

Application

Town of Sunderland Community Preservation Fund

Submit to: Sunderland Community Preservation Committee (CPC)
Sunderland Town Offices — 12 School St. — Sunderland, MA 01375

This application is to be submitted to the Town of Sunderland's Community Preservation Committee (CPC) no later than February 23, 2017 to be considered in Fiscal Year 2017.

Please complete all sections of the application. If a particular section is not applicable, please note that.

Applicant Name / Organization: Town of Sunderland

Address: 12 School Street, Sunderland, MA 01375

Contact Person: Sherry Patch, Town Administrator

Phone: 413-6651441 Email: Townadmin@townofsunderland.us

Project Name: 120 North Main Street Senior Affordable Housing Development Project

CPA Category: Check the category of your project in the appropriate white space below. You must check a minimum of one category, but may identify more than one category, if applicable.

For more information on CPA funding categories, please refer to the "Allowable Spending Purposes" chart in the Application Packet Appendix or at www.communitypreservation.org.

	Open Space	Historic Resources	Recreational Land	Community Housing
Acquire				
Create				X
Preserve		X		
Support				
Rehabilitate/ Restore		X		

Project Finances

Total Project Cost	CPA Funds Requested	Matching Funds	Match Percent of Total
\$10,408,418 est.	\$100,000	\$ 10,308,418	% 99

Project Parcel Data

Assessor's Map Number	Assessor's Lot Number	Deed Book Number	Deed Page Number
5	83 & 84	1207	539

Attach separate sheet if more than one lot/parcel/deed book/deed page number.

Attach a copy of the Assessor's Map(s) with the parcel outlined (if appropriate for your project)

Project Description

- All of the following **MUST** be answered in the space provided.
- Applications will be returned as incomplete if all relevant requested information is not provided.
- Include supporting materials and exhibits as necessary.
- Please refer to the Sunderland CPC Guidelines while completing this application.

Describe the project.

Development of a Senior Affordable Housing Project at 120 North Main Street.

- Goals:
What are the goals of the proposed project?

- Promote housing affordability
- Promote residential infill near downtowns and town centers
- Provide housing options for elder and disabled populations
- Increase rental housing stock

- Who will benefit and why?

The benefits of the proposed development would be significant. Sunderland and the region are in need of affordable senior housing. Affordable housing for seniors is not readily available in Sunderland. This development would be in an area within walking distance of a grocery store, the library, town offices, and restaurants. Additionally, the Pioneer Valley Transit Authority (PVTa) provides bus transportation to Sunderland and the surrounding area seven days per week. The Town of Sunderland Housing Production Plan (update 2015) projects that the town's senior population will more than double between 2010 and 2030, and grow to 22% of the total town population. Accordingly, all of the new housing demand by 2030 falls within the senior age category. As members of the "baby boom" generation pass 65, greater attention is needed to meet their housing needs. This growth in senior population will have dramatic implications on the demand for housing. The development of elderly housing in Sunderland will begin to address this overwhelming need. The Town has a documented shortage of affordable housing and is working to provide additional units to meet that need. Impacts at the local and regional level will be positive.

- How will success be measured?

1. The project will be considered successful when all units are occupied by qualified families.
2. By the degree in which the development reflects the character and historical integrity of the town.
3. Financial success will mean that the project is self-sufficient in the need for investment

- Community Need:

How does the project fulfill the CPC vision for projects and specific goals, as outlined in the Guidelines for Proposals? Explain how this project addresses needs identified in existing Town plans (such as the Open Space and Recreation Plan, Community Development Plan, Housing Plan, etc.).

The proposed project at 120 North Main Street is consistent with the Town's 2015 Housing Production Plan which identifies a goal of achieving 10% of housing stock identified as affordable. Pursuing the development of affordable housing at 120 North Main Street is one of four top housing strategy priorities identified in the plan. The development of affordable senior rental housing has been determined to be the Town's greatest need.

- How does the community benefit from this project? Is there broad resident benefit?

The positive impacts of the proposed development would be significant. Sunderland and the region are in need of affordable senior housing. Affordable housing for this population is not readily available in Sunderland. This development would be in an area within walking distance of a grocery store, the library, town offices, and restaurants. Additionally, the Pioneer Valley Transit Authority (PVTA) provides bus transportation to Sunderland and the surrounding area seven days per week. The Town of Sunderland Housing Production Plan (update 2015) projects that the town's senior population will more than double between 2010 and 2030, and grow to 22% of the total town population. Accordingly, all of the new housing demand by 2030 falls within the senior age category. As members of the "baby boom" generation pass 65, greater attention is needed to meet their housing needs. This growth in senior population will have dramatic implications on the demand for housing. The development of elderly housing in Sunderland will begin to address this overwhelming need. The Town has a documented shortage of affordable housing and is working to provide additional units to meet that need. Impacts at the local and regional level will be positive

- What issues and concerns has the community raised about this project?

Concerns have been expressed regarding wetlands, potential building height and loss or alteration of the existing house.

- **Community Support:**

What is the nature and level of support?

In October 2014, the Board of Selectmen appointed the 120 North Main Street Committee to study the feasibility of the site for the development of an elderly housing project. The immediate charge of the committee was to issue RFP's for a Site Feasibility Study and a Market Study that was funded with a Community Development Block Grant (CDBG). An RFP was prepared for the site feasibility study and Berkshire Design was engaged to conduct the study. An RFP for the Market Study was prepared and LDS Consulting Group was engaged to conduct a Supply and Demand Analysis, which was completed in May 2015. Public Forums held in October and November 2015 showed continued community support for the development of affordable senior housing at the site. At the Special Town Meeting in September 2016 residents voted to transfer the care, custody and control of the property to the Board of Selectmen for community housing purposes, and further authorized the Board of Selectmen to convey said parcel for community housing and to accept an affordable housing restriction on the property.

- Attach letters of support from any Town boards or committees, community groups, or abutters.

- **Budget:**

Insert a budget that shows the total cost of the project and all relevant budget categories (i.e. purchase price, construction costs, personnel, equipment, supplies, revenues, etc.). If third-party services are required, please submit at least one estimate from an eligible service provider.

See Attached Estimated Project Budget

- **Funding:**

- Identify the amount of other (non-CPA) matching funds committed for this project. Sources include private, federal, state or local government, grants, or any other sources.

Funding Source	Amount	Type of Contribution (cash in-kind, etc.)	Purpose
Preliminary Project Budget Attached			

- Attach commitment letters from any organization providing a financial contribution listed in the table above.
- Are any of these funds in-kind contributions? (In-kind contributions can be defined as a contribution of services or property, donated equipment, buildings or land, or donated supplies.) If yes, describe how the value of the in-kind contribution was derived.

- Describe any other attempts (including unsuccessful) already made to secure funding for this project. Has this project been submitted to the Town Capital Plan? What is the status?

