



Town of Brewster Housing Partnership

2198 Main St., Brewster, MA 02631

(508) 896-3701

HOUSING PARTNERSHIP MEETING AGENDA

2198 Main Street

August 31, 2023 at 6:00 PM

Housing Partnership

Jillian Douglass
Chair

Ralph Marotti
Vice Chair

Vanessa Greene

Lisa Forhan

Adrienne Jones

Sarah Robinson

Steve Seaver

Asst. Town
Manager
Donna Kalinick

Housing
Coordinator
Jill Scalise

This meeting will be conducted in person at the time and location identified above. This means that at least a quorum of the members of the public body will attend the meeting in person and members of the public are welcome to attend in person as well. As a courtesy only, access to the meeting is also being provided via remote means in accordance with applicable law. Please note that while an option for remote attendance and/or participation is being provided as a courtesy to the public, the meeting/hearing will not be suspended or terminated if technological problems interrupt the virtual broadcast or affect remote attendance or participation, unless otherwise required by law. Members of the public with particular interest in any specific item on this agenda, which includes an applicant and its representatives, should make plans for in-person vs. virtual attendance accordingly.

Members of the public who wish to access the meeting remotely may do so in the following manner:

Phone: Call (929) 436-2866 or (301) 715-8592. Webinar ID: 853 9402 2099 Passcode: 301097

To request to speak: Press *9 and wait to be recognized.

Zoom Webinar: <https://us02web.zoom.us/j/85394022099?pwd=M2JSaDJWYTZPK1I3eVZPVnVmaTdiUT09>
Passcode: 301097 To request to speak: Tap Zoom "Raise Hand", then wait to be recognized.

When required by law or allowed by the Chair, persons wishing to provide public comment or otherwise participate in the meeting, may do so by accessing the meeting remotely, as noted above. Additionally, the meeting will be broadcast live, in real time, via **Live broadcast** (Brewster Government TV Channel 18), **Livestream** (livestream.brewster-ma.gov), or **Video recording** (tv.brewster-ma.gov).

Please note that the Housing Partnership may take official action, including votes, on any item on this agenda.

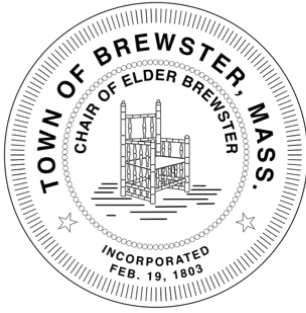
1. Call to Order
2. Declaration of a Quorum
3. Meeting Participation Statement
4. Recording Statement - "As required by the Open Meeting Law we are informing you that the Town will be video and audio taping as well as broadcasting this public meeting. In addition, if anyone else intends to either video or audio tape this meeting they are required to inform the chair."
5. Review of Applications referred by the Community Preservation Committee:
 - Brewster Affordable Housing Trust for \$250,000 to fund the Brewster Affordable Buydown Program, submitted by Jill Scalise, Housing Coordinator and Donna Kalinick, Assistant Town Manager
 - Housing Assistance Corporation (HAC) and Preservation of Affordable Housing (POAH) for \$500,000 for development of Affordable Housing in accordance with the MGL Ch 40B LIP Comprehensive Permit locally approved June 13, 2023 for 45 new Affordable rental apartments off Millstone Road in Brewster
6. Housing Updates
7. For Your Information / Correspondence
8. Matters Not Reasonably Anticipated by the Chair
9. Minutes of Previous Meetings
10. Next Scheduled Meeting September 21, 2023
11. Adjournment

Date Posted:
08.24.23

Date Revised:

Received by Town Clerk:

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Town of Brewster
Community Preservation Committee
 2198 Main Street
 Brewster, Massachusetts 02631-1898
 (508) 896-3701 x 133
 Fax (508) 896-8089



APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

Date Application Submitted: _____

Name of Project Applicant: _____

Name of Co-Applicant(s), if applicable: _____

Name of Contact Person: _____

Contact Person's Mailing Address: _____

Contact Person's Daytime Phone Number: _____

Contact Person's email Address: _____

Proposed Project Name: _____

Project Address (or assessor's parcel ID): _____

Project Synopsis: The Brewster Affordable Housing Trust's (BAHT) Affordable Buydown Program is a continuation of the Brewster Affordable Homebuyers Buy Down Program which began in 2007 and, over the past 16 years, expended \$360,000 to assist 12 households in purchasing affordable homes in Brewster. Funding is now exhausted. When the Buy Down program was first developed by the Community Preservation Committee (CPC), Brewster did not have a municipal housing trust. Going forward, the BAHT will manage the Buydown Program which may provide up to \$50,000 of grant assistance to first-time affordable homebuyers purchasing a home in Brewster. Eligible households may make up to 80% of the Area Median Income (AMI) and must agree to place a permanent deed restriction on the home. The grant funds reduce, buy down, the purchase price of the home to make the home affordable and are provided as an interest-free loan, forgivable after 30 years. The program is targeted to preserve affordable homes already on the Town's Subsidized Housing Inventory (SHI).

Category: Open Space Historic Preservation Recreation Community Housing

CPA funding requested \$ _____ **Total Cost of Proposed Project \$** _____

PROJECT DESCRIPTION

Please describe your project, answering all of the following questions in the order presented. Applications will be considered incomplete if all requested information is not provided. Include supporting materials (maps, diagrams, photos, etc.). Please number pages of application.

Form fields are provided after each question for your convenience. If you need more room, you may provide additional information via separate documents/attachments at the end of the document. Please do not provide any documentation via on-line links, as the committee will not be checking for updates. Be as concise as possible.

1. **Project Description:** Describe the proposed project. Is this part of a larger project or an ongoing project?

