/Retirement:		
	Other: Please specify		
	Other: Please specify		
	Other: Please specify		

III. HOUSEHOLD ASSETS: Please provide all information on assets accounts held by all family members

Household Member Name	Account (Bank Name)	Current Balance
\	Checking:	
	Checking:	
	Savings:	
	Savings:	
	IRA, 401K, specify:	
	Investment/ /trust: Specify	

III. UNIT AND LANDLORD INFORMATION:

Unit address: _____

Move-in Date: _____ Number of bedrooms in your unit: _____

Current monthly rent amount: _____

Current estimated monthly tenant utility payments (heat, electricity, and water sewer): _____

Do you receive any other rental assistance such as Section 8 Voucher, MRVP or live in subsidized housing where your rent is based on your income: _____ YES _____ NO *If yes, submit your last rent determination letter.*

Landlord Contact Information: This must be completed for your application to be considered. Landlords must agree to participate in program. Any assistance provided will be paid directly to the landlord.

Landlord Name _____

Telephone: _____ Email: _____

Landlord Address _____ City _____ State _____ Zip Code _____

VII. Signatures/Certification of True and Correct Information

Please be sure you have answered all questions. Otherwise, we will be unable to process your application. All completed applications will be reviewed for eligibility to receive emergency rental assistance under the program guidelines. If it is determined that your household is eligible and rental assistance is granted, payments will be made on your behalf to the landlord for a period of up to six months (or less if applied to arrears) with an option to renew one time, pending funding availability and recertification of eligibility. The landlord must agree to participate in order to receive rental assistance from the program.

By signing below you certify the following:

Certification of application: I/We hereby affirm that the answers to the foregoing questions are true and correct, and that I/we have not knowingly withheld any fact or circumstances which would, if disclosed, affect this application unfavorably. I/We hereby authorize inquiries to be made to verify the information given in this application. **Assistance will be cancelled and/or application will be rejected if any information or statements given are found to be false or information has been withheld.**

Release of Information: I/We agree to and authorize the information obtained with this application may be given to and used to administer and enforce program rules and policies in compliance with program guidelines.

I/We understand that all decisions made by the Regional Housing Service Office are final and that any appeals must be submitted in writing to the Town body which has authority over the program funding.

The parties acknowledge and agree that this application may be executed by electronic signature, which shall be considered as an original signature for all purposes and shall have the same force and effect as an original signature. Without limitation, “electronic signature” shall include faxed versions of an original signature or electronically scanned and transmitted versions (e.g., via pdf) of an original signature.

(Applicant Signature)

(Date)

(Co-Applicant Signature)

(Date)

WARNING: Section 1001, of Title 18 of the U.S. code, makes it a criminal offense to make willful false statements or misrepresentation to any department or agency of the United States as to any matter within its jurisdiction

APPLICATION WILL NOT BE CONSIDERED COMPLETE WITHOUT THE FOLLOWING:

(See Application Checklist for more detail)

PROPERTY DOCUMENTATION: Lease or other form of confirmation of rent payment.

UTILITY BILLS: Only for households applying for utility assistance.

INCOME DOCUMENTATION:

Current Income – Recent paystubs, unemployment statement, explanation of bank deposits, social security or other government assistance, child support, alimony, etc

ASSET INFORMATION: Copies of last 2 statements from all bank accounts (Checking, savings, IRA, Investment, Retirement, Pensions, Annuities, etc.)

You may provide any additional information if you feel it is applicable to you and your household. **The Town and/or the Regional Housing Services Office may request additional information if necessary to make a determination of eligibility.**



To: Sudbury Housing Authority (SHA) Board of Commissioners

From: Matt Zajac, Senior Project Manager, Cambridge Housing Authority (CHA)

CC: Sheila Cusolito, Executive Director, SHA; Sudbury Housing Trust (SHT)

RE: Update on Feasibility Analysis of Housing Development at 67-73 Nobscot Road Parcel

Date: April 12, 2023

This memo is intended to follow-up on the 3/14/23 Nobscot Sub-Committee meeting. Through the following exhibits, the memo provides a point-by-point response to major questions and requests from the Sub-Committee's members.

Exhibit 1- Area Median Income (AMI) Chart – On this chart, rows that are relevant to Sudbury have been highlighted. Generally, 60% of AMI is the income limit for rental units, and 80% of AMI is the income limit for homeownership units.¹

Exhibit 2- Homeownership Sale Price Calculations – This exhibit shows how CHA estimated the sale prices for the affordable homeownership units. The homes are priced so that the monthly housing cost (line 11) is equal to 30% of the monthly income for a family earning 70% of AMI (line 14).

Exhibit 3- Homeownership Funding Sources – This chart shows funding programs for new construction of homeownership properties. Unfortunately, most of the programs are not applicable (red text). The Affordable Housing Trust Fund (AHTF) might be able to provide \$50,000/ownership unit. CHA is discussing AHTF availability with its administrator, MassHousing.

Exhibit 4- Homeownership vs. Rental Development Sources – At the 3/14/23 meeting, we discussed that homeownership units have a larger funding deficit than rental units. This exhibit is intended to help explain the situation.

Exhibit 5- Chapter 705 Information – Two documents are attached:

- A. **MA State Public Housing Programs** – This is a brief excerpt from a guidebook. It describes who each of the programs (705, 667, etc.) is intended to serve. In shorthand, 705 properties are scattered site rental units for families.
- B. **Notice of Funding Availability (NOFA)** – This is the NOFA that provides a time-limited funding option (applications due June 2023). The program from the State's Department of Housing and Community Development (DHCD) envisions that a housing authority will sell its scattered site state public housing, then DHCD would like to see that housing authority build a replacement

¹ The State's Local Initiative Program provides a calculator for affordable homeownership sales price. It requests that homes intended for households earning 80% AMI be affordable at 70% AMI. This provides a marketing band.

consolidated development, partially supported by the funds generated from selling the scattered sites.

Exhibit 6- Project Budget and Overview of Options– There are numerous ways in which a vacant site, such as Nobscot, can be developed. For Nobscot, some of the key questions that the Sub-Committee faces are:

- What mix of one-bedroom, two-bedroom, and three-bedroom units should be built?
- What mix of homeownership and rental units should be built?
 - o One consideration for the Sub-Committee is that a small homeownership project embedded within a rental project may have marketing concerns
- Should SHA pursue the State’s NOFA for consolidation of 705 housing?

In order to assist the Sub-Committee in making these decisions two financial exhibits are attached:

- A. **Overview of Options**– This exhibit provides a high-level summary of 30 development options. CHA has highlighted in green several scenarios that we thought might be appealing based on recent meetings. They include the option with the smallest funding gap (row 1), the option with the smallest funding gap that includes homeownership units (row 26), and the option with the smallest funding gap that includes three-bedroom homeownership units (row 16). In general, we find that projects that involve only rental units perform the best financially.

Column A of the chart provides a brief description of each option. For instance, the scenario in row 1 does not utilize the State’s NOFA for consolidation of 705 housing, and all rental units are assumed to receive rental subsidy from DHCD/SMOC.

Columns B-H of the chart show the mixture of rental and homeownership units across one-bedroom, two-bedroom, and three-bedroom units. As the project moves forward, feedback from DHCD will be needed on the unit mix to determine compatibility with DHCD’s funding guidelines; modifications may be needed based on that feedback.

Finally, columns K-L of the chart show approximately how much subsidy the scenario would need to obtain from competitive funding sources.

- B. **Project Budget**- This exhibit is an example of the backup behind the scenarios shown in the Overview of Options. It shows the full budget for the scenario in row 26 of the Overview of Options.

There are many assumptions in the Project Budget that are held constant across all the scenarios in the Overview of Options. For instance, the total cost of construction per square foot is \$475 for all scenarios, while the operating expenses per year for each rental unit is \$6,500. The cost of the land is held constant at \$400,000, which makes site acquisition more expensive on a per unit basis for development scenarios with fewer units.

There are several features of the financial scenarios that CHA wishes to highlight:

- **State Chapter 705 NOFA Funding Would be Used for a Maximum of Four Units**– The scenarios in the Overview of Options that utilize funding from the 705 NOFA envision doing so for four units SHA owns (45-47 Old Meadow Road and 62-64 Pine). Those 4 units would either (1) be renovated using \$100,000 each of CPA funding, then sold at 80% of AMI, or (2) use \$100,000 each of CPA funding to retain them as SHA-owned affordable housing rented at 60% of AMI. For reference, the

existing units are 2 two-bedrooms and 2 three-bedrooms. Members of the Sub-Committee will recall that at our 3/14/23 meeting, CHA discussed using 12 units that SHA owns in connection with the 705 NOFA. At a SHA Board meeting on the same day, it was decided that 8 units located at 42-56 Fairbank are a poor fit for the NOFA.

- **Rental Subsidy Support Is Critical** – The scenarios in the Overview of Options that perform best financially assume that all the 10-22 newly constructed rental units receive a rental voucher.² This is because rental vouchers have higher rents than standard affordable apartments, and therefore, allow the project to have a larger mortgage. Each one-bedroom voucher unit supports \$128k in additional mortgage proceeds, while this figure is \$179k per two-bedroom voucher unit and \$209k per three-bedroom voucher unit.

Generally, there are two sources for vouchers: (1) tenant-based mobile Section 8 and (2) project-based vouchers allocated by DHCD and administered by the South Middlesex Opportunity Council (SMOC). DHCD has a strong track record of supplying at least eight project-based vouchers to a project. On an informational phone call, SMOC indicated that a project in Sudbury would likely be attractive to DHCD. CHA is working on setting up a call with DHCD to further research the availability of rental subsidies.

- **Project Relies on Competitive Funding Sources** – All scenarios in the Overview of Options require some financial support from competitive soft funding sources. Therefore, it is important to assess the project's chances of successfully applying for those funds.
 - o **State's NOFA for Chapter 705 Consolidation** – The NOFA includes a general scoring rubric:
 - Capital needs (physical conditions): 35 points
 - Financial feasibility/cost per unit: 35 points
 - Local Housing Authority capacity: 15 points
 - DHCD discretion for other project benefits (e.g. sustainability, accessibility, preservation of the disposed properties as non-state-aided types of affordable housing): 15 points

While it is difficult to estimate a score without more detailed criteria, CHA assesses that a SHA project would probably have a modest score. The duplexes are in habitable condition, the subsidy request would need to be at least the DHCD-anticipated average (\$200k/unit), and SHA's staff capacity is currently limited. SHA could make a strong case for the DHCD discretionary points because the project would involve new production of units for families and preserve the existing 705 units as affordable.

The 705 NOFA reflects a State policy priority. Aligning the Nobscot project with State housing initiatives increases the chances of obtaining bond financing, low income housing tax credits, and project based vouchers, which are highly coveted and scarce State-administered funding resources.

² A rental voucher, commonly called Section 8, subsidizes the rent that a family pays. The family pays 30% of their income on rent, then the balance of a predetermined rent is paid by a third-party, typically a government agency. Vouchers are either "project-based," meaning that they stay with a particular apartment as tenants come and go, or "tenant-based," meaning that they support a particular family as they move from home to home.

- **HOME from WestMetro Consortium-** There are two ways that a project in Sudbury can access HOME funds annually. First, all consortium municipalities receive a direct allocation that can be stockpiled across years. A recent draft of the FY24 budget gave Sudbury a modest budget of \$9,120. Second, Consortium municipalities can apply through a RFP for a larger pool of funding. In the FY24 draft budget, the competitive pool was \$465,955.

Exhibit 6.C. shows how Nobscot might have scored on the [FY22 HOME RFP](#) (55 points out of 100 available points). Based on a call with Elizabeth Rust of the Regional Housing Services Office, CHA believes that this score could be adequate to receive HOME funding, but there are several key considerations. First, HOME funding would not be available until at least the end of 2024 due to the Consortium's application cycle timing (October) and application requirements (funding commitments from other source). Second, a HOME funding award in the amount of +/- \$25k-\$425k would likely be the last source committed to the project. Finally, projects with the greatest production of new affordable housing units will be favored.

The [next funding round](#) is expected to have preferences for projects that serve veterans, homeless individuals, and youth and young adults. Serving these specialized populations would increase the complexity of the Nobscot project.