- Timeline:

Insert a schedule for project implementation, including a timeline for starting and ending major tasks and completing the project.

See Timeline attached.

- Implementation:

Project Manager Contact Information (if other than the applicant)

Project Manager	
Daytime Phone	
Evening Phone	
Email	

- What qualifications does the Project Manager have to implement this project?

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- Maintenance:

If ongoing maintenance is required, who will be responsible for it?

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- How will it be funded?

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- Maintenance Budget:

Year One	Year Two	Year Three	Year Four	Year Five

- **Site Documentation:**

Attach documentation that you have control over the site, such as a Purchase and Sale Agreement, Option, or Deed.

- **Project Documentation:**

Attach any applicable engineering plans, architectural drawings, site plans, and other relevant renderings.

- **Other Information:**

Attach any additional information that might benefit the CPC in consideration of this project.

TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE INDIVIDUAL OR GOVERNING BODY OF THE APPLICANT.


Signature of Authorized Representative

2/14/17
Date


Print Name

120 North Main Street Affordable Senior Housing RFP

Summary of Sunderland Affordable Senior Housing Proposal submitted by Rural Development, Inc.

Development Team

Developer: Rural Development, Inc. (RDI)

Fran Pheeny, Executive Director

Bruce Hunter, Infrastructure Specialist

A non-profit 501(c)(3) corporation based in Turners Falls, MA. Established in 1990, RDI has developed 10 affordable housing projects containing a total of 247 affordable housing units in Franklin County.

Project Manager: Valley Community Development Corporation (Valley CDC)

Laura Baker, Real Estate Project Manager

Joanne Campbell, Executive Director

Valley CDC, in its capacity as sub-contractor to RDI, will carry out the day-to-day tasks associated with project development.

Property Manager and Asset Manager: Franklin County Regional Housing and Redevelopment Authority (HRA)

Mark Fortier, Property Management

Tracy Miner, Asset Management

HRA currently manages more than 250 units of affordable housing in Franklin County, including 119 units of affordable senior housing.

Service Provider: LifePath, Inc. (formerly Franklin County Home Care Corporation)

LifePath will provide on-site congregate meals and case management for senior residents. LifePath has been serving seniors and persons with disabilities in Franklin County since 1974.

Architect: Austin Design, Inc.

Tom Chalmers, Massachusetts Registered Architect

Based in Colrain, MA with 23 years of experience, including five affordable housing developments in western MA (two for RDI).

Civil Engineer / Landscape Architect: Berkshire Design Group (BDG)

Peter Wells, principal

BDG is a multi-purpose firm with site design, civil engineering, and landscape architectural services in house. BDG completed the feasibility study and conceptual site plans for the 120 N. Main property for the Town of Sunderland.

Development Overview

- The proposed project consists of 34 units of affordable senior rental housing, with 4 units located in the existing house and 30 units in a newly constructed building. The proposed bedroom mix is 31 one-bedroom units, and 3 two-bedroom units. All units, except 2 within the existing house, will use universal design and be handicapped accessible.
- The exterior appearance of the existing house will be preserved to the greatest extent feasible. An addition to the rear of the house is proposed.
- The barn-like structures favored by the Town have been carried into the proposed project, and maintain approximately the same foot-print and overall dimensions. Dormers have been added to allow additional units on the 3rd floor without changing the overall height or massing of the structures. The new building also contains a common kitchen, dining and lounge areas, library, fitness room, laundry room, and offices for the property manager and service provider. It is expected that a slab on grade foundation will be used to conserve costs and in response to wet soil conditions and suspected high ground water. A small basement may be installed under the main entry area to house the mechanical room for the elevator and to provide storage.
- 1.5 parking spaces have been provided per unit, for a total of 51 spaces. The existing driveway for the house will remain, providing 2 parking spaces for units in the house.
- The likely use of federal funds for the project will trigger a National Environmental Policy Act (NEPA) environmental review. (See separate excerpt regarding Environmental Requirements and Construction Management Plan as it Relates to Isolated Wetlands)
- The Developer, in coordination with the Town, will seek permission from DHCD for local preference at this project, up to the 70% limit set by DHCD.
- The project budget assumes an additional contribution of \$100,000 in Sunderland CPA funds. In addition, the Proposal suggests a 99-year ground lease instead of an outright sale of the property.
- The timeline for the project shows final closing and lease-up of units by fall 2020.

C. Project Financing and Financial Analysis

Included in this section are:

1. A pre-development budget showing all projected sources to be used through permitting and approvals, and securing necessary Project financing, as well as expected uses of funds.

Assumptions: We assume that the Phase I Environmental Site Assessment does not reveal any environmental hazards.

Although not a budget line, we assume that the Developer provides some funds to the Project for cash flow, i.e. on occasion pays expenses that are then reimbursed through the CEDAC Predevelopment Loan.

Note: The One Stop application does not include a pre-development budget, so there is no One Stop application format for this type of budget.

2. A construction and development budget showing all sources and uses of funds

A Budget Summary Sheet is provided that gives a financial overview of the Project. This is followed by detail sheets for sources and uses. The form of these budgets mimics the One Stop application budget.

Assumptions: At this stage, construction cost estimates are based upon a square foot construction cost. If selected by the Town, an early task for the Development Team will be to advance plans sufficient to obtain an accurate professional cost estimate for the Project.

We assume an additional contribution of \$100,000 in Sunderland CPA funds. We expect this Project will be eligible for consideration by the Sunderland CPA in the following categories: Community Housing, Historic Preservation (for work on the house at 120 North Main Street), and general funds. The amount in the Sources that is shown for Sunderland CPA funds is \$345,000. This includes the CPA funds used to purchase the property combined with the projected \$100,000 additional contribution.

LIHTC revenue has been assumed at a rate of \$.95 per \$1 credit.

3. A 20-year operating budget

Assumptions: The operating budget is based up actual operating costs for affordable senior housing currently managed by HRA in Franklin County.

The budget includes trending levels recommended by DHCD (rents at 2% per annum and expenses at 3% per annum). Due to this adverse trending, by year 20 cash flow is minimal, showing that the Project does not have sufficient cash flow to support permanent debt.