2. **For Historic Preservation projects:** Attach proof of listing on the State Register of Historic Places or a letter from the Brewster Historical Commission indicating that the resource has been determined to be significant in the history, archaeology, architecture, or culture of Brewster. Please note that rehabilitation projects must comply with the Secretary of the Interior Standards for Treatment of Historic Properties. Additional information and analysis will be needed for projects submitted by churches/religious organizations to determine if they comply with the SJC's Caplan vs. Town of Acton decision.

3. **CPA Goals/Criteria:** Describe how this project accomplishes the goals and objectives of the CPA and the Town of Brewster Community Preservation Plan FY23-27 (refer to the attached general and issue-specific criteria and identify which of these apply to the project).

Buydown Grant Narrative: Project Description

1. Project Description

(This response is larger than can be read when printing the fillable application)

The Brewster Affordable Housing Trust's (BAHT) Affordable Buydown Program is a continuation of the Brewster Affordable Homebuyers Buy Down Program which began in 2007 and, over the past 16 years, expended \$360,000 to assist 12 households in purchasing affordable homes in Brewster. The Buydown program was first developed by the Community Preservation Committee and provided up to \$30,000 of assistance to reduce the purchase price of the property and make the home affordable for a first-time home buyer making up to 80% of the AMI. The Buy Down award, provided at closing, took the form of a 30 year forgivable interest-free loan, and also required an permanent affordable deed restriction to be placed on the property. A promissory note was signed, and both a municipal lien and affordable deed rider were recorded on the property.

Funding for the original Buy Down Program is now exhausted. Today Brewster has a municipal housing trust. In January 2023 the CPC and BAHT held a joint meeting where they discussed several Brewster housing initiatives including the Buy Down Program. It was decided that, going forward, the BAHT would manage the Buydown Program. After evaluating the program and current increasing mortgage rates, the initial limit of grant assistance was increased \$50,000 for first-time affordable homebuyers purchasing a home in Brewster. The actual amount of assistance will be determined on a home-by-home basis. Amounts above \$50,000 may be considered but would require Select Board approval. The aim is to ensure that SHI home resales are affordable with a sales price set to be affordable for a household making 80% AMI.

The program, in form, continues as previously. Homebuyers must agree to place a permanent affordable deed restriction on the home. The grant funds will reduce, buydown, the purchase price of the home and be provided as an interest free loan, forgivable after 30 years.

The program is targeted to preserve affordable homes already on the Town's Subsidized Housing Inventory (SHI). Some of the Town's older deed restrictions can be lost if an eligible purchaser cannot be found. Furthermore, the deed rider resale formulas may result in a price that may not be affordable to low-to-moderate income households earning up to 80%AMI. Occasionally, a home may be in disrepair. Buydown funds have been helpful in situations that require considerable repairs to make the home functional and livable.

Please see Attachment A: "Parameters of Affordable Housing Trust Buydown Program" for a more complete description of the program. Attachment B provides the Buydown Program application.

- 4. Community Benefits:** What are the community benefits of the project?
- 5. Community Support:** What is the nature and level of support for this project? Include letters of support and any petitions.
- 6. Timeline:** What is the schedule for project implementation, including a timeline for all milestones? Please identify any special timing considerations for the project’s implementation. If this is part of a larger project, is it phased? What is the timeline for the entire project?
- 7. Credentials:** What are the qualifications and relevant experience of those undertaking the project?

8. Budget/Need for Public Funds: What is the total budget (sources of funds and uses/expenses) for the project and schedule for expenditure of CPA funds? All sources of funds and expenses must be clearly identified. Provide the basis for cost estimates whenever possible. (Note: CPA funds may not be used for maintenance.)

If this is part of a larger project, what is the budget for the entire project (sources of funds and expenses/uses)?

Clearly identify what additional funding sources are available, committed, or under consideration and why public funding would be appropriate. Include copies of commitment letters, if available, and describe any other attempts to secure funding for this project.

Provide the most recent audited financial report or if none available, an applicant generated financial report that includes a balance sheet and operating budget. Town-sponsored projects must demonstrate why the project cannot be funded through the Department's or Committee's budget.

9. Maintenance: If ongoing maintenance is required for your project, who will be responsible for maintenance and how will it be funded?

10. Site Control and Appraisal: If the project involves acquisition of real property, provide evidence of site control (deed, purchase and sale, option, etc.). In addition, provide an appraisal of the property's value by a state licensed appraiser using customary appraising techniques. The CPA does not allow funding for acquisitions if the acquisition price is greater than appraised value.

Town of Brewster Community Preservation Committee

CATEGORY SPECIFIC CRITERIA

(Identify which of the following criteria apply to your project.)

Open Space Proposals

- Meets one or more of the Open Space goals listed in Town of Brewster Community Preservation Plan FY23-27
- Permanently protect important wildlife habitat, including areas of significance for biodiversity, diversity of geological features and types of vegetation, contain a habitat type that is in danger of vanishing from Brewster or preserve habitat for threatened or endangered species of plants or animals.
- Provide opportunities for passive recreation and environmental education.
- Enhance or protect wildlife corridors, promote connectivity of habitat and prevent fragmentation of habitats.
- Provide connections with existing trails or potential trail linkages.
- Preserve scenic views or border a scenic road.
- Protect drinking water quantity and quality.
- Provide flood control/storage.
- Preserve important surface water bodies, including wetlands, vernal pools or riparian zones.
- Preserve priority parcels in the Town's Open Space Plan/maximize the amount of open land owned by the Town of Brewster.

Historical Preservation Proposals

- MANDATORY:** Must be on the State Register of Historic Places or have a letter from the Brewster Historical Commission indicating that the resource has been determined to be significant in the history, archaeology, architecture, or culture of Brewster.
- MANDATORY:** Project must meet Secretary of the Interior