- **Federal Home Loan Bank of Boston Affordable Housing Program (FHLB AHP) –** This funding program releases an [Implementation Plan](#) each year that includes a scoring rubric. Rental projects can access up to \$65k/year, while homeownership projects can access up to \$40k/unit. [Recent awards](#) have been significantly smaller, with the largest grants being \$650,000.

This is not a realistic source for a homeownership project because for-sale units need to be affordable at 60% AMI in order to be competitive for funding. Reducing the sales price of a three-bedroom home from 70% AMI to 60% AMI reduces project funding by \$49,600, which is more than the available FHLB subsidy per unit.

For rental units, Exhibit 6.D. shows a scoring rubric where a rental project might be competitive (69 points out of 100 available points). Exact competitiveness depends in large part on the size of the subsidy request.

- **Community Preservation Act–** Because HOME and FHLB funding awards are possible, but not certain, the Sub-Committee should consider the likelihood that CPA funds will need to fill a significant portion of any funding gaps shown in the Overview of Options.

Optimistically assuming upper limit awards from FHLB (\$650k) and the HOME Consortium (\$425k), scenario 26 in the Overview of Options would need +/- \$1,075,000 in CPA funding. Scenario 26 is the option including homeownership units that has the smallest funding gap per unit, but again assuming an upper limit award of FHLB and HOME funding. The Sub-Committee should plan for the possibility that less HOME and FHLB funding (+/- \$500,000) is awarded to the project.

Scenario 16 in the Overview of Options would need +/- \$1,564,000 in CPA funding. Scenario 16 is the option including three-bedroom homeownership units that has the smallest funding gap per unit.

Exhibit 1: Income and Rent Limits

Effective Date: 04/18/2022 for 2022

2022
INCOME LIMITS

For Low Income Housing Tax Credits (LIHTC) & Tax-Exempt Bond financed projects (MTSP) with 40% at 60% set-asides

60% of Area Median

120% of 50% (60%/50%) Rounded to nearest \$10

TAX CREDIT ELIGIBLE

<u>Metropolitan Statistical Areas (MSAs) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$115,600	\$45,660	\$52,200	\$58,740	\$65,220	\$70,440	\$75,660	\$80,880	\$86,100
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$140,200	\$58,920	\$67,320	\$75,720	\$84,120	\$90,900	\$97,620	\$104,340	\$111,060
BROCKTON, MA - HMFA	\$111,400	\$46,920	\$53,640	\$60,360	\$67,020	\$72,420	\$77,760	\$83,160	\$88,500
LAWRENCE, MA NH - HMFA	\$114,000	\$48,360	\$55,260	\$62,160	\$69,060	\$74,640	\$80,160	\$85,680	\$91,200
LOWELL, MA - HMFA	\$126,500	\$53,100	\$60,660	\$68,220	\$75,780	\$81,900	\$87,960	\$94,020	\$100,080
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$92,100	\$39,540	\$45,180	\$50,820	\$56,460	\$61,020	\$65,520	\$70,020	\$74,580
PITTSFIELD, MA - HMFA	\$87,300	\$40,620	\$46,380	\$52,200	\$57,960	\$62,640	\$67,260	\$71,880	\$76,560
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$143,400	\$59,820	\$68,400	\$76,920	\$85,440	\$92,280	\$99,120	\$105,960	\$112,800
NEW BEDFORD, MA - HMFA	\$89,300	\$39,540	\$45,180	\$50,820	\$56,460	\$61,020	\$65,520	\$70,020	\$74,580
Providence, RI-FALL RIVER, MA - HMFA	\$97,600	\$40,620	\$46,440	\$52,260	\$58,020	\$62,700	\$67,320	\$72,000	\$76,620
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$117,700	\$46,920	\$53,640	\$60,360	\$67,020	\$72,420	\$77,760	\$83,160	\$88,500
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$91,200	\$39,540	\$45,180	\$50,820	\$56,460	\$61,020	\$65,520	\$70,020	\$74,580
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$135,000	\$55,020	\$62,880	\$70,740	\$78,600	\$84,900	\$91,200	\$97,500	\$103,800
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,800	\$42,120	\$48,120	\$54,120	\$60,120	\$64,980	\$69,780	\$74,580	\$79,380
Western WORCESTER COUNTY, MA - HMFA	\$94,600	\$41,040	\$46,920	\$52,800	\$58,620	\$63,360	\$68,040	\$72,720	\$77,400
WORCESTER, MA - HMFA	\$114,400	\$46,440	\$53,040	\$59,700	\$66,300	\$71,640	\$76,920	\$82,260	\$87,540
<u>NON-Metropolitan Areas Massachusetts Counties</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
DUKES COUNTY	\$107,400	\$51,660	\$59,040	\$66,420	\$73,800	\$79,740	\$85,620	\$91,560	\$97,440
FRANKLIN COUNTY	\$92,200	\$39,540	\$45,180	\$50,820	\$56,460	\$61,020	\$65,520	\$70,020	\$74,580
NANTUCKET COUNTY	\$136,100	\$57,540	\$65,760	\$73,980	\$82,200	\$88,800	\$95,400	\$101,940	\$108,540

NOTE 1: Because the 60% of Median Income limits are calculated at 120% (60%/50%) or 1.2 times the Very Low Income, 50% of median limit, in areas where adjustments are made to the 50%of median limits,e.g. a State Non-Metro Median Family Income Adjustment (See 50% AMI Note 1), a commensurate adjustment to the 60% of median limits results.□

Existing developments placed in service or receiving funding commitments prior to 4/18/2022 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008.

Effective Date: 04/18/2022 for 2022

2022
RENT LIMITS
30% of 60% of Median
TAX CREDIT ELIGIBLE

Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)
Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

3 BEDROOM	4 BEDROOM
4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%

5 BEDROOM
7 Pers.+ 8 Pers. / 2 / 12 x 30%

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

\$1,141	\$1,223	\$1,468	\$1,695	\$1,891	\$2,087
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BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

\$1,473	\$1,578	\$1,893	\$2,187	\$2,440	\$2,692
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BROCKTON, MA - HMFA

\$1,173	\$1,257	\$1,509	\$1,743	\$1,944	\$2,145
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LAWRENCE, MA NH - HMFA

\$1,209	\$1,295	\$1,554	\$1,796	\$2,004	\$2,211
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LOWELL, MA - HMFA

\$1,327	\$1,422	\$1,705	\$1,971	\$2,199	\$2,426
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PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

\$988	\$1,059	\$1,270	\$1,468	\$1,638	\$1,807
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PITTSFIELD, MA - HMFA

\$1,015	\$1,087	\$1,305	\$1,507	\$1,681	\$1,855
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Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

\$1,495	\$1,602	\$1,923	\$2,221	\$2,478	\$2,734
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NEW BEDFORD, MA - HMFA

\$988	\$1,059	\$1,270	\$1,468	\$1,638	\$1,807
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Providence, RI-FALL RIVER, MA - HMFA

\$1,015	\$1,088	\$1,306	\$1,509	\$1,683	\$1,857
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TAUNTON-MANSFIELD-NORTON, MA - HMFA

\$1,173	\$1,257	\$1,509	\$1,743	\$1,944	\$2,145
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SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

\$988	\$1,059	\$1,270	\$1,468	\$1,638	\$1,807
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WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

\$1,375	\$1,473	\$1,768	\$2,043	\$2,280	\$2,516
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FITCHBURG-LEOMINSTER, MA - HMFA

\$1,053	\$1,128	\$1,353	\$1,563	\$1,744	\$1,924
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Western WORCESTER COUNTY, MA - HMFA

\$1,026	\$1,099	\$1,320	\$1,524	\$1,701	\$1,876
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WORCESTER, MA - HMFA

\$1,161	\$1,243	\$1,492	\$1,724	\$1,923	\$2,122
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NON-Metropolitan Areas
Massachusetts Counties
Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

3 BEDROOM	4 BEDROOM
4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%

5 BEDROOM
7 Pers.+ 8 Pers. / 2 / 12 x 30%

DUKES COUNTY

\$1,291	\$1,383	\$1,660	\$1,919	\$2,140	\$2,362
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FRANKLIN COUNTY

\$988	\$1,059	\$1,270	\$1,468	\$1,638	\$1,807
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NANTUCKET COUNTY

\$1,438	\$1,541	\$1,849	\$2,137	\$2,385	\$2,631
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Effective Date: 04/18/2022 for 2022

2022
INCOME LIMITS

For HUD's Assisted Housing Programs (Section 8) - MassHousing Statutory Mimimum set-aside 20% at 80% (unless other income limits apply)

80% of Area Median

(Published Limits - 160% of 50% Rounded to Nearest \$50)

LOW INCOME

<u>Metropolitan Statistical Areas (MSAs) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$115,600	\$60,900	\$69,600	\$78,300	\$86,950	\$93,950	\$100,900	\$107,850	\$114,800
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$140,200	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750	\$138,700	\$147,650
BROCKTON, MA - HMFA	\$111,400	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800	\$117,950
LAWRENCE, MA NH - HMFA	\$114,000	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
LOWELL, MA - HMFA	\$126,500	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$92,100	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400
PITTSFIELD, MA - HMFA	\$87,300	\$54,150	\$61,850	\$69,600	\$77,300	\$83,500	\$89,700	\$95,900	\$102,050
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$143,400	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
NEW BEDFORD, MA - HMFA	\$89,300	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400
Providence, RI-FALL RIVER, MA - HMFA	\$97,600	\$54,150	\$61,900	\$69,650	\$77,350	\$83,550	\$89,750	\$95,950	\$102,150
TAUNTON-MANSFIELD-NORTON, MA - HMFA	\$117,700	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800	\$117,950
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$91,200	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$135,000	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,800	\$56,150	\$64,150	\$72,150	\$80,150	\$86,600	\$93,000	\$99,400	\$105,800
Western WORCESTER COUNTY, MA - HMFA	\$94,600	\$54,750	\$62,550	\$70,350	\$78,150	\$84,450	\$90,700	\$96,950	\$103,200
WORCESTER, MA - HMFA	\$114,400	\$61,900	\$70,750	\$79,600	\$88,400	\$95,500	\$102,550	\$109,650	\$116,700
<u>NON-Metropolitan Areas Massachusetts Counties</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
DUKES COUNTY	\$107,400	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
FRANKLIN COUNTY	\$92,200	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400
NANTUCKET COUNTY	\$136,100	\$65,950	\$75,350	\$84,750	\$94,150	\$101,700	\$109,250	\$116,750	\$124,300

NOTE 1: Low Income: The 4-person, 80% of median Low Income limit nationwide is "capped" at the U.S. median family income level (\$90,000 for FY 2022), except when justified by high housing costs. An area's income limit is adjusted due to High Housing Costs if 85% of the area's annual 2 bedroom FMR is greater than 35% of the US Median Income.

NOTE 2: High Housing Cost Adjustment: In areas where rental housing costs are unusually high in relation to the median income, the 4-person 50% of median income limit (VLIL) is increased to the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR. For the low-income (80%) limit, the adjustment is augmented by 1.6. [Also see Note 3.]

NOTE 3: 5-Percent Rule or Ceilings & Floor Adjustment: Since FY 2010 HUD has limited all annual income limit decreases to five percent and all annual increases to the greater of five percent or twice the change in the national median family income. For FY 2022 twice the increase in the national median family income as measured by the ACS from 2018 to 2019 was 11.89%. Therefore, for FY 2022 the increase to income limits was limited to 11.89%.

Existing developments placed in service or receiving funding commitments prior to 4/18/20212 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008.