Sunderland Senior Housing: Predevelopment Budget

Sources

CEDAC Initial Feasibility Loan	\$15,000.00
CEDAC Predevelopment Loan	\$153,300.00
Developer Equity	\$10,000.00
Valley CDC, WIHED Deferred Fees	\$15,000.00
Total Sources	\$193,300.00

Expenses

Environmental:

Phase I Environmental Site Assessment	\$2,500.00
Hazardous Materials Assessment - Existing House	\$1,100.00
Soil Test Pits, & Soils Analysis	\$3,000.00

Design Services:

Architectural (schematic phase)	\$40,000.00
Engineering (75% plans) & Storm Water Mngmnt Plan	\$35,000.00
Professional Cost Estimate	\$1,200.00

Legal Expenses	\$45,000.00
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Market Study	\$5,000.00
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Traffic Study	\$2,500.00
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Housing Development Consulting Services	\$45,000.00
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Permit and Application Fees	\$12,000.00
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Printing, Copies, Mailing, Misc.	\$1,000.00
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Total Expenses	\$193,300.00
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Budget Summary

Sunderland Senior Housing											
Sponsor/Developer:											
PROJECT DATA				UNIT MIX							
Total Number of Units			34	Affordability	# of Units	% of Units	Bedrooms	# of Units			
Residential Square Footage			30,238								
Commercial Square Footage			-								
Parcel Size			65,000								
Number of Parking Spaces		TBD		30%	8	24%	1	31			
Assessors Parcel Number				50%	8	24%	2	3			
Number of Stories:	3	Zoning:		60%	18	53%	3	0			
Acreage:	1.49	Density:	22.79	Total	34		Total	34			
DEVELOPMENT BUDGET				PROJECT INCOME							
Description	%TDC	Per Unit	Estimate								
Land St.	65,000	7,206	245,000	Unit Size	Population	Sq Ft	of Units	Rent	Income		
Acquisition Costs		0	0	1 Bedroom							
Total Acquisition	2.4%	7,206	245,000	30% Median		0	0	844	0		
Construction / Rehabilitation	66.8%	204,412	6,950,000	30% Median-PBV		0	8	844	81,024		
Hard Cost Contingency	4.7%	14,309	486,500	50% Median		0	8	760	72,922		
Architecture and Engineering	5.0%	15,199	516,750	50% Median-PBV		0	0	0	0		
Survey & Permits	0.7%	2,147	73,000	60% Median		0	15	936	168,480		
Financing Costs	3.1%	9,445	321,140	60% Median-PBV		0	0	0	0		
General Development Costs	6.3%	19,383	659,028	Subtotal 1 Bedroom Units			31		322,426		
Other Costs	0.0%	0	0	2 Bedroom							
Soft Cost Contingency	0.8%	2,412	82,000	30% Median		836	0	1,057	0		
Reserves	1.9%	5,882	200,000	30% Median-PBV		836	0	0	0		
Developer Fee & Costs	4.0%	12,353	420,000	50% Median		836	0	0	0		
Developer Overhead	4.0%	12,353	420,000	50% Median-PBV		836	0	0	0		
Syndication Costs	0.3%	1,029	35,000	60% Median		836	3	1,123	40,428		
TOTAL DEV COSTS	100%	306,130	10,408,418	60% Median-PBV		836	0	0	0		
FINANCING SOURCES				Subtotal 2 Bedroom Units			3		40,428		
Source	% TDC	Per Unit	Total	3 Bedroom							
Owner's Equity	68%	207,748	\$7,063,418	30% Median		1,059	0	0	0		
Perm First Mortgage	0%	0	\$0	30% Median-PBV		1,059	0	0	0		
Commercial Loan	0%	0	\$0	50% Median		1,059	0	0	0		
Sunderland CPC	3%	10,147	\$345,000	50% Median-PBV		1,059	0	0	0		
Sunderland CDBG	0%	0	\$0	60% Median		1,059	0	0	0		
State - HSF	10%	29,412	\$1,000,000	60% Median-PBV		1,059	0	0	0		
State - AHT	10%	29,412	\$1,000,000	Subtotal 3 Bedroom Units			0		0		
FHILB	0%	0	\$0	4 Bedroom							
State - HOME/HIF/CBH	10%	29,412	\$1,000,000	30% of Median		0	0	0	0		
Deferred Dev Fee	0%	0	\$0	50% of Median		0	0	0	0		
Total Sources	100%	306,130	\$10,408,418	60% of Median		0	0	0	0		
GAP			0	Subtotal 4 Bedroom Units			0		0		
OPERATING EXPENSES				Manager's Unit		0	0				
Item	% EGI	Per Unit	Annual	Subtotal Net Rentable		30,238					
Administration	33%	2,716	92,328	Common / Commercial Area		0					
Utilities	13%	1,088	37,000	TOTAL		30,238	34		362,854		
Operating & Maintenance	36%	3,011	102,380	TRENDING ASSUMPTIONS							
Taxes & Insurance	11%	912	31,000	Rent Increase Rate - Tenant				2.0%			
Service Expenses	6%	529	18,000	Rent Increase Rate - Operating Subsidy				2.0%			
Total Operating	100%	8,256	280,708	Vacancy Rate				6.0%			
Per month		688	23,392	Operating Expense Increase				3.0%			
Total Reserve Deposits		350	11,900								
CASH FLOW					1	2	3	4	5	6	7
GROSS INCOME											
Gross Rental Income		10,672.16	362,854		370,111	377,513	385,063	392,764	400,620	408,632	
Other Income		0.00	0		0	0	0	0	0	0	
Operating Subsidy (HUD PRAC)		0.00	0		0	0	0	0	0	0	
SCHEDULED GROSS INCOME		10,672.16	362,854		370,111	377,513	385,063	392,764	400,620	408,632	
(Less) Vacancy Allowance		(640.33)	(21,771)		(22,207)	(22,651)	(23,104)	(23,566)	(24,037)	(24,518)	
EFFECTIVE GROSS INCOME		10,031.83	341,082		347,904	354,862	361,959	369,199	376,583	384,114	
NET INCOME											
(Less) Operating Expenses		(8,256.13)	(280,708)		(288,770)	(297,069)	(305,614)	(314,411)	(323,469)	(332,745)	
(Less) Reserves		(350.00)	(11,900)		(12,019)	(12,139)	(12,261)	(12,383)	(12,507)	(12,632)	
NET OPERATING INCOME		1,425.71	48,474		47,115	45,654	44,085	42,404	40,606	38,687	
DEBT SERVICE					0	0	0	0	0	0	
NET CASH FLOW					48,474	47,115	45,654	44,085	42,404	40,606	38,687

5. SOURCES OF FUNDS -
Sunderland Senior Housing

Sources Detail

Tax Credit Rate	0.94
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I PERMANENT SOURCES

Equity/Grants	Amount	Annual Credit	Total Credit	Price	% Interest
811 Developer Equity	5,471,993	611,999	5,752,793.23	0.961188888	99.98%
821 Tax Credit Equity	1,575,000				
841 State Tax Credits	16,425				
Grants	7,063,418				
Total Equity					

Debt Financing	Amount	Rate	Term	Amort	Constant
Permt First Mortgage	0	5.00%	20	30	6.442%
Commercial Loan	0	6.00%	20	30	7.195%
Total Debt					