Effective Date: 04/18/2022 for 2022

2022
RENT LIMITS
30% of 80% of Median
LOW INCOME

**Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)**
Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

3 BEDROOM	4 BEDROOM
4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%

5 BEDROOM
7 Pers.+ 8 Pers. / 2 / 12 x 30%

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

\$1,522	\$1,631	\$1,957	\$2,261	\$2,522	\$2,783
---------	---------	---------	---------	---------	---------

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

\$1,957	\$2,097	\$2,517	\$2,908	\$3,243	\$3,579
---------	---------	---------	---------	---------	---------

BROCKTON, MA - HMFA

\$1,563	\$1,675	\$2,011	\$2,323	\$2,591	\$2,859
---------	---------	---------	---------	---------	---------

LAWRENCE, MA NH - HMFA

\$1,565	\$1,676	\$2,012	\$2,325	\$2,593	\$2,861
---------	---------	---------	---------	---------	---------

LOWELL, MA - HMFA

\$1,565	\$1,676	\$2,012	\$2,325	\$2,593	\$2,861
---------	---------	---------	---------	---------	---------

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

\$1,318	\$1,412	\$1,695	\$1,958	\$2,183	\$2,410
---------	---------	---------	---------	---------	---------

PITTSFIELD, MA - HMFA

\$1,353	\$1,450	\$1,740	\$2,010	\$2,242	\$2,474
---------	---------	---------	---------	---------	---------

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

\$1,565	\$1,676	\$2,012	\$2,325	\$2,593	\$2,861
---------	---------	---------	---------	---------	---------

NEW BEDFORD, MA - HMFA

\$1,318	\$1,412	\$1,695	\$1,958	\$2,183	\$2,410
---------	---------	---------	---------	---------	---------

Providence, RI-FALL RIVER, MA - HMFA

\$1,353	\$1,450	\$1,741	\$2,011	\$2,243	\$2,476
---------	---------	---------	---------	---------	---------

TAUNTON-MANSFIELD-NORTON, MA - HMFA

\$1,563	\$1,675	\$2,011	\$2,323	\$2,591	\$2,859
---------	---------	---------	---------	---------	---------

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

\$1,318	\$1,412	\$1,695	\$1,958	\$2,183	\$2,410
---------	---------	---------	---------	---------	---------

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

\$1,565	\$1,676	\$2,012	\$2,325	\$2,593	\$2,861
---------	---------	---------	---------	---------	---------

FITCHBURG-LEOMINSTER, MA - HMFA

\$1,403	\$1,503	\$1,803	\$2,084	\$2,325	\$2,565
---------	---------	---------	---------	---------	---------

Western WORCESTER COUNTY, MA - HMFA

\$1,368	\$1,466	\$1,758	\$2,032	\$2,267	\$2,501
---------	---------	---------	---------	---------	---------

WORCESTER, MA - HMFA

\$1,547	\$1,658	\$1,990	\$2,298	\$2,563	\$2,829
---------	---------	---------	---------	---------	---------

**NON-Metropolitan Areas
Massachusetts Counties**
Calculation of Rent:
(Based on 1.5 Persons / BR)

STUDIO	1 BEDROOM	2 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

3 BEDROOM	4 BEDROOM
4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%

5 BEDROOM
7 Pers.+ 8 Pers. / 2 / 12 x 30%

DUKES COUNTY

\$1,656	\$1,774	\$2,128	\$2,460	\$2,743	\$3,028
---------	---------	---------	---------	---------	---------

FRANKLIN COUNTY

\$1,318	\$1,412	\$1,695	\$1,958	\$2,183	\$2,410
---------	---------	---------	---------	---------	---------

NANTUCKET COUNTY

\$1,648	\$1,766	\$2,118	\$2,448	\$2,731	\$3,013
---------	---------	---------	---------	---------	---------

Effective Date: 04/18/2022 for 2022

2022
RENT LIMITS
30% of 70% of Median
Rent Limit Only - Applicable to NEF Funded Ch. 40B Developments
(Income Qualification for Occupancy is 80% of Median Income Limit)

Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)
Calculation of Rent:
(Based on 1.5 Persons / BR)

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

BROCKTON, MA - HMFA

LAWRENCE, MA NH - HMFA

LOWELL, MA - HMFA

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

PITTSFIELD, MA - HMFA

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

NEW BEDFORD, MA - HMFA

Providence, RI-FALL RIVER, MA - HMFA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

FITCHBURG-LEOMINSTER, MA - HMFA

Western WORCESTER COUNTY, MA - HMFA

WORCESTER, MA - HMFA

NON-Metropolitan Areas
Massachusetts Counties
Calculation of Rent:
(Based on 1.5 Persons / BR)

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

STUDIO	1 BEDROOM	2 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

3 BEDROOM	4 BEDROOM
4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%

5 BEDROOM
7 Pers.+ 8 Pers. / 2 / 12 x 30%

\$1,331

\$1,427

\$1,713

\$1,978

\$2,206

\$2,435

\$1,718

\$1,841

\$2,208

\$2,552

\$2,847

\$3,141

\$1,368

\$1,466

\$1,760

\$2,033

\$2,268

\$2,503

\$1,410

\$1,511

\$1,813

\$2,095

\$2,338

\$2,579

\$1,548

\$1,659

\$1,989

\$2,299

\$2,565

\$2,830

\$1,153

\$1,235

\$1,482

\$1,713

\$1,911

\$2,108

\$1,184

\$1,268

\$1,522

\$1,758

\$1,961

\$2,164

\$1,565

\$1,676

\$2,012

\$2,325

\$2,593

\$2,861

\$1,153

\$1,235

\$1,482

\$1,713

\$1,911

\$2,108

\$1,184

\$1,269

\$1,524

\$1,760

\$1,963

\$2,167

\$1,368

\$1,466

\$1,760

\$2,033

\$2,268

\$2,503

\$1,153

\$1,235

\$1,482

\$1,713

\$1,911

\$2,108

\$1,565

\$1,676

\$2,012

\$2,325

\$2,593

\$2,861

\$1,228

\$1,316

\$1,578

\$1,824

\$2,035

\$2,245

\$1,197

\$1,282

\$1,540

\$1,778

\$1,984

\$2,189

\$1,354

\$1,450

\$1,741

\$2,011

\$2,243

\$2,476

STUDIO	1 BEDROOM	2 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

3 BEDROOM	4 BEDROOM
4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%

5 BEDROOM
7 Pers.+ 8 Pers. / 2 / 12 x 30%

\$1,506

\$1,614

\$1,937

\$2,239

\$2,497

\$2,756

\$1,153

\$1,235

\$1,482

\$1,713

\$1,911

\$2,108

\$1,648

\$1,766

\$2,118

\$2,448

\$2,731

\$3,013

NOTE: To avoid anomalies due to HUD adjustments to 50% and/or 80% income limits, for older NEF Ch. 40B rental developments, those with Regulatory Agreements that reference 70% of AMI rent limits, the applicable rent limit shall be the lower of the rent derived from the HUD-published 80% of AMI income limits or the rent derived from the 70% of AMI income limits. The 80% of AMI income limit is the standard used to qualify for occupancy at all Massachusetts NEF Ch. 40B affordable rental housing developments.

Existing developments placed in service or receiving funding commitments prior to 4/18/2022 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008. □

End of Section

Exhibit 2

Calculation of For-Sale Unit Proceeds for 3-Bedroom House

	80% AMI House	
1 Proposed Subsidized Sales Price	\$307,700	
2 Down Payment Percentage	5.00%	Must be at least 3%
3 Down Payment	\$15,385	
4 Mortgage Finance Basis	\$292,315	
5 Interest Rate (incl. PMI)	6.50%	
6 Length of Mortgage In Years	30	
7 Monthly Principal and Interest Payment	\$1,848	
8 Monthly HOA Fees	\$200	
9 Monthly Taxes	\$404	Sudbury residential rate = \$15.77
10 Monthly Insurance	\$100	
11 Total Monthly Payment (PITI)	\$2,552	
12 100% AMI for 4.5-Person Household	\$145,850	
13 Adjusted AMI for 4.5-Person Household (70%)	\$102,095	LIP utilizes a 10% marketing band
14 Target Monthly Housing Cost (30% of Income)	\$2,552	

Calculation of For-Sale Unit Proceeds for 2-Bedroom House

	80% AMI House	
1 Proposed Subsidized Sales Price	\$260,800	
2 Down Payment Percentage	5.00%	Must be at least 3%
3 Down Payment	\$13,040	
4 Mortgage Finance Basis	\$247,760	
5 Interest Rate (incl. PMI)	6.50%	
6 Length of Mortgage In Years	30	
7 Monthly Principal and Interest Payment	\$1,566	
8 Monthly HOA Fees	\$200	
9 Monthly Taxes	\$343	Sudbury residential rate = \$15.77
10 Monthly Insurance	\$100	
11 Total Monthly Payment (PITI)	\$2,209	
12 100% AMI for 3-Person Household	\$126,200	
13 Adjusted AMI for 3-Person Household (70%)	\$88,340	LIP utilizes a 10% marketing band
14 Target Monthly Housing Cost (30% of Income)	\$2,209	

End of Section

MassHousing - The CommonWealth Builder Program (CWB)
Criteria: Needs to be located in specific locations: Boston, Gateway Cities, Disproportionately Impacted Communities (Framingham, Randolph)
Additional Info: New construction Single- or scattered-sites Three main project types: min. of 15 total units with 25% homeownership; 10 homeownership units that are all CWB; 7 CWB units regardless of project size in a fee simple development
HUD - Self-Help Homeownership Opportunity Program
Grants funds to eligible non-profit organizations and consortia to purchase home sites and develop the infrastructure needed for homeownership programs
Criteria: Must be regional or national (having programs in at least two states) Must be a non-profit/consortia experienced with providing self-help homeownership housing programs
Additional Info: Land acquisition, infrastructure improvements, planning & administration costs \$15,000 per unit Must leverage other funds
DHCD - Project-Based Homeownership NOFA
Program began in 2014. There is no evidence that this program is still running. DHCD set aside \$4M with funds from the Affordable Housing Trust and Housing Stabilization Funds.
Criteria: Projects for new construction of family units must be located in a "new opportunities"/QAP area. Projects for acquisition or rehab, or new construction of family units must be located in Gateway Communities or distressed neighborhoods in smaller towns. Matching local funds are a requirement. Projects must be for first-time homeownership Minimum project size: 10 units
Additional Info: Maximum funding for project: \$500,000 Per unit: \$75,000
MassHousing - Affordable Housing Trust Fund (AHTF)
Criteria: Consistency with the Commonwealth's Sustainable Development Principles Minimum term of affordability of 30 years Affordability of all AHTF units to households earning no more than 110% of area median income Financial feasibility. Preference shall be given to projects that are most likely to commence development in a timely manner upon approval of funding. To be eligible, applicants must be current on all existing mortgage obligations with the State or it's subdivisions.
Additional Info: \$1M per project or \$50,000 per unit - whichever threshold is reached first Maximum award per project: \$2M

End of Section

Exhibit 4: Comparison of Funding Gaps for Homeownership vs. Rental Units

In the sample budgets for Nobscot, construction of an apartment costs \$475 per square foot. Therefore, a 1,210 sq. ft. three-bedroom apartment will cost approximately \$574,750 to build. The other costs associated with a project—architecture, engineering, financing fees, developer fee, reserves, contingencies, etc.—are roughly 35% of hard costs (\$201,000). **Therefore, the total development cost per apartment is approximately \$775,750.**

As shown in Exhibit 2, a three-bedroom homeownership unit that is intended to be affordable at 70% of Area Median Income can be sold for \$307,700.

This leaves an approximately **\$468,050 funding gap** to be filled by support from competitive sources, such as the Community Preservation Act, Federal Home Loan Bank, HOME Investment Partnership, and Affordable Housing Trust Fund. As discussed in CHA's 4/12/23 memo to SHA, FHLB is not a feasible funding source for homeownership, while HOME funding competitiveness is questionable. CPA funding would likely need to bear most of the burden.

A rental unit at Nobscot with the same \$775,750 cost can leverage more funding sources before turning to those competitive sources. Specifically, rental units generate funding from:

- **State's Department of Housing and Community Development (DHCD)** - DHCD generally provides \$100,000/unit for new construction of low-income rental housing.
- **Low-Income Housing Tax Credit (LIHTC) Equity** – Most funding for affordable housing in the U.S. comes from the LIHTC program, for which homeownership units are not eligible.

		Values	Notes
a	Development Cost	\$775,500	
b	Costs Eligible for Tax Credits	\$697,950	Line a * 90%. Certain costs, like the land's purchase price, are not eligible for tax credits
c	LIHTC Rate	4%	Fixed percentage of costs eligible for tax credits
d	LIHTC Price	\$0.95	How much an investor agrees to pay per tax credit
e	LIHTC Period	10	How many years the tax credits are available for
f	Limited Partner's Ownership	99.99%	How much of the property the investor owns
		\$265,194	Calculated as line b * line c * line d * line e * line f

- **Permanent Loan Proceeds** – Like ownership units, rental units are supported by a mortgage. When a rental unit has a Section 8 voucher, it can support a larger mortgage than homeownership.

		With Rental Subsidy	Without Rental Subsidy	Notes
a	Net Rent (monthly)	\$3,415	\$2,074	110% fair market rent less a utility allowance (UA), or 60% AMI rent less a UA
b	Net Rent (annual)	\$40,976	\$24,888	Line a * 12
c	Vacancy (5%)	\$2,049	\$1,244	Line b * 5%
d	Gross Effective Income	\$38,928	\$23,644	Line b - line c
e	Operating Expenses	\$6,500	\$6,500	
f	Replacement Reserve	\$400	\$400	
g	Net Operating Income	\$32,028	\$16,744	Line d - line e - line f
h	Debt Service	\$27,850	\$14,560	Line g / 1.15 (debt service coverage ratio)
i	First Mortgage	\$406,261	\$212,388	Assumes 6.3% interest, 40-year term

Ultimately, the rental unit without Section 8 subsidy generates \$577,582 in funding, leaving a **\$198,168 funding gap**. The rental unit with Section 8 subsidy generates \$771,455 in funding, leaving a **\$4,295 funding gap**.

End of Section

Exhibit 5.A: State Public Housing Programs

Public Housing for the Elderly and Persons with Disabilities

Chapter 667, the elderly and handicapped housing program, provides housing for qualified low-income elderly and handicapped persons. The Chapter 667 program began in 1956 to house elderly residents. It was expanded to include persons with disabilities at the end of the 1960s. With over 30,000 units in this program, it represents roughly two-thirds of the state-aided public housing portfolio. The Chapter 667 portfolio is primarily made up of 2 and 3-story walk up apartment buildings and mid-rise buildings with elevators.

In 1995, the state Legislature amended c. 121B, §39 to require DHCD to implement a placement ratio in state-aided elderly/handicapped housing. The placement ratios were established to meet the public policy objective of achieving a population of 13.5% of non-elderly persons with disabilities households in the c. 667 program.



Chapter 667 Housing at the Maynard Housing Authority



Chapter 667 Housing at the Haverhill Housing Authority

Family Public Housing

The family state-aided public housing program provides housing for low-income families in neighborhoods throughout the state. There are two programs for family housing:

1. Chapter 200 (veteran and/or family housing); and
2. Chapter 705 (family housing).

The Chapter 200 program was first established in 1948 to provide housing for returning World War II veterans. Today it is primarily a program for any eligible family, though veterans are still eligible and retain preference for those units. There are a variety of building types in the Chapter 200 program including 3-4 story walk-ups, townhouses, apartment buildings and single family homes. The units typically range in size from 1 to 4 bedrooms. There are over 10,500 units in this program, representing about a quarter of state-aided public housing.

The Chapter 705 program is smaller with just under 3,000 units. While the 200 and 667 developments typically have ten to dozens to hundreds of adjoining units on one development, the 705 program is structured differently. These units are primarily one to three unit family homes and duplexes distributed throughout the community, rendering the term “scattered sites.”



Chapter 200 Housing at the Lawrence Housing Authority



Chapter 705 Housing at the Tewksbury Housing Authority



Chapter 200 Housing at the Newburyport Housing Authority

State Program	Units (Rounded)	Housing Type	Description
Chapter 200 — Family			
	10,500	3-4 story walk-up flats	Typically high-density developments, in urban location of concrete and brick construction, usually flat floors, 6-12 families share an entryway.
		Single-family, townhouses and apartments	Low-to moderate-density developments in less dense neighborhoods, wood frame construction, brick, clapboard, or shingle exterior with pitched roofs. Townhouses with separate entrances; some are 2-story apartments with 4 units on an entry.
Chapter 705 — Family			
	2,950	Varied	Small buildings or individual units on scattered sites; varied building types including single-family homes, condos, and apartments. Some were new and some renovated at the time of purchase.
Chapter 667 — Elderly/Persons with Disabilities			
	30,250	One-story attached	Small wood frame buildings, some with brick exterior, with separate entrances in small complexes often in a park-like setting.
		2 and 3-story apartments	Wood frame buildings, some with brick exterior, common entryways, no elevators.
		High-rise and mid-rise	Larger developments with elevators, central lobby, meeting rooms, laundry and parking.
Chapters 167 & 689 — Special Needs			
	1,900	Converted single-family homes or one-story buildings	Usually these are small stand alone buildings with two 4-bedroom apartments in the structure. Typically residents have their own room, but share communal bathrooms, kitchens and common spaces. Staffed 24-hours a day.

Information from: *Protecting the Commonwealth's Investment*

Special Needs Public Housing

The Special Needs Housing programs (Chapters 689 & 167) provide housing with specialized services for persons with mental illness, or developmental or physical disabilities. The purpose of these programs is to provide on-site services so tenants can maintain a maximum level of independence. There are less than 2,000 units in these programs.

Most of the programs are managed living arrangements for people eligible for services offered through the Department of Mental Health (DMH) or Department of Developmental Services (DDS). The LHA owns the building and leases it to a residential services provider, which provides necessary service staff to assist residents. Providers are under contract with the state human services agency whose clients are served at the site, or in some cases are direct employees of DDS or DMH.

Eligible residents are referred to the group living environment (GLE) by the state human services agency – DMH, DDS, or another – based on the match between the applicant's need and the services offered at the site. LHAs do not select residents for these programs, with the exception of Ch. 689 family housing where households need wheelchair accessibility.



Chapter 689 Housing at the Somerville Housing Authority



Chapter 689 Housing at the Harwich Housing Authority

Supportive Senior Housing

The Supportive Senior Housing program seeks to bring some of the benefits of assisted living developments to the residents of the state-aided housing for elderly and handicapped persons (c. 667 housing). Jointly developed by DHCD and the Executive Office of Elder Affairs (EOEA), the program seeks to help seniors maintain their independence and "age in place" by providing better access to supportive services such as case management, 24-hour on-site personal care staff, housekeeping, a daily meals program, medication reminders, transportation, shopping and laundry service to elders within their senior housing complexes.

End of Section

Exhibit 5.B

Commonwealth of Massachusetts
**DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT**

Charles D. Baker, Governor ♦ Karyn E. Polito, Lt. Governor ♦ Jennifer D. Maddox, Undersecretary



DIVISION OF PUBLIC HOUSING

**Document Title: 705 Repositioning
Notice of Funding Availability (“NOFA”)**

Document Number: DHCD2023-14
COMMBUYS Bid Number: BD-23-1076-OCDDE-OCD01-79292

PHN 2022-20

Released October 12, 2022
Updated December 20, 2022

Please note: This is a single document associated with a complete Bid (also referred to as a Solicitation) that can be found on COMMBUYS (www.COMMBUYS.com). All Bidders are responsible for reviewing and adhering to all information, forms, and requirements for the entire Bid, which are all incorporated into the Bid. Bidders may also contact the OSD Help Desk at OSDHelpDesk@mass.gov or the OSD Helpline at 1-888-MA-STATE. The Helpline is staffed from 8:00 AM to 5:00 PM Monday through Friday, Eastern Standard or Daylight Time, as applicable, except on federal, state, and Suffolk County holidays.

THIS NOTICE OF FUNDING AVAILABILITY (“NOFA”) AND ALL RESPONSES HERETO INCLUDING THE WINNING BID SHALL BECOME PUBLIC RECORD AS OF THE DATE THE CONTRACT REFERENCED HEREIN IS AWARDED, AND CAN BE OBTAINED FROM THE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT PROCUREMENT UNIT BY SENDING AN EMAIL TO HCD.RAO@state.ma.us. ANY PORTIONS OF A RESPONSE THAT ARE LABELED AS CONFIDENTIAL WILL STILL BE CONSIDERED PUBLIC RECORD.

The terms of [815 CMR 2.00](#), State Grants, Federal Grant Awards, Federal Subgrants and Subsidies are incorporated by reference into this NOFA. Contract and fiscal requirement terms used in this NOFA shall have the meanings defined in [815 CMR 2.00](#).

12/20/22 Updates:

- NOFA updated to specify that c. 667 condo units are also eligible for repositioning under this program. For record continuity, the NOFA has retained its original title of “705 Repositioning”
- No other updates made

I. Program Description

The following is a listing of the minimum anticipated scope of services. DHCD may elect to modify or redefine the scope of services as needed to ensure compliance with federal statutes, regulations, and other policies and requirements. DHCD may also negotiate and execute contract amendments with the awarded Respondent which DHCD reasonably determines are within the scope of this NOFA and necessary to result in best value to the Commonwealth.

The 705 Repositioning Program provides Local Housing Authorities (LHAs) with an opportunity to dispose of scattered-site c. 705 family housing units (and/or c. 667 condo units) and replace them through construction of new, consolidated developments (or, as appropriate, to purchase existing properties to use as consolidated developments). The main goal of the c. 705 Repositioning Program is to achieve scale efficiencies and address deferred capital needs, reducing the ongoing per-unit operating and capital costs associated with these ~~e. 705~~ developments; a secondary goal is to improve the overall accessibility and sustainability of the public housing portfolio. This program envisions funding replacement developments of approximately 10-20 new construction, modern units and subject to available funding may support the disposition and replacement of approximately 100 units overall.

The 705 Repositioning Program is funded by a combination of DHCD capital sources and, through a partnership with the DHCD Division of Rental Assistance, federal funds that are covered under DHCD’s Moving to Work (MTW) Agreement with the U.S. Department of Housing and Urban Development (HUD). These sources serve as “gap funding” for replacement alongside disposition proceeds. This NOFA implements Activity 2018-9: Affordable Housing Preservation and Development Fund, a “local non-traditional” activity in the DHCD [Fiscal Year 2023 Moving to Work plan](#) as approved by HUD.

II. Project Eligibility

A. General Requirements

Applicants should note the following criteria for project eligibility:

1. The project must envision disposition and replacement of scattered-site c. 705 units and/or c. 667 condo units. General ~~e. 705~~-redevelopment/modernization projects without a disposition and replacement component are **not** eligible.
 - a. While this would be considered an additional project benefit, there is no requirement for the disposed units to remain use-restricted to affordable housing.
2. Every project must include one-for-one replacement of any disposed units as state-aided public housing. If the replacement units have other sources of operating subsidy, they must include state public housing protections to the extent they do not conflict with federal regulations regarding that subsidy. This NOFA **cannot fund the creation of any net-new state-aided public housing units**; however, LHAs may combine awards under this NOFA with other sources of funding to create new affordable housing units alongside the replacement state-aided public housing units.

- a. Note that MTW funds can only be used for affordable units serving households at or below 80% AMI. If there are other units in the project, the pro forma should show MTW assistance only going to units serving households at or below 80% AMI.
3. If intending to construct a new development, the LHA must have vacant land available or have a clearly delineated path toward obtaining such developable land (this could be the site of one of the existing ~~e.705~~ units or other LHA-owned land).
4. Projects with 20 units or more must include some form of community room or space, which may be either indoors or outdoors.
5. At least one unit in the consolidated development (if greater than 5 units) must be fully accessible, and any community space must be fully accessible.
 - a. Creation of more than the minimum required number of fully accessible units would be considered an additional project benefit. LHAs may use this award as an opportunity to increase number of accessible units towards the goal of having 5% of all units fully accessible.
6. For any given housing development, an LHA may submit an application to only **one** of the three MTW-funded NOFAs that have been released simultaneously (this 705 Repositioning NOFA, [Federalization Program NOFA](#), and [NCSR Recapitalization NOFA](#)).
7. If the project will entail conversion of the units to a different affordable housing program, LHAs must provide assurance to DHCD that any residents significantly affected by transition to other program rent and eligibility regulations will be accommodated to protect their access to deeply affordable housing in the LHA's community.

LHAs with scattered-site ~~e.705~~ units that are not eligible for this Repositioning Program may wish to consider sources such as DHCD's Vacant Unit Initiative, [HILAPP Program](#), or emergency reserve requests to address the units' capital needs.

While DHDC anticipates that most projects will consist of 10-20 units, there is no minimum or maximum number of units that an LHA may propose to reposition. Any size project is potentially eligible, subject to funding availability; however, given funding availability we anticipate this NOFA can fund repositioning of up to 100 ~~e.705~~ units.