Soft Debt	Amount	Rate	Term	Amort
Sunderland CPC	345,000			
sunderland CDBG				
HSF	1,000,000			
MAHTF	1,000,000			
FHLB				
HIF	1,000,000			
Deferred Dev Fee				
Total Soft Debt	3,345,000			

Total Sources
10,408,418
Total Uses
\$10,408,418
Surplus (Gap)
\$0

-48,955

II CONSTRUCTION/PREDEVELOPMENT SOURCES

Construction Loan	Amount	Rate	Term (Months)	Avg % Outstanding
102 Construction Loan	4,430,000	5%	20	60%
Total Const				

300 bp over 1

Predevelopment Loans	Amount	Rate	Term (Months)	Avg % Outstanding
103 Acquisition		4.00%	24	100%
Predevelopment	400,000	7%	24	30%
Total Predevelopment	400,000			

III TAX CREDIT BASIS

Basis	4% Acq	4% Rehab	9%
(Less: Grants, Other Equity, etc)	0	9,364,478	9,364,478
Total Eligible Basis	0	9,364,478	9,364,478
Total Adjusted Basis	130%	12,173,822	9,573,822
Percent Qualified	100%	12,173,822	9,573,822
Applicable Credit Rate	as of 3/1/2009	4.00%	9.00%
Maximum Credits Supported	0	0	867,544

PROJECT BUDGET

Detail Sheets: Uses of Funds

Import to Shared Cells Only

Stop Line Items	ITEM	TOTAL PROJECT COST	Per Unit
Permanent			
ACQUISITION			
	Acquisition: Land	245,000	7,206
	Land Cost	245,000	7,206
	Legal Fees		
	Broker Fees		
	Option Costs		
	Holding Costs		
	Acquisition: Building		
	Total Acquisition Cost	245,000	7,206
	CONSTRUCTION / REHABILITATION		
	Direct Construction Budget	6,950,000	204,412
	Site Improvements	550,000	16,178
	Site prep	550,000	16,178
	landscape	0	
	Off-Site Improvements	0	
	Demolition	0	
	Residential	5,400,000	168,235
	Residential Units	5,400,000	168,235
	Common Areas	0	
	Escalation Factor	0	
	Commercial	0	
	Shell Construction	0	
	Tenant Improvements (only items we are paying for)	0	
	Environmental Mitigation		
	Haz mat mitigation - structures (asbestos, lead)		
	Haz mat mitigation - soil		
	Permit extermination	0	
	Paving	0	
	Structure		
	On-grade	0	
	Site Furnishings	0	
	General Requirements	0	
	Contractor Overhead	0	
	Contractor Profit	0	
	Construction Contingency	486,500	14,309
	Total Const. / Rehab. Costs	7,436,500	218,721
	ARCHITECTURE AND ENGINEERING		
	Architecture	486,750	14,316
	Feasibility studies	0	
	Design SP/DC/D/DE/ID	451,750	13,287
	Printing/Reimbursables	10,000	294
	Advt services	25,000	735
	Engineering	30,000	882
	Mechanical (if not in arch contract)		
	Electrical (if not in arch contract)		
	Plumbing (if not in arch contract)		
	Structural (if not in arch contract)		
	Landscape (if not in arch contract)		
	Civil	20,000	588

Construccion	ITEM	TOTAL PROJECT COST	Per Unit
	Architect Peer Review Consultant		-
	Green Building Consultant		-
	Other Engineering (Specify)		-
	Blog Assessment - Systems (incl. details)		-
	Historic / Archaeo. Survey		234
	Geotechnical Soils Report	10,000	-
	EIR and/or ES		-
	Acoustic Engineering		-
	Traffic Engineering		-
	Interior Design Consultant		-
	Security Design Consultant		-
	Utility Design Consultant		-
	Data Consultant		-
	Total Architecture & Engineering	1516,750	15,198
	SURVEY & PERMITS		
	Survey	10,000	923
	Survey - Pre-acquisition	4,000	118
	Survey - Construction Closing	7,000	206
	Survey - Perm Closing	7,000	206
	Permit Fees	16,000	441
	Govt - Zoning	15,000	441
	Govt - Building Permits		-
	Govt - Other (Special fees such as TCO sanitation, Utility Hook Up Fees (Specify))	0	-
	Total Survey & Engineering	\$73,000	2,147
	GENERAL DEVELOPMENT COSTS		
	Owners Rep	70,000	2,059
	Owners Rep		2,059
	Environmental Engineer	55,000	1,518
	Phase I (Record Search)	5,000	147
	Phase II (Soils Sampling)	15,000	441
	Building Assessment - Assessment / Lead	15,000	441
	Eq Management Plan & Specs	15,000	441
	Utilities	5,000	147
	Bond Premium		-
	Legal	175,000	5,147
	Acquisition & Construction Loan	95,000	2,754
	Perm Loan	15,000	441
	Zoning	30,000	882
	Senior Legal	35,000	1,029
	Other (Specify)		-
	Tax and Recording	35,200	1,035
	Acquisition	5,000	147
	Construction Financing	24,000	706
	Permanent Financing	3,000	88
	Escrow Fees & Title Endorsements	3,200	94
	Other (Acc Loan, Predev Loan, etc)		-
	Accounting & Cost Certification	35,000	1,029
	Audit & Tax Returns	10,000	294
	Cost Construction Costs	25,000	735
	Marketing	23,000	676
	Rent-up Residential		576
	Management Fee		-

Construction	Item	Total Project Cost	Per Unit
	Personnel Costs	7,500	221
	Advertising	5,000	147
	Brochure / Photos	7,500	221
	Site Sign (marketing not project sign)		
	Continuity & Public Relations	3,000	98
	Startup Supplies (office, uniforms / meals)		
	Franchise Commercial Management Fee	0	
	Personnel Costs		
	Commissions		
	Taxes	0	
	Insurance	101,828	2,945
	Prostitution	40,000	1,176
	Course of Construction	61,828	1,818
	Placed in Service		
	Relocation Expenses		
	Relocation - direct residential		
	Relocation - direct commercial		
	Relocation Consultant		
	Appraisal Costs	14,300	412
	Appraisal - Acquisition	7,000	206
	Appraisal - Permanent	7,000	206
	Security (if not in const contract)		
	Development Consulting	150,000	4,412
	Total General Development Costs	659,028	19,383
	FINANCING COSTS		
	Const. Loan Interest	200,000	5,822
	Interest charges (conventional)		
	Interest charges (soft)		
	Inspection Engineers Inspector	15,000	441
	Loan Fee (Construction and Permit)	21,000	618
	Construction Loan Origination Fee		
	Construction Loan Extension Fee		
	Firm Loan Origination Fee	0	
	Firm Loan Deposit		
	Permanent Loan Extension Fees		
	DRCS Fees	30,140	886
	LHTC Processing Fee	27,540	810
	Crediting Photocopying	500	
	One Stop Application Fees	2,100	62
	Mortgage Inspection Premium		
	Credit Enhance Fee	0	
	Construction Loan Enhance Fee		
	Firm Loan Enhance Fee		
	Letter of Credit Fees		
	Other Financing Fees	55,000	1,618
	Predevelopment Financing	50,000	1,471
	Loan fees and charges		
	Interest charges	50,000	1,471
	Predevelopment Loan Extension Fee		
	Acquisition Financing	0	
	Loan fees and charges	0	
	Interest charges	0	