Projects must comply with all applicable state and federal laws and regulations (including without limitation [M.G.L. c. 30B](#)), with all requirements specified in DHCD's Moving to Work Program Annual Plan, and with HUD parameters and guidelines on local non-traditional activities as set forth in [PIH Notice 2011-45](#) and/or successor notices or other HUD guidance, including, but not limited to, to the extent applicable, Davis-Bacon wages, federal Fair Housing and Equal Opportunity statutes, environmental review, HUD site and neighborhood standards and regulations, subsidy layering review and regulations, and HUD Section 3 requirements. Projects must also comply with cash management requirements outlined in [2 CFR § 200](#). Projects must meet HUD Housing Quality Standards (HQS) performance requirements (as provided in [24 CFR 982.401](#)), both at commencement of occupancy and throughout the term of the time restriction on affordable units. Recipients of MTW funding must agree to provide information requested by DHCD and/or HUD on the use of funds and compliance with the above requirements, including information required by DHCD to prepare MTW Annual Plans and Reports (see Reporting Requirements section below).

LHAs using MTW funds for the purposes outlined in this NOFA must ensure that the replacement units remain affordable for a specified amount of time. In general, DHCD expects that replacement state-aided

public units will be affordable **in perpetuity**. The time restriction may vary from project to project, given the goals of an LHA, the project economics, market conditions and other factors. The following are minimum guidelines:

- 1) Units must remain affordable for a minimum of 30 years, unless otherwise approved by HUD.
- 2) If there is a loan of MTW funds to the project, the units must remain affordable for the longer of either the term of the loan or 30 years, unless otherwise approved by HUD. For a shorter term to be considered by HUD, the loan of MTW funds to the property would need to be repaid in full by the conclusion of the shortened term.

LHAs must record a use agreement, covenant, or other document acceptable to HUD on the property where the units are located, which sets forth the conditions imposed on the units. If there is an existing agreement or covenant recorded on the property related to the local, non-traditional affordable units, with HUD approval, the LHA may rely on this document rather than record its own.

Please see Attachment A: Certification of Compliance with MTW Program and Other Requirements for applicable federal requirements in addition to state requirements that apply to all public housing capital projects. Please note that, unless the Applicant obtains a legislative exemption, projects will be subject to all requirements of [M.G.L. c. 149](#), including filed sub-bids requirements.

B. Eligible Types of Repositioning

Repositioning may take place in two different ways:

1. LHA may sell its scattered-site ~~e.705~~ units and construct a new development(s) with the same number of state-aided public housing units as at the disposed properties.
2. LHA may sell its scattered-site ~~e.705~~ units and purchase a replacement property(ies) with the same number of units as at the disposed properties.

Please note that in either case, the replacement units must be located within the same municipality as the disposed units. In addition, replacement units must contain a similar bedroom mix and at least the same square footage as the disposed of units; provided, that LHAs may seek a waiver from this latter requirement if they can show that the current bedroom mix does not best serve the needs of those seeking housing in their community. DHCD will not entertain proposals to age-restrict these units and will require evidence from CHAMP waitlists as well as other sources to show that a different bedroom mix would best serve the current applicant population.

DHCD will also entertain applications for types of ~~e.705 R~~ repositioning not listed above that meet the goals of this NOFA. DHCD encourages LHAs to reach out to DHCD to discuss potential eligibility of their project if it differs from the model above.

III. Available Funds

A total of approximately \$20 million in funds may be awarded under this NOFA. Awards for submitted projects will not exceed \$350,000 per state-aided public housing replacement unit, with the typical award per replacement unit estimated at \$200,000. 705 Repositioning awards are intended to fill the gap between sale proceeds from the disposed units and purchase/construction price of the replacement units. While a new, consolidated development proposed by an LHA may include additional units beyond those replacing the disposed state-aided public housing units, DHCD public housing or MTW funds will not provide funding for such units.

Projects must be within the HUD Total Development Cost and Housing Cost Cap Limits imposed on the development of affordable units in a project. (See also HUD [PIH Notice 2010-20](#), which establishes public housing development cost limits.) All MTW funds being put into the project must be included in the TDC analysis. Projects must comply with the HUD [Cost Control and Safe Harbor Standards for Rental Mixed-Finance Development](#), dated April 2003.

If submitted projects exceed available funding, DHCD in its discretion may make partial awards to applicants (viz. awarding funds to consolidate only some of the scattered-site units proposed).

DHCD will substitute a non-MTW source to fund any relocation required by this project. This non-MTW funding will count toward the \$350,000 cap on total per-unit funding.

All awards and contracts are subject to appropriation and conditional upon the availability of funds.

IV. Reporting Requirements

DHCD must submit an Annual Plan to HUD each April with goals for each MTW-funded activity for the upcoming fiscal year (July 1 – June 30). In addition, DHCD must submit an Annual Report to HUD each September reporting on actual outcomes achieved during the fiscal year for each MTW-funded activity. (See copies of previous plans and reports here: <https://www.mass.gov/service-details/moving-to-work-program-mtw>)

In preparation for these Annual MTW Plans and Reports, LHAs awarded funding through this NOFA will – in collaboration with DHCD – need to track and report on the following metrics if applicable:

- Amount of funds leveraged in dollars (meaning the amount of non-MTW funds supporting the project);
- Number of new housing units made available for households at or below 80% AMI;
- Number of housing units preserved for households at or below 80% AMI; and
- Unit Months Leased (meaning the number of units occupied each month for the 12 months of the fiscal year) - see Attachment B for sample.

Awarded applicants may be required to attend an orientation session explaining MTW reporting requirements and must comply with all such requirements, whether currently existing or established post-award.

V. Application Process

Submitting an Application

1. Upload all required application documents (itemized below) to a file-sharing site such as Dropbox and grant access to anyone with the link
2. Email the link to dhcddesignsubmission@mass.gov with the subject “705 Repositioning Application (LHA name)”
3. Applications must be submitted by **June 9, 2023**

Bidders Conference

DHCD will hold a bidders conference for this program on Monday, October 24, from 10:30am-12pm (prevailing Eastern time). This conference will be an opportunity for potential bidders to receive an overview presentation about this NOFA and ask any clarifying questions they may have. The conference will be recorded, and the link to the recording will subsequently be attached to this bid.

Preregistration is required. To register for the bidders conference and receive the Zoom link, please go to https://us06web.zoom.us/webinar/register/WN_DKu3amo5T9eT03B0d4XjIw.

Submitting Questions

In addition to attending the bidders conference, interested parties may submit questions about this NOFA to dhcddesignsubmission@mass.gov any time before the end of day on January 10, 2023. Please include "MTW 705 Question" in subject line. DHCD will publish answers to all submitted questions by February 10, 2023.

Required Application Documents

- 1) Narrative (maximum 5 pages)
 - a) Description of scope
 - b) Description of existing conditions at ~~scattered-site developments~~705s
 - c) Feasibility analysis, including zoning issues, wetlands, accessibility, market analysis for any dispositions or purchases planned, funding, and relocation if applicable (applicants are advised to work with MHP on feasibility)
 - d) Address sustainability and resiliency considerations
 - e) Address accessibility (minimum one fully accessible unit if greater than 5 new construction units; additional accessible units are beneficial if feasible)
 - f) Project timeline
 - g) Outline of tenant vs. LHA utility responsibilities before and after project. Plan for addressing any fuel switching (notice to LTOs or residents and executing new leases)
- 2) Appraisals/realtor's estimate of existing units to be sold
- 3) Detailed cost estimate and project budget: including building, site development, and cost
- 4) Site plan for consolidated development (if applicable)
- 5) Confirmation that LHA will comply with MTW reporting and other requirements (see Attachment A)
- 6) A letter from the head of the tenant organization(s) or representative of tenants that demonstrates evidence of compliance with tenant participation regulations (760 CMR 6.00). If no letter can be obtained, then the LHA executive director may instead submit a letter certifying that tenants were involved in setting the needs and priorities of the application, and providing details regarding LHA communications to and meetings with tenants.
- 7) Record of Board approval to submit application

DHCD reserves the right at any time to accept or reject any or all proposals in whole or in part, to take exception to these NOFA requirements or to waive any informality and to exclude any proposals for further consideration for failure to fully comply with the requirements of this NOFA. DHCD reserves the right to request additional information from Respondents during the review process and to use other available information as may be necessary to complete its review. Each Respondent shall provide any additional requested information to DHCD prior to execution of the contract.

Submission Deadlines and Estimated Award Timetable

NOFA posting date	10/12/22
Bidders conference	10/24/22
Deadline for question submissions	1/10/23
Answers published for all submitted questions	2/10/23
Submission deadline	6/9/23
Notification of awards (estimated)	7/12/23

All times in this NOFA are prevailing Eastern Standard Time. Responses must be received no later than the dates and times indicated above, or they may not be evaluated. The dates and times listed above may change; any changes will be posted on COMMBUYS. If there is a conflict between the dates and times in this calendar and dates and times listed on COMMBUYS, those listed on COMMBUYS shall prevail. Any changes in this calendar that are made after the NOFA has been published will not result in amendments to the NOFA. Such changes will appear only on COMMBUYS.

VI. Review Process

DHCD will score applications according to the following rubric:

Criterion	Points
Capital need (physical conditions)	35
Financial feasibility/cost per unit	35
LHA capacity	15
DHCD discretion for other project benefits (e.g. sustainability, accessibility, preservation of the disposed properties as non-state-aided types of affordable housing)	15

It is anticipated that the selected Respondent/Bidder would be required to begin the contract on or about August 1, 2023. DHCD may elect to establish an alternative contract start date as needed.

It is anticipated that the successful Respondent/Bidder will receive an award letter offering to enter into a Contract for Financial Assistance, renewable at DHCD's sole option, and subject to the availability of funding and satisfactory performance. DHCD reserves the right to extend the duration of the award and/or amend the terms of the award as necessary.

Responses to this NOFA may be reviewed and evaluated by any person(s) at the discretion of DHCD including non-allied and independent consultants retained by DHCD for the sole purpose of evaluating and analyzing responses.

VII. Environmental Review

Projects funded as a result of this NOFA are subject to the environmental review process as described in [24 CFR Part 58](#). **LHAs need not complete environmental review as part of their response to this NOFA.** However, DHCD recommends that applicants consider the environmental review requirements when preparing their proposals to ensure a smooth process upon notification of a funding award. Awarded projects may not proceed to construction until the environmental review process is complete.

Awarded LHAs will comply with the environmental review process as follows:

1. After receipt of award, the LHA or its contracted design consultant will prepare the Statutory Checklist included in Attachment C.
2. If the LHA believes the project is **not** categorically excluded from a full environmental assessment per the criteria at [24 CFR 58.35](#), check the box on page 2 of the Checklist for “This project is not a Categorically Excluded action” and prepare a full environmental assessment. Skip to step 6.
3. If the LHA believes the project **is** categorically excluded from a full environmental assessment, use the Worksheet on pp. 3-26 to fill out the Compliance Finding table on page 1 of the Checklist.
4. Depending on the “Yes” or “No” answer to each question on the Worksheet, the Statutory Checklist provides instructions on what, if any, environmental review steps must be taken for the project. The LHA must complete and document these steps in accordance with the instructions.
5. Upon completion of the Worksheet, the LHA checks either the first or second box on p. 2 of the Checklist depending on whether the Worksheet revealed any Compliance Findings.
6. The LHA or contracted design consultant signs the Checklist as the Preparer and submits it to DHCD for review. Leave the ERR File # blank.
7. DHCD, as the Responsible Entity, will review the LHA’s Statutory Checklist and accompanying documentation or full environmental assessment. DHCD will approve the project to proceed or alert the LHA to environmental impact abatement that must first be undertaken to comply with 24 CFR Part 58.

VIII. Additional Terms

Bidders’ responses/bids made in response to this NOFA must remain in effect for at least 120 days from the date of bid submission.

Respondents must additionally be legally qualified to contract in Massachusetts and must not be currently subject to any state or federal debarment order. By submitting their NOFA Response, the Respondent affirms that they are not subject to any state or federal debarment order.

The successful Respondent will be required to enter into a contract with DHCD including the Commonwealth’s Standard Contract Form, the applicable Commonwealth Terms and Conditions, and any other required state contract forms. Contracts issued under this NOFA shall include federal funding and may be subject to applicable state and federal compliance and review requirements. By submitting their NOFA Response, the Respondent agrees to the terms and requirements of the Commonwealth standard contract forms and to the terms of this NOFA, including its attachments.

All responses and information submitted in response to this NOFA are subject to the Massachusetts Public Records Law. All written correspondence and materials submitted to DHCD during this process, including as part of the response to this NOFA, become the property of DHCD upon their receipt and will not be returned to the submitting parties. Except as provided in the Public Records Law, all materials submitted

to the DHCD are subject to release as public records. In no event shall DHCD, or any of their agents, representatives, consultants, directors, officers, or employees, be liable to an LHA for the disclosure of all or a portion of a response or related information submitted in connection with this NOFA.

This NOFA does not commit DHCD to pay any costs incurred in the preparation of an LHA's response to this NOFA or to enter into a contract for services. DHCD may (i) accept or reject any and all proposals received as a result of this NOFA; (ii) contract for some, all or none of the services offered by LHAs in response to this NOFA; (iii) negotiate with one or more of the qualified LHAs; or (iv) cancel, in part or in its entirety, this NOFA if it is in the best interest of the Commonwealth to do so.

DHCD reserves the right to make amendments to the NOFA after initial publication. Any such amendment will be posted to COMMBUYS. It is each LHA's responsibility to check COMMBUYS for any amendments, addenda or modifications to this NOFA, and any Q&A records related to this NOFA. DHCD accepts no responsibility and will provide no accommodation to LHAs who submit a response based on an out-of-date NOFA or on information received from a source other than COMMBUYS.

Bidders with disabilities or hardships that seek reasonable accommodation, which may include the receipt of NOFA information in an alternative format, must communicate such requests in writing to DHCD. Requests for accommodation will be addressed on a case-by-case basis. An LHA requesting accommodation must submit a written statement which describes the respondent's disability and the requested accommodation.

IX. COMMBUYS Instructions

While all applications seeking funding pursuant to this NOFA should be submitted to dhcddesignsubmission@mass.gov, this NOFA will be launched and managed via COMMBUYS. Instructions for log-in and use of COMMBUYS are described in <http://www.mass.gov/anf/docs/osd/forms/instructions-for-vendors-responding-to-bids.docx>. LHAs may also contact the COMMBUYS Helpdesk at COMMBUYS@mass.gov or the COMMBUYS Helpline at 1-888-MA-STATE.

LHAs are required to monitor COMMBUYS for changes to the procurement calendar for this NOFA. It is the responsibility of the prospective LHA to maintain an active registration in COMMBUYS and to keep current the email address of the LHA's contact person and prospective contract manager.

DHCD and the Commonwealth assume no responsibility if a prospective LHA's designated email address is not current, or if technical problems, including those with the prospective LHA's computer, network or internet service provider cause email communications sent to/from the LHA and DHCD to be lost or rejected by any means including email or spam filtering.

End of Section

Exhibit 6.A.: Overview of Options for Development of Nobscot

This exhibit provides a high-level summary of 30 development options. CHA has highlighted in green several scenarios that we thought might be appealing based on recent meetings. They include the option with the smallest funding gap (row 1), the option with the smallest funding gap that includes homeownership units (row 26), and the option with the smallest funding gap that includes three-bedroom homeownership units (row 16).

Column A of the chart provides a brief description of each option. For instance, the scenario in row 1 does not utilize the State’s NOFA for consolidation of 705 housing, and all rental units are assumed to receive rental subsidy from DHCD/SMOC.

Columns B-H of the chart show the mixture of rental and homeownership units across one-bedroom, two-bedroom, and three-bedroom units.

Finally, columns K-L of the chart show approximately how much subsidy the scenario would need to obtain from competitive funding sources.

Development Options with Only Rental Housing

	A	B	C	D	E	F	G	H	I	J	K	L
	Option	Ownership Units			Rental Units			Total Units	Rental Project Funding Gap	Ownership Project Funding Gap	Total Funding Gap	Total Funding Gap/Unit
		1BR	2BR	3BR	1BR	2BR	3BR					
1	All Rental Units (Focus on 2-Bedrooms); Utilize 705 NOFA (\$350k/Existing Unit), Existing Units Sold at 80% AMI	0	0	0	4	14	4	22	-\$408,342	\$0	-\$408,342	-\$18,561
2	All Rental Units (Include 1-Bedrooms); Utilize 705 NOFA (\$350k/Existing Unit), Existing Units Sold at 80% AMI	0	0	0	4	8	8	20	-\$454,222	\$0	-\$454,222	-\$22,711
3	All Rental Units (Focus on 2-Bedrooms); Do Not Utilize 705 NOFA (100% Vouchers)	0	0	0	4	14	4	22	-\$517,599	\$0	-\$517,599	-\$23,527
4	All Rental Units (Include 1-Bedrooms); Do Not Utilize 705 NOFA (100% Vouchers)	0	0	0	4	8	8	20	-\$562,541	\$0	-\$562,541	-\$28,127
5	All Rental Units (Focus on 2-Bedrooms); Utilize 705 NOFA (\$200k/unit); Existing Units Become 60% AMI Rentals	0	0	0	4	14	4	22	-\$851,242	\$0	-\$851,242	-\$38,693
6	All Rental Units (Focus on 3-Bedrooms); Utilize 705 NOFA (\$350k/Existing Unit), Existing Units Sold at 80% AMI	0	0	0	0	10	8	18	-\$759,676	\$0	-\$759,676	-\$42,204
7	All Rental Units (Include 1-Bedrooms); Utilize 705 NOFA (\$200k/unit); Existing Units Become 60% AMI Rentals	0	0	0	4	8	8	20	-\$897,122	\$0	-\$897,122	-\$44,856
8	All Rental Units (Focus on 2-Bedrooms); Utilize 705 NOFA (\$200k/Existing Unit); Existing Units Sold at 80% AMI	0	0	0	4	14	4	22	-\$1,008,342	\$0	-\$1,008,342	-\$45,834
9	All Rental Units (Focus on 3-Bedrooms); Do Not Utilize 705 NOFA (100% Vouchers)	0	0	0	0	10	8	18	-\$867,381	\$0	-\$867,381	-\$48,188
10	All Rental Units (Include 1-Bedrooms); Utilize 705 NOFA (\$200k/Existing Unit); Existing Units Sold at 80% AMI	0	0	0	4	8	8	20	-\$1,054,222	\$0	-\$1,054,222	-\$52,711
11	All Rental Units (Focus on 3-Bedrooms); Utilize 705 NOFA (\$200k/unit); Existing Units Become 60% AMI Rentals	0	0	0	0	10	8	18	-\$1,202,576	\$0	-\$1,202,576	-\$66,810
12	All Rental Units (Focus on 3-Bedrooms); Utilize 705 NOFA (\$200k/Existing Unit); Existing Units Sold at 80% AMI	0	0	0	0	10	8	18	-\$1,359,676	\$0	-\$1,359,676	-\$75,538
13	All Rental Units (Focus on 2-Bedrooms); Do Not Utilize 705 NOFA (50% Vouchers)	0	0	0	4	14	4	22	-\$2,293,020	\$0	-\$2,293,020	-\$104,228
14	All Rental Units (Include 1-Bedrooms); Do Not Utilize 705 NOFA (50% Vouchers)	0	0	0	4	8	8	20	-\$2,285,337	\$0	-\$2,285,337	-\$114,267
15	All Rental Units (Focus on 3-Bedrooms); Do Not Utilize 705 NOFA (50% Vouchers)	0	0	0	0	10	8	18	-\$2,490,346	\$0	-\$2,490,346	-\$138,353

Development Options with Three-Bedroom Ownership Units

	A	B	C	D	E	F	G	H	I	J	K	L
	Option	Ownership Units			Rental Units			Total Unit	Rental Project Funding Gap	Ownership Project Funding Gap	Total Funding Gap	Total Funding Gap/Unit
		1BR	2BR	3BR	1BR	2BR	3BR					
16	3-Bedroom Ownership (Include 1-Bedroom Rentals); Utilize 705 NOFA (\$350k/Existing Unit), Existing Units Sold at 80% AMI	0	0	4	4	8	4	20	-\$294,945	-\$2,544,480	-\$2,839,425	-\$141,971
17	3-Bedroom Ownership (Include 1-Bedroom Rentals); Do Not Utilize 705 NOFA (100% Vouchers)	0	0	4	4	8	4	20	-\$403,467	-\$2,544,480	-\$2,947,947	-\$147,397
18	3-Bedroom Ownership (Include 1-Bedroom Rentals); Utilize 705 NOFA (\$200k/unit); Existing Units Become 60% AMI Rentals	0	0	4	4	8	4	20	-\$737,845	-\$2,544,480	-\$3,282,325	-\$164,116
19	3-Bedroom Ownership (Include 1-Bedroom Rentals); Utilize 705 NOFA (\$200k/Existing Unit); Existing Units Sold at 80% AMI	0	0	4	4	8	4	20	-\$894,945	-\$2,544,480	-\$3,439,425	-\$171,971
20	3-Bedroom Ownership (Focus on Larger Rentals); Utilize 705 NOFA (\$350k/Existing Unit), Existing Units Sold at 80% AMI	0	0	4	0	10	4	18	-\$568,896	-\$2,594,318	-\$3,163,214	-\$175,734
21	3-Bedroom Ownership (Focus on Larger Rentals); Do Not Utilize 705 NOFA (100% Vouchers)	0	0	4	0	10	4	18	-\$676,835	-\$2,594,318	-\$3,271,152	-\$181,731
22	3-Bedroom Ownership (Focus on Larger Rentals); Utilize 705 NOFA (\$200k/unit); Existing Units Become 60% AMI Rentals	0	0	4	0	10	4	18	-\$1,011,796	-\$2,594,318	-\$3,606,114	-\$200,340
23	3-Bedroom Ownership (Focus on Larger Rentals); Utilize 705 NOFA (\$200k/Existing Unit); Existing Units Sold at 80% AMI	0	0	4	0	10	4	18	-\$1,168,896	-\$2,594,318	-\$3,763,214	-\$209,067
24	3-Bedroom Ownership (Include 1-Bedroom Rentals); Do Not Utilize 705 NOFA (50% Vouchers)	0	0	4	4	8	4	20	-\$1,707,489	-\$2,544,480	-\$4,251,970	-\$212,598
25	3-Bedroom Ownership (Focus on Larger Rentals); Do Not Utilize 705 NOFA (50% Vouchers)	0	0	4	0	10	4	18	-\$1,880,965	-\$2,594,318	-\$4,475,282	-\$248,627

Development Options with Two-Bedroom Ownership Units

	A	B	C	D	E	F	G	H	I	J	K	L
	Option	Ownership Units			Rental Units			Total Units	Rental Project Funding Gap	Ownership Project Funding Gap	Total Funding Gap	Total Funding Gap/Unit
		1BR	2BR	3BR	1BR	2BR	3BR					
26	2-Bedroom Ownership; Utilize 705 NOFA (\$350k/Existing Unit), Existing Units Sold at 80% AMI	0	4	0	4	10	4	22	-\$247,487	-\$2,102,626	-\$2,350,113	-\$106,823
27	2-Bedroom Ownership; Do Not Utilize 705 NOFA (100% Vouchers)	0	4	0	4	10	4	22	-\$356,920	-\$2,102,626	-\$2,459,546	-\$111,798
28	2-Bedroom Ownership; Utilize 705 NOFA (\$200k/Existing Unit); Existing Units Sold at 80% AMI	0	4	0	4	10	4	22	-\$847,487	-\$2,102,626	-\$2,950,113	-\$134,096
29	2-Bedroom Ownership; Utilize 705 NOFA (\$200k/unit); Existing Units Become 60% AMI Rentals	0	4	0	4	10	4	22	-\$1,785,266	-\$2,102,626	-\$3,887,891	-\$176,722
30	2-Bedroom Ownership; Do Not Utilize 705 NOFA (50% Vouchers)	0	4	0	4	10	4	22	-\$1,818,275	-\$2,102,626	-\$3,920,901	-\$178,223