Permanent	ITEM	TOTAL PROJECT COST	Per Unit
	Market Study	5,000	147
	Prevailing Wage / Davis Bacon Monitoring		
	Holding Costs		
	Total Financing Costs	\$321,140	9,445
	OTHER		
	Furnishings	0	
	Residential Units		
	Manager's office		
	Plumbing Services Office		
	Community Room		
	Maintenance Equipment		
	Site Furnishings		
	Childcare Center (only items we're responsible for)		
	Computer hardware and software		
	Historic Commemoration		
	Construction Testing	0	
	Soils Monitoring		
	Waterproof Testing		
	Structural Testing		
	Utilities During Construction (if not in bond contract)		
	Other (specify)		
	Total Other Costs	\$0	-
	Total Cost Contingency	\$82,000	2,472
	Subtotal Acq, Constr and Soft	\$9,333,418	274,512
	RESERVES		
	Rent Reserves		
	Capitalized Reserves	200,000	5,882
	Capitalized Replacement Reserves (new const)		
	Capitalized Replacement Reserves (acq/rehab)		
	Capitalized Operating Reserves	200,000	5,882
	Section B Reserves		
	Working Capital		
	Total Reserve Costs	\$200,000	5,882
	DEVELOPER COSTS		
	Developer Overhead	420,000	12,353
	Developer Fee	420,000	12,353
	Total Developer Costs	\$840,000	24,706
	TOTAL PROJECT COST	\$10,373,418	305,101
	SYNDICATION COSTS		
	Legal - Syndication		
	Consultant - Syndication		
	Marketing Fees / Fees		
	Bridge Financing Costs	0	
	Loan fees and charges		
	Other Syndication Costs	35,000	1,079
	Total Syndication Costs	\$35,000	1,079
	GRAND TOTAL - Construction / Syndication	\$10,408,418	306,180

1. OPERATING INCOME, EXPENSE & CASH FLOW PROJECTION
 Project Name:
 Total Units

OPERATING INCOME	Inflation Factor	Per Month	Per Unit	Year																					
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
RENT																									
Base Rent Income	2.5%	10,230	10,672	202,854	209,111	215,368	221,625	227,882	234,139	240,396	246,653	252,910	259,167	265,424	271,681	277,938	284,195	290,452	296,709	302,966	309,223	315,480	321,737	327,994	334,251
OTHER INCOME																									
OTHER INCOME	2.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GROSS INCOME		10,230	10,672	202,854	209,111	215,368	221,625	227,882	234,139	240,396	246,653	252,910	259,167	265,424	271,681	277,938	284,195	290,452	296,709	302,966	309,223	315,480	321,737	327,994	334,251
VACANCY LOSS																									
Resident	0.0%	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814	11,814
Turnover Loss	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EFFECTIVE GROSS INCOME		10,230	10,672	202,854	209,111	215,368	221,625	227,882	234,139	240,396	246,653	252,910	259,167	265,424	271,681	277,938	284,195	290,452	296,709	302,966	309,223	315,480	321,737	327,994	334,251
OPERATING EXPENSES																									
Administration	3.0%	1,884	1,944	39,684	40,824	41,964	43,104	44,244	45,384	46,524	47,664	48,804	49,944	51,084	52,224	53,364	54,504	55,644	56,784	57,924	59,064	60,204	61,344	62,484	63,624
Utilities	3.0%	1,013	1,044	20,868	21,468	22,068	22,668	23,268	23,868	24,468	25,068	25,668	26,268	26,868	27,468	28,068	28,668	29,268	29,868	30,468	31,068	31,668	32,268	32,868	33,468
Operating & Maintenance	3.0%	6,422	6,612	132,444	136,116	139,788	143,460	147,132	150,804	154,476	158,148	161,820	165,492	169,164	172,836	176,508	180,180	183,852	187,524	191,196	194,868	198,540	202,212	205,884	209,556
Taxes & Insurance	3.0%	1,519	1,554	30,876	31,674	32,472	33,270	34,068	34,866	35,664	36,462	37,260	38,058	38,856	39,654	40,452	41,250	42,048	42,846	43,644	44,442	45,240	46,038	46,836	47,634
Service Expenses	3.0%	1,350	1,395	27,600	28,515	29,430	30,345	31,260	32,175	33,090	34,005	34,920	35,835	36,750	37,665	38,580	39,495	40,410	41,325	42,240	43,155	44,070	44,985	45,900	46,815
TOTAL OPERATING EXPENSE		11,788	12,145	241,872	248,346	254,820	261,294	267,768	274,242	280,716	287,190	293,664	300,138	306,612	313,086	319,560	326,034	332,508	338,982	345,456	351,930	358,404	364,878	371,352	377,826
NET INCOME		-	-	60,982	60,765	60,548	60,331	60,114	59,897	59,680	59,463	59,246	59,029	58,812	58,595	58,378	58,161	57,944	57,727	57,510	57,293	57,076	56,859	56,642	56,425
REPLACEMENT RESERVE	8.0%	862	884	17,628	18,016	18,404	18,792	19,180	19,568	19,956	20,344	20,732	21,120	21,508	21,896	22,284	22,672	23,060	23,448	23,836	24,224	24,612	25,000	25,388	25,776
Operating Reserve	8.0%	862	884	17,628	18,016	18,404	18,792	19,180	19,568	19,956	20,344	20,732	21,120	21,508	21,896	22,284	22,672	23,060	23,448	23,836	24,224	24,612	25,000	25,388	25,776
Total Reserve Expenses	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income Tax Expense	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NET CASH FLOW		4,642	4,788	93,354	91,749	90,144	88,539	86,934	85,329	83,724	82,119	80,514	78,909	77,304	75,699	74,094	72,489	70,884	69,279	67,674	66,069	64,464	62,859	61,254	59,649

E. Implementation Plan and Timetable

1. Following this narrative is a proposed Implementation Plan / Timetable with key Project milestones. Many activities will take place simultaneously in order for the Project to move forward at the desired pace. The timetable shows that the Developer can proceed with initial funding applications (specifically CPA and Federal Home Loan Bank) within 9 months of the Town's selection of the Developer.