End of Section

Exhibit 6.A. Nobscot Development Budget Example

UNIT MIX ASSUMPTIONS										
Project Size										
Building		Square Footage		Units						
Rental Duplexes		17,380		18		Smaller than the SF per unit (2,200-2,400) on civil engineer's concept plan				
Ownership Duplexes		3,960		4						
Total		21,340		22						
Tenure Mix										
Ownership		4								
Rental		18								
Rental Unit Mix										
30% AMI Tier - Rental		Type of Unit	#	Unit Size (Gross SF)		Monthly Gross Rent		Utility Allowance	Monthly Net Rent	Annual Rent
1 Bedroom			0	660		\$ -		\$ -	\$ -	-
2 Bedroom		Replacement 705	2	990		\$ 688		\$ -	\$ 688	\$ 16,512
3 Bedroom		Replacement 705	2	1210		\$ 741		\$ -	\$ 741	\$ 17,784
60% AMI Tier - Rental										
1 Bedroom		Voucher (new units)	4	660		\$ 2,418		\$ 74	\$ 2,344	\$ 112,502
1 Bedroom			0	660		\$ 1,578		\$ 74	\$ 1,504	-
2 Bedroom		Voucher (new units)	8	990		\$ 2,899		\$ 93	\$ 2,806	\$ 269,328
2 Bedroom			0	990		\$ 1,893		\$ 93	\$ 1,800	-
3 Bedroom			0	1210		\$ 2,187		\$ 113	\$ 2,074	-
3 Bedroom		Voucher (new units)	2	1210		\$ 3,528		\$ 113	\$ 3,415	\$ 81,953
80% AMI Tier - Ownership										
1 Bedroom			0	660		\$ -		\$ -	\$ -	-
2 Bedroom		Ownership (new units)	4	990		\$ -		\$ -	\$ -	-
3 Bedroom		Ownership (new units)	0	1210		\$ -		\$ -	\$ -	-
Total			22	21,340					\$	498,079
Utility allowances are DHCD's regional Section 8 standard for SMOC for garden apartments. All electric. Standard does not include AC										
FMR: 110%										
Unit Type		30% AMI (Rental)		60% AMI (Rental)		80% AMI (Ownership)		Total		
1 Bedroom		0		4		0		4		
2 Bedroom		2		8		4		14		
3 Bedroom		2		2		0		4		
Total		4		14		4		22		
EQUITY AND DEBT ASSUMPTIONS										
LIHTC Equity Calculation										
Rental Project Fraction (SF)		33%								
Rental Project Fraction (Units)		82%								
Total Development Cost		\$13,161,450								
Eligible Basis		\$11,971,648								
LIHTC Rate		4%								
Basis Boost		100% Not a DDA/QCT								
4% Credits		\$478,866								
LIHTC Raise		0.95 Cents								
LIHTC Period		10 Years								
Ltd Partner Ownership		99.99%								
Total LIHTC Equity		\$4,548,771								
Interest Rate Sizing										
Index		3.97%		3/323 FHLB rates applied like MHP's 116 Norfolk cmt ltr						
Spread		1.33%		MHP via 116 Norfolk cmt ltr						
Buffer		1.00%								
Rate		6.30%								
Debt Sizing										
Mortgage Debt Service		\$ 307,942		Per Year						
Interest Rate		6.30%		Percentage						
Term		20		Years						
Amortization		40		Years						
First Mortgage		\$4,494,414								
DEVELOPMENT BUDGET CALCULATIONS										
Bond Premium Calculation										
		\$ Amount	%							
First \$5M		\$ 50,000	1%							
Second \$5M		\$ 23,049	1.25%							
Third \$5M		\	1.50%							
Beyond \$15M		\$ -	1.75%							
Total		\$ 73,049								
Construction Per Unit Assumptions										
Rental - Hard cost/SF		\$ 414		Ownership - Hard cost/SF		\$ 414				
Rental - All-In hard cost/SF		\$ 475		Ownership - All-In hard cost/SF		\$ 475				
Developer Fee Calculation (per QAP)										
		\$ Amount	%							
Acquisition Fee		\$ 16,364	5%							
First \$3M		\$ 450,000	15%							
Second \$2M		\$ 250,000	12.5%							
Third \$10M		\$ 647,074	10%							
Up to \$25M		\$ -	7.5%							
Beyond \$25M		\$ -	5%							
Total		\$ 1,363,438		Per Unit						
				\$ 61,974						

Development:	Nobscot
Type:	Family
# of Units:	18
TE Bonds	6,843,954
Construction	1.5 Years

One Stop #	Sources	\$	Per Unit		Assumptions / PM Comments
	4% LIHTC Equity	\$ 4,548,771	\$ 252,710	35%	To include this source, assuming that the property needs to leave State Public Housing program.
	Perm Loan	\$ 4,494,414	\$ 249,690	35%	To include this source, assuming that the property needs to leave State Public Housing program.
	State Low Income Housing Tax Credit	\$ -	\$ -	0%	Unlikely with NOFA
	DHCD 705 NOFA	\$ 1,400,000	\$ 77,778	11%	\$350k/per 705 unit is the max under the NOFA. The NOFA's anticipated average award per unit = \$200k
	Sales Proceeds from New Units	\$ -	\$ -	0%	N/A for rental
	DHCD New Production Soft Loan	\$ 1,400,000	\$ 77,778	11%	\$100k per new unit
	WestMetro HOME	\$ -	\$ -	0%	Competitive application
	Sudbury CPA	\$ -	\$ -	0%	Competitive application
	Sales Proceeds from Existing 705s	\$ 623,300	\$ 34,628	5%	See sheet 4. Sales Proceeds
	FHLB Grant	\$ -	\$ -	0%	Max award per rental unit = \$65k. To enhance competitiveness of application, would want to reduce
	Deferred Developer Fee/Grants	\$ 447,477	\$ 24,860	3%	Minimum of 7 years of net cash flow or 50% of developer's fee
	TOTAL	\$ 12,913,962	\$ 717,442		

Surplus/Shortfall	\$ (247,487)	\$ (13,749)
Total DHCD	\$ 2,800,000	\$ 155,556

One Stop #	Uses	Total Cost	Input index (Unit, SF, %)	Eligible Cost	Assumptions / PM Comments
	Acquisition				
161	Land	\$ 327,273			Town's best guess is between \$400-500k.
162	Building	\$ -		\$ -	None due to demolition of existing units
163	Acquisition Subtotal	\$ 327,273	\$ 18,182		
	Construction				
	New Construction	\$ 7,195,320	\$ 399,740	\$ 6,619,694	
	General Conditions (5%)	\$ 359,766		\$ 359,766	
	General Requirements (2.5%)	\$ 188,877		\$ 188,877	
	P&P Bonds and Insurance (1.8%)	\$ 139,391		\$ 139,391	
	Permits	\$ 170,930		\$ 170,930	\$3,500/unit water connection fee + building permit at \$15/\$1,000 of work
	Profit (2.5%)	\$ 201,357		\$ 201,357	
164	Direct Construction Budget	\$ 8,255,641	\$ 458,647		
	Non GC Construction Costs	\$ 32,990	\$ 1,833	\$ 32,990	\$100K if small project; \$300K if larger project.
165	Contingency	\$ 828,863	5.0%	\$ 828,863	
166	Subtotal: Construction	\$ 9,117,494	\$ 506,527		\$ 224,664
	Soft Costs				
167	Architect & Engineering	\$ 693,041	6.0%	\$ 693,041	
168	Survey & Permits	\$ 20,455	\$ 1,136	\$ 20,455	
	Survey	\$ 20,455		\$ 20,455	
169	Clerk of the Works	\$ 178,691	\$ 70	\$ 178,691	
170	Environmental	\$ 40,909	\$ 2,273	\$ 40,909	Depends on issues.
171	Bond Premium	\$ 73,049	\$ 4,058	\$ 73,049	See Assumptions Tab: 1% of first \$M, 1.25% on second \$5M, 1.5% on third \$5M, and 1.75% on amount greater than \$15M
172	Legal (Owner)	\$ 114,545	\$ 6,364		
	Pre-Development	\$ 32,727		\$ 32,727	
	Closing	\$ 49,091		\$ 49,091	
	During Construction	\$ 20,455		\$ 20,455	
	Conversion	\$ 12,273			
173	Title and Recording	\$ 30,876	\$ 1,715		
	Title	\$ 13,676	0.15%	\$ 13,676	\$15K-\$60K depending upon size ---- until better number use .15% of construction budget
	Recording	\$ 17,200	\$ 400	\$ 17,200	\$400 per month x # of construction months + 10,000 one time fee
174	Accounting & Cost Cert	\$ 32,727			
	Yearly Accounting	\$ -		\$ -	Assume operating
	Cost Cert	\$ 16,364		\$ 16,364	
	General Consulting	\$ 16,364		\$ 16,364	
175	Marketing and Lease Up	\$ 20,455			Typically \$3k in CHA projects
176	RE Taxes	\$ -		\$ -	Don't include; paid by operations.
177	Insurance	\$ 164,811		\$ 164,811	Builder's risk fee plus initial GL, etc. \$90K plus 1% of construction
178	Relocation	\$ 57,780		\$ 57,780	
	Moves	\$ 18,000	\$ 1,500		\$1500 pr move, assuming average number of moves per person is 1
	Utilities	\$ 1,500	\$ 125		\$125 per move
	Misc	\$ 480	\$ 40		\$40 per move
	Staff	\$ 37,800	\$ 60,000		Estimate 0.2 FTE over length of project; \$60K Salary; 40% benefits; 1.5 people; 1.5 year duration
179	Appraisal & Market Study	\$ 9,818		\$ 9,818	
180	Security	\$ -		\$ -	N/A
181	Construction Loan Interest	\$ 333,643	6.50%	\$ 291,937	Interest rate calc is from 2022 CHA closing + 1% buffer. Assume 50% of loan outstanding for construction period
182	Inspecting Engineer	\$ 29,455	\$ 2,000	\$ 29,455	\$2000 per month x the # of construction months
183	Fees to: Lender				
	Origination Fee (Construction)	\$ 17,110	0.25%	\$ 17,110	Based on 2022 CHA closing; may be greater depending on lender
	Origination Fee (Perm)	\$ 22,472	0.50%		Based on 2022 CHA closing
	Lender Legal	\$ 75,000		\$ 75,000	Placeholder
	Due Diligence	\$ 30,000		\$ 30,000	Placeholder
	Application (Perm)	\$ 4,494		\$ 4,494	Based on 2022 CHA closing
184	Fees to: DHCD/MassDev/MassHousing	\$ 35,733		\$ 35,733	.01% application based upon TE Bond amount, \$2500 tax credit fee, \$6K appraisal, \$5K needs assessment, 4.5% fee on credits
185	MIP (Mortgage Insurance Premium)	\$ -		\$ -	25% of Permanent Loan
186	Credit Enhancement Fees	\$ -		\$ -	NA
187	Letter of Credit	\$ -		\$ -	NA
188	Other Financing Fees				
	Construction Interest Rate Cap	\$ -		\$ -	
	Bond Counsel Lender Fee	\$ 35,000		\$ 35,000	
	Conversion Fee				
189	Development Consultant	\$ -		\$ -	QAP states that development consultant costs should be covered by developer fee.
190	Other: Specific			\$ -	
	Commissioning Agent	\$ 81,818		\$ 81,818	
	FF&E	\$ 40,909		\$ 40,909	For scenarios without community space, can be lower
	Other: Misc			\$ -	
191	Soft Cost Contingency	\$ 20,455		\$ 20,455	This is less than CHA typically budgets
192					
193	Soft Cost Subtotal	\$ 2,140,774			\$ 20,455
					2140774.369
194	Subtotal: Acquis, Constr, Gen. Dev.	\$ 11,585,541			
195	Capitalized Reserve	\$ 212,471	\$ 11,804		
196	Developer Overhead	\$ -	\$ -	\$ -	6 months of debt services and operating expenses
197	Developer Fee	\$ 1,363,438	\$ 75,747	\$ 1,363,438	
198	TOTAL DEVELOPMENT COSTS	\$ 13,161,450	\$ 731,192	\$ 11,971,648	0.91

SUMMARY INFO			
Acquisition	\$ 327,273		
Construction	\$ 8,288,631		
A&E	\$ 871,732		
Financing Fees	\$ 604,030		
Relocation	\$ 57,780		
Other Soft Cost	\$ 586,778		
Contingency	\$ 849,318		
Reserves	\$ 212,471		
Dev Fee	\$ 1,363,438		
Total	\$ 13,161,450		

Check\$ -

Operating Income and Expenses				Notes
	\$	Input Index		
Operating Income	\$ 498,079			
5% Vacancy	\$ (24,904)			
Other Income	\$ 4,981	1%		
Gross Effective Rent	\$ 478,156			
Operating Cost	\$ 117,000			
Replacement Reserves \$400 PUPY	\$ 7,200	\$400	6,500/unit	
Total Expenses	\$ 124,200			
Net Operating Income	\$ 353,956			
First Mortgage Debt Service	\$ 307,942	87%		
Operating Cash Flow	\$ 46,014			
DSCR	1.15			

NOBSCOT DEVELOPMENT BUDGET - OWNERSHIP PORTION

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>>

Development:	Nobscot
Type:	Family
# of Units:	4
Construction Loan	2,516,660
Construction	1.5 Years

One Stop #	Sources	\$	Per Unit		Assumptions / PM Comments
	4% LIHTC Equity	\$ -	\$ -	0%	N/A for ownership
	Perm Loan	\$ -	\$ -	0%	N/A for ownership
	State Low Income Housing Tax Credit		\$ -	0%	Confirm N/A
	DHCD 705 NOFA	\$ -	\$ -	0%	N/A for ownership
	Sales Proceeds from New Units	\$ 1,043,200	\$ 260,800	100%	
	Affordable Housing Trust Fund	\$ -	\$ -	0%	CHA to discuss with MassHousing
	WestMetro HOME	\$ -	\$ -	0%	Competitive applicatino
	Sudbury CPA	\$ -	\$ -	0%	
	Sales Proceeds from Existing 705s	\$ -	\$ -	0%	
	FHLB Grant	\$ -	\$ -	0%	Ownership units not competitive for funding
	Deferred Developer Fee/Grants	\$ -	\$ -	0%	
	TOTAL	\$ 1,043,200	\$ 260,800		

Surplus/Shortfall	\$ (2,102,626)	\$ (525,656)
Total DHCD	\$ 1,043,200	\$ 260,800

One Stop #	Uses	Total Cost	Input index (Unit, SF, %)	Eligible Cost	Assumptions / PM Comments
	Acquisition				
	Land	\$ 72,727			Town's best guess is between \$400-500k; pro rated between parts of the project
162	Building	\$ -		\$ -	None due to demolition of existing units
163	Acquisition Subtotal	\$ 72,727	\$ 18,182		
	Construction				
	New Construction	\$ 1,639,440	\$ 409,860	\$ 1,508,285	
	General Conditions (5%)	\$ 81,972		\$ 81,972	
	General Requirements (2.5%)	\$ 43,035		\$ 43,035	
	P&P Bonds and Insurance (1.8%)	\$ 31,760		\$ 31,760	
	Permits	\$ 38,592		\$ 38,592	\$3,500/unit water connection fee + building permit at \$15/\$1,000 of work
	Profit (2.5%)	\$ 45,870		\$ 45,870	
164	Direct Construction Budget	\$ 1,880,669	\$ 470,167		\$ 316,289
					\$ 235,083.62
164	Non GC Construction Costs	\$ 18,182	\$ 4,545	\$ 18,182	\$100K if small project; \$300K if larger project
165	Contingency	\$ 189,885	5.0%	\$ 189,885	
166	Subtotal: Construction	\$ 2,088,736	\$ 522,184		
	Soft Costs				
167	Architect & Engineering	\$ 77,332	6.0%	\$ 77,332	
168	Survey & Permits	\$ 4,545	\$ 1,136		
	Survey	\$ 4,545		\$ 4,545	
169	Clerk of the Works	\$ 39,709	\$ 70	\$ 39,709	
170	Environmental	\$ 9,091	\$ 2,273	\$ 9,091	Depends on issues.
171	Bond Premium	\$ -	\$ -	\$ -	
172	Legal (Owner)	\$ 25,455	\$ 6,364		
	Pre-Development	\$ 7,273		\$ 7,273	
	Closing	\$ 10,909		\$ 10,909	
	During Construction	\$ 4,545		\$ 4,545	
	Conversion	\$ 2,727			
173	Title and Recording	\$ 20,333	\$ 5,083		
	Title	\$ 3,133	0.15%	\$ 3,133	\$15K-\$60K depending upon size ---- until better number use .15% of construction budget
	Recording	\$ 17,200	\$ 400	\$ 17,200	\$400 per month x # of construction months + 10,000 one time fee
174	Accounting & Cost Cert	\$ 7,273			
	Yearly Accounting	\$ -		\$ -	Assume operating
	Cost Cert	\$ 3,636		\$ 3,636	
	General Consulting	\$ 3,636		\$ 3,636	
175	Marketing and Lease Up	\$ 4,545			Typically \$3k in CHA projects
176	RE Taxes	\$ -		\$ -	Don't include; paid by operations.
177	Insurance	\$ 37,251		\$ 37,251	Builder's risk fee plus initial GL, etc. \$90K plus 1% of construction
178	Relocation	\$ -		\$ -	N/A for ownership - no existing tenants
	Moves	\$ -	\$ 1,500		
	Utilities	\$ -	\$ 125		
	Misc	\$ -	\$ 40		
	Staff	\$ -	\$ 60,000		
179	Appraisal & Market Study	\$ 2,182		\$ 2,182	
180	Security	\$ -		\$ -	N/A
181	Construction Loan Interest	\$ 122,687	6.50%	\$ 107,351	Interest rate calc is 2022 CHA closing + 1% buffer. Assume 50% of loan outstanding for construction period
182	Inspecting Engineer	\$ 6,545	\$ 2,000	\$ 6,545	\$2000 per month x the # of construction months
183	Fees to: Lender				
	Origination Fee (Construction)	\$ 6,292	0.25%	\$ 6,292	Based on 2022 CHA closing; may be greater depending on lender
	Origination Fee (Perm)	\$ -	0.50%		Based on 2022 CHA closing
	Lender Legal	\$ 35,000		\$ 35,000	Placeholder
	Due Diligence	\$ 30,000		\$ 30,000	Placeholder
	Application (Perm)	\$ -		\$ -	Based on 2022 CHA closing
184	Fees to: DHCD/MassDev/MassHousing	\$ -		\$ -	N/A for ownershsp
185	MIP (Mortgage Insurance Premium)	\$ -		\$ -	N/A for ownershsp
186	Credit Enhancement Fees	\$ -		\$ -	NA
187	Letter of Credit	\$ -		\$ -	NA
188	Other Financing Fees				
	Construction Interest Rate Cap	\$ -		\$ -	
	Bond Counsel Lender Fee	\$ -		\$ -	
	Conversion Fee	\$ -			
189	Development Consultant	\$ -		\$ -	OAP states that development consultant costs should be covered by developer fee.
190	Other: Specific			\$ -	
	Commissioning Agent	\$ 18,182		\$ 18,182	
	FF&E	\$ 9,091		\$ 9,091	Can be lower for scenarios with no community space
				\$ -	
191	Other: Misc			\$ -	
192	Soft Cost Contingency	\$ 4,545		\$ 4,545	This is less than CHA typically budgets
193	Soft Cost Subtotal	\$ 460,058			4,545
					460058.2479
194	Subtotal: Acquis, Constr, Gen. Dev.	\$ 2,621,521			
195	Capitalized Reserve		\$ -		N/A for ownership
196	Developer Overhead	\$ -	\$ -	\$ -	
197	Developer Fee	\$ 524,304	\$ 131,076	\$ 524,304	Maximum under LIP. To generate savings, work with developer who will agree to lower return
198	TOTAL DEVELOPMENT COSTS	\$ 3,145,826	\$ 786,456	\$ 2,919,335	

SUMMARY INFO			
Acquisition	\$	72,727	
Construction	\$	1,898,851	
A&E	\$	117,041	
Financing Fees	\$	193,979	
Relocation	\$	-	
Other Soft Cost	\$	144,493	
Contingency	\$	194,431	
Reserves	\$	-	
Dev Fee	\$	524,304	
Total	\$	3,145,826	

End of Section

Exhibit 6.C.: Sample WestMetro HOME RFP Score Sheet

Scoring Criteria	Max. Points	Nobscot Points	Notes
Project Location			
Located in community where WestMetro HOME funding has been committed in the past:			
HOME funds never committed to project in community	20		
5+ fiscal years	15		
2 - 4 fiscal years	10	10	To be confirmed via call with HOME Consortium
1 fiscal year	5		
CHDO Project			
Project will be owned, developed, and/or sponsored by a WestMetro HOME certified CHDO	20	0	
Creation of Affordable Units			
Project creates new affordability	10	10	
Project extends affordability	5		
Project does not create new affordable units or extend affordability	0		
Bedroom Mix			
At least 10% of the total project units have 3 or more bedrooms	10	10	
Target Population and Accessibility			
At least 15% of the total units targeted to serve chronically homeless individuals or families	5		
At least 15% of the total units targeted to serve special needs groups or people with a disability	5		
Project will create accessible units (sensory or mobility) beyond what is required by law	5	5	To be confirmed during design process
Local Support			
The Project includes donated or leased land and/or financial support from the municipality	10	10	Assumes CPA allocation
Inclusion of W/MBE on the project development team			
The developer, general contractor, and/or management agent	5		
The architect, engineer, consultant(s), and/or attorney	2		
Term of Affordability			
Applicant agrees to permanent affordability	10	10	
Total Possible Points	100	55	

End of Section

Exhibit 6.D. FHLB Boston Affordable Housing Program Score Sheet

[Link to Implementation Plan](#)

Category	Sub-Category	Possible Points	Nobscot Points	Notes
Donated Property		5	0	1 point if federal government provided the land at any price. Up to 5 points if federal government provided the land at 50% or greater discount. To calculate points, multiply 5 by the ratio of units or land provided at discount. Use the less favorable ratio.
Nonprofit Sponsorship	Nonprofit or housing authority is project sponsor	1	1	
	Nonprofit or housing authority will retain ownership for 15 years	4	4	
Homeownership		5	0	
Income Targeting		20	20.00	
	<50% AMI units		20.00	
	60% AMI units		0.00	
	80% AMI unit		0.00	
	Total units		20.00	
Homeless Housing	20-24.99% units for homeless households	3	0	
	OR			
	>25% units for homeless households	5	0	
Rural		5	5	Located in a rural area per USDA: http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do
Empowerment (Tenant Services)		6	1.5	This requires obtaining commitment letters from a service provider
	Resident Council, HOA, or cooperative housing, OR a workforce readiness, employment, health care, homeownership, financial training, or general service from a set list	1.5	1.5	
	A workforce readiness, employment, health care, homeownership, financial training, or general service from a set list	1.5	0	
	A workforce readiness, employment, health care, homeownership, financial training, or general service from a set list	1.5	0	
	Other tenant service	1.5	0	
Resident Economic Diversity	Census Tract has an AMI >100% and 20% of units are for extremely-, low-, or moderate-income households	5	5	Website to check Census Tract: https://geomap.ffiec.gov/ffiecgeomap/
	OR			
	Census Tract has an AMI <80% and 20% of the units are market rate	5	0	
Member Bank Financial Participation	Member bank provides financing	10	10	
	Amount of FHLB subsidy requested		\$650,000	Maximum amount recently awarded to projects
	Amount of Member Financing		\$6,800,000	Assuming that construction loan comes from FHLB member bank
	Member bank provides perm financing	2	0	1 point if financing is for 5 years at fixed rate; 2 points if financing is for 15 years at fixed rate. Proportionate score for a term in between
MWBE Participation	3 of developer, architect, GC, attorney, manager, or accounts are MWBE firm	5	0	
	OR			
	2 of developer, architect, GC, attorney, manager, or accounts are MWBE firm	3.5	0	
	OR			
	1 of developer, architect, GC, attorney, manager, or accounts are MWBE firm	2	2	CHA has worked with multiple MWBE architecture firms
Subsidy Per Unit		5	2.71	Points are variable based on how much subsidy is requested. Zero points assumes that the full amount is requested (\$65k/rental unit; \$40k/ownership unit)
In-District Priority		5	5	Project located in New England
Community Stability	Preservation	4	0	
	Preservation	4	0	Projects must meet one of these criteria: (1) use restrictions expiring within 24 months before or after the opening of the AHP funding round; (2) Section 8 units where owners can terminate or opt out of contracts; (3) Units due to physical distress or foreclosure that may not continue to remain affordable without new capital or ownership. Distress is defined as units at risk of loss due to physical condition including probable condemnation within four years, significant code/safety issues which present risks to tenants and long-term viability and affordability of the property, or extensive capital needs which threaten the long-term viability and affordability of the property.
	Revolving loan fund for ownership	2	0	
	Adaptive reuse of historic preservation	2	0	
Enterprise Green Communities or LEED		13	13	

100.00

69.21