The milestone that has the most potential for variation from the timetable is receiving financing from DHCD through the State's "One Stop" funding round. The attached timetable assumes that an application is made when the Project is "ready to proceed" which is a requirement to be competitive at the State level and that it is then funded. However, even when "ready to proceed" and worthy projects are submitted to DHCD, there is such a high level of demand for resources that it is not unusual for a project to have to re-submit a second time to receive funding. This can mean an added year until project implementation.

2. Approvals and Permits that will be required for this Project include:

- ✓ Project Eligibility Letter (DHCD)
- ✓ Comprehensive Permit (Sunderland ZBA)
- ✓ Orders of Conditions (Sunderland Conservation Commission)
- ✓ Storm Water Management Permit
- ✓ Finding of "No Adverse Impact" (Mass Historic Commission)
- ✓ Environmental Assessment and Finding of No Significant Impact (DHCD / HUD)
- ✓ Typical Local Construction Permits including: Driveway Permit, Building Permit, Plumbing, Electrical, and HVAC Permits, Elevator Permit, and any other permits local officials may require

3. The schedule for securing approvals is included in the Implementation Plan / Timetable that is attached.

4. Zoning waivers are anticipated as identified below:

Allow multiple dwellings on one lot (Section 125-5 B)

Allow fewer than 2 parking spaces / dwelling unit (Section 125-7 B(1))

Allow Less than 140' of frontage (Section 125-5 E)

Allow a building height greater than 35' (Section 125-5 E). The height of the proposed new building is estimated to be 44' to the top of the main roof; 48' to the top of the tower.



Allow a lot size smaller than minimum for the number of dwelling units (Section 125-5 E)

Wetlands Requirements:

We expect to seek and obtain approval via Orders of Conditions from the Sunderland Conservation Commission to: replicate approximately 12,280 sf of isolated wetland on the site; manage on-site storm-water according to a proposed storm-water management plan; and implement erosion control measures during construction and after construction until the site is stabilized. DEP consent will also be needed for the Orders of Conditions.

5. Completion of the proposed development within two years of the recording of the deed from the Town to the developer is achievable. This assumes that the transfer of property takes place, as stipulated in the RFP, after all permits have been received and all financing has been secured. Please refer to attached Implementation Plan / Timetable for the anticipated schedule.

Implementation Plan / Timetable

Project Milestone	Expected Duration of Task	Projected Completion Date
RDI Selects Development Team	30 days	November 1, 2016
Prepare and Submit Proposal to Town	60 days	January 13, 2017
Town Selects Developer	30 days	February 15, 2017
Prepare and submit application to Sunderland CPC	14 days	February 23, 2017
Apply for CEDAC Initial Feasibility Assessment Loan	2 days	March 1, 2017
Complete Phase I Environmental Site Assessment	21 days	March 31, 2017
Complete Hazardous Materials Assessment of House	21 days	March 31, 2017
Dig test pits and complete soils analysis (for storm-water planning and geotechnical data for building design)	1 day	April 15, 2017
Approval of CEDAC IFA Loan		April 15, 2017
Complete schematic designs	45 days	May 15, 2017
Complete Traffic Study, as needed	14 days	May 15, 2017
Prepare request for Project Eligibility Letter (PEL); submit to DHCD	30 days	May 15, 2017
Obtain professional cost estimate	21 days	June 7, 2017
DHCD Review of PEL, Site Visit, and Issuance of PEL	45 days	June 30, 2017
Prepare Notice of Intent; submit to Sunderland ConCom	14 days	June 30, 2017
Prepare Comprehensive Permit Application and submit to Sunderland ZBA	30 days	July 15, 2017
Consult with SHC and MHC; obtain approvals	45 days	July 31, 2017
ConCom issues Orders of Conditions	60 days	August 30, 2017
Prepare Application and Submit to Federal Home Loan Bank	60 days	September 15, 2017
ZBA Hearings for Comprehensive Permit	120 days	November 15, 2017
ZBA issues permit for Project	30 days	December 15, 2017
Prepare and Submit Pre-Application to DHCD for spring 2018 One Stop Funding Round	14 days	December 15, 2017
Funding Award from Federal Home Loan Bank		December 31, 2017

DHCD approves Project for Submission	30 days	January 15, 2018
Obtain Preliminary Commitment Letters from Funders: construction loan, LIHTC	30 days	January 15, 2018
Select General Contractor for Project; GC prepares cost estimate for construction	30 days	February 15, 2018
Prepare and Submit One Stop Funding Application to DHCD	60 days	March 15, 2018
Funds awarded by DHCD	120 days	July 15, 2018
Complete construction and site plans; enter into contract with GC	90 days	October 15, 2018
Prepare for, and close on, DHCD funds	180 days	January 15, 2019
Transfer of title to property from Town to Developer with affordable housing deed restriction (or ground lease with affordable housing restriction)	30 days	January 15, 2019
Apply for and obtain construction-related permits	30 days	February 14, 2019
Construction Begins		March 1, 2019
Market Project, screen in-coming applications	270 days	November 15, 2019
Lottery for Tenant Selection		December 15, 2019
Construction Period	365 days	March 1, 2020
Certificate of Occupancy Issued	14 days	March 15, 2020
Lease-Up of Units to Achieve full Occupancy	180 days	September 15, 2020
Final Closing with Funders—sustained occupancy	90 days	December 15, 2020

D. Conceptual Design Drawings

This section includes 11" x 17" plans:

1. A Site Plan is attached that shows the entry way, driveway, parking layout, building locations, storage locations (if applicable), and trash management.

As has been discussed previously, we do not anticipate a need for a storage location on site, except perhaps a small gardening shed near the location of the raised garden beds. This assumes that property management is able to store needed supplies in a basement area. Should a basement not be possible due to high ground water or cost, we will propose a location for a larger storage / supply location, likely within or attached to, the new structure.

Trash and recycling will be managed by on-site dumpsters, located as shown on the plan.

The connection between the development and public utilities (water and sewer) is shown on the site plan.

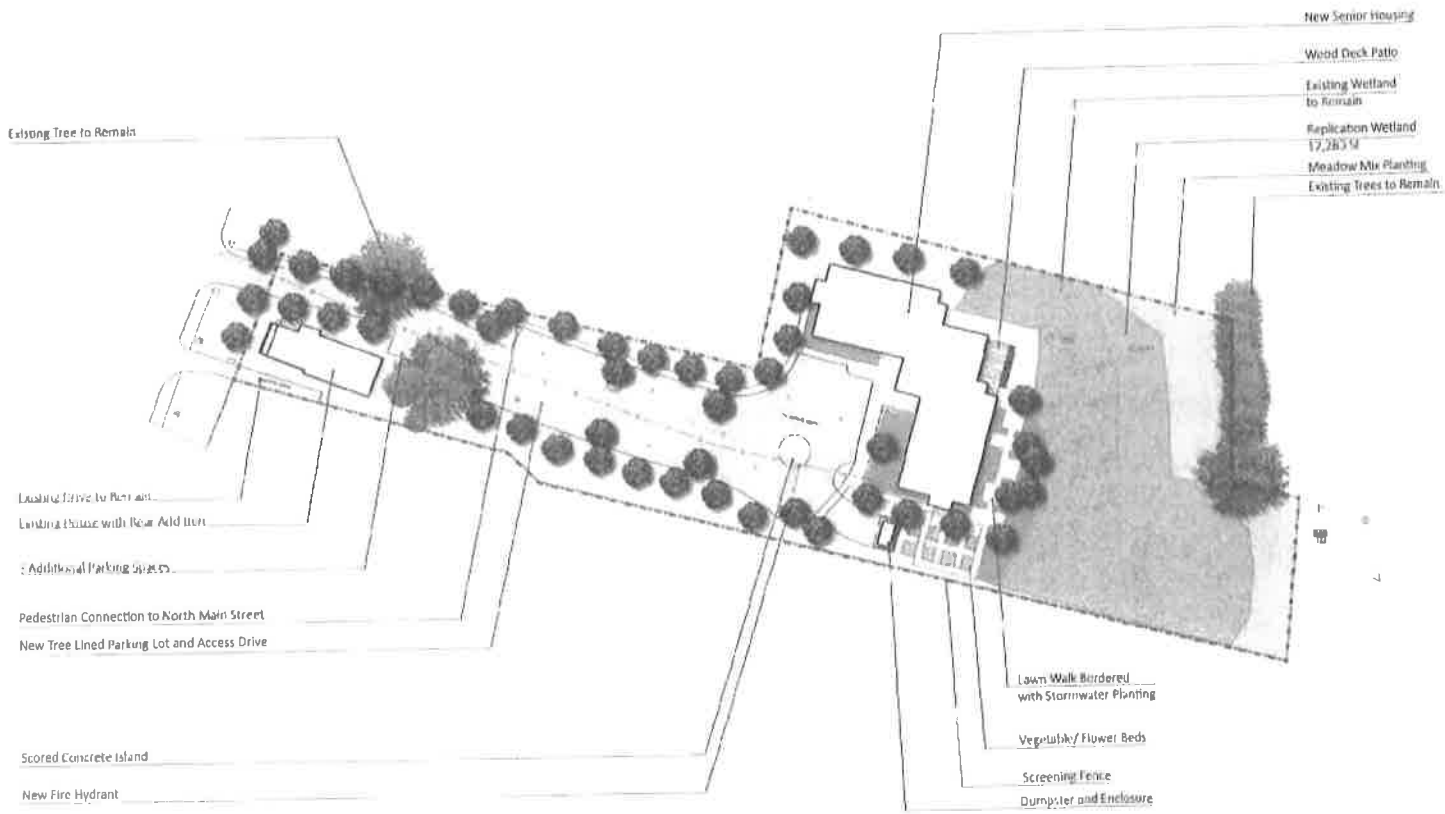
2. Elevations

We are pleased to provide perspective (rather than 2-dimensional) elevations, which better illustrate how the new building will actually appear.

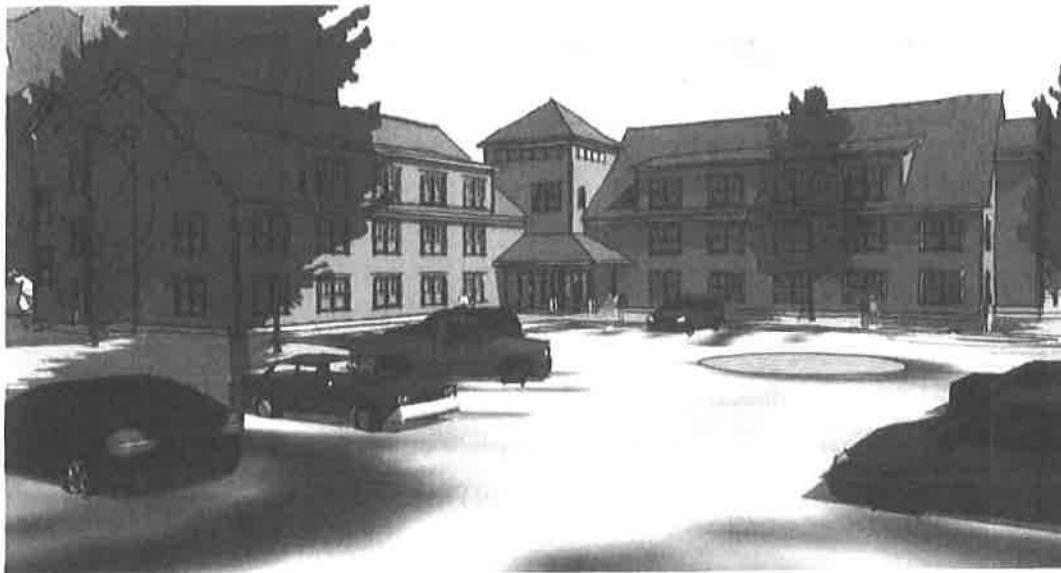
3. Typical unit floor plans

Typical unit floor plans are provided for units within the new building (one-bedroom and two-bedroom units). Units are fully dimensioned and include sample furniture lay-outs to show how residents might occupy these units. Kitchens are equipped with a full-size refrigerator, wall oven, stove-top, dishwasher, and small food pantry. Bathrooms are shown with fully accessible fixtures, including roll-in showers, as well as a linen closet. In addition, floor plans for the new building have been provided for each level. The first floor level shows the location of various proposed common spaces.

A conceptual floor plan for the existing house renovation is provided. It shows how the main building might be renovated to create one upper floor one-bedroom unit and one ground floor one-bedroom unit. Enlarging the size of the current extension on the building rear might allow for two additional one-bedroom units. The appearance of the house from North Main Street will be preserved.



SUNDERLAND SENIOR HOUSING STUDY BUILDING TEST FIT
 120 Main Street, Sunderland, Massachusetts



**AUSTIN
DESIGN**

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Dallas, TX 75210
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austin@austindesign.com

**Town of Sunderland
Sunderland Senior
Housing**

100 North Main Street
Sunderland, MA 01375

rev. Perspectives View

date: All Views

by: 21 December 2010

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**Town of Sunderland
Sunderland Senior
Housing**
1311 South Main Street
Sunderland, MA 01375

Prepared for
by
on 11 December, 2014

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Town of Sunderland
**Sunderland Senior
Housing**
125 North Main Street
Sunderland, MA 01375

Prepared by: [Redacted]
Date: 12/11/2019
By: [Redacted]

1/2" = 1'-0" Perspective
3.8" = 1'-0" Plan

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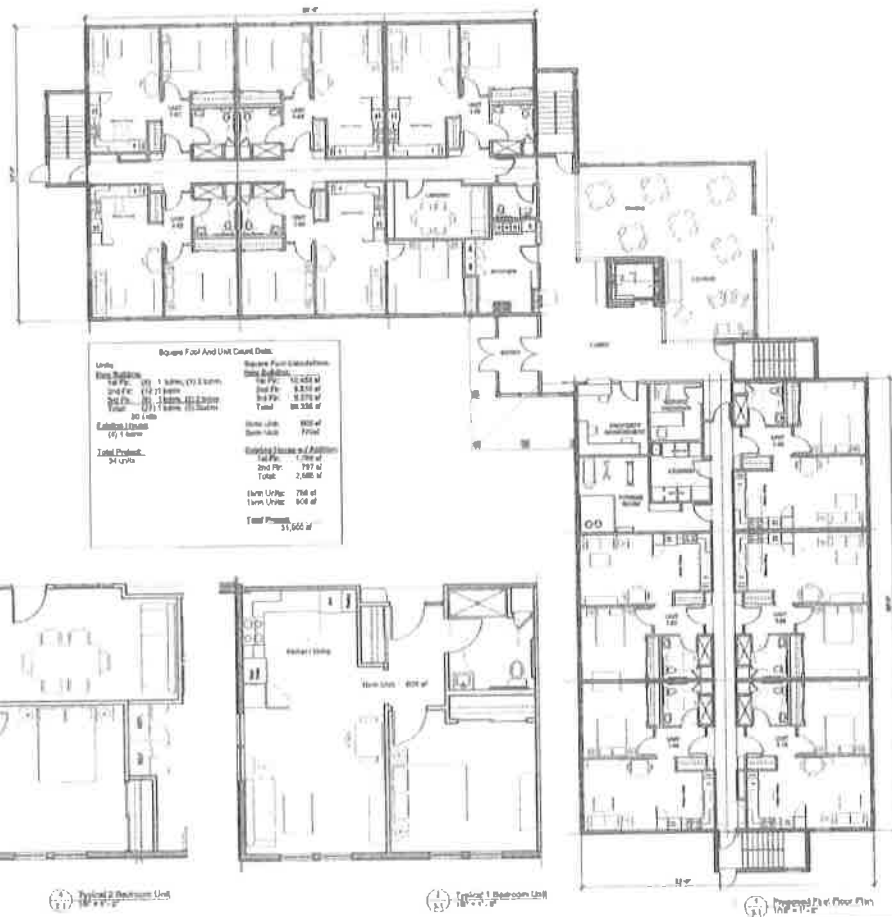
118 Oak Rd
Cohasset, MA 01940
p 413 624 0800
413 624 0430 fax
j.austin@austindesign.biz

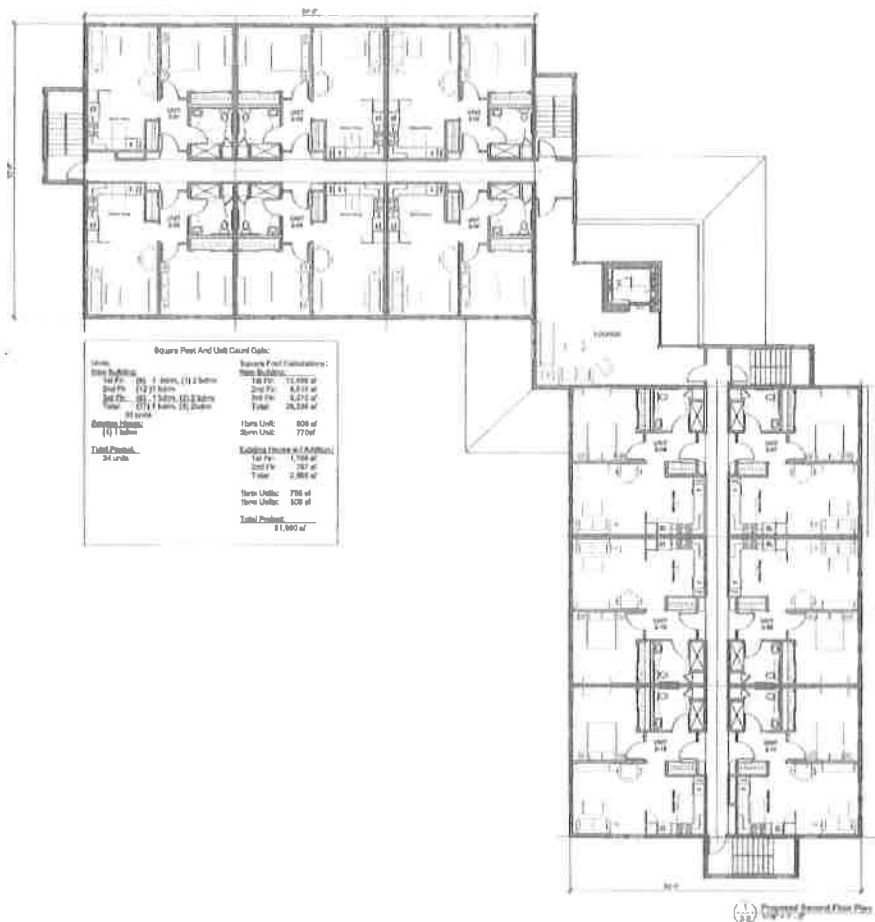
Town of Sunderland
Sunderland Senior
Housing
620 North Main Street
Sunderland, MA 01375

Rev: 1st Floor Plans
Drawn: As Shown
Date: 21 December, 2010

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3.1





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 413 252 8888
 413 436 0028 fax
info@austindesign.biz

Town of Sunderland

Sunderland Senior Housing

130 North Main Street
 Sunderland, MA 01375

3rd Floor Plans

As Shown

21 December, 2015

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EXISTING 2ND FLOOR PLAN
Scale: 1/8" = 1'-0"



EXISTING 1ST FLOOR PLAN
Scale: 1/8" = 1'-0"

Request Foot And Unit Count Data:

Units:	Request Foot Count:
1st Floor:	11,438 sq ft
2nd Floor:	3,813 sq ft
3rd Floor:	2,779 sq ft
Total:	17,990 sq ft

Request Unit Count:	Request Foot Count:
1st Floor:	11,438 sq ft
2nd Floor:	3,813 sq ft
3rd Floor:	2,779 sq ft
Total:	17,990 sq ft



2ND FLOOR PLAN
Scale: 1/8" = 1'-0"



1ST FLOOR PLAN
Scale: 1/8" = 1'-0"

Town of Sunderland
Sunderland Senior
Housing
120 North Main St.
Sunderland, MA 01375

Preliminary
NOT FOR CONSTRUCTION

Rev.	Description	Date
1	Existing House Plans	1/16/17
2	1/16/17	1/16/17
3	21 DECEMBER 2018	21 DECEMBER 2018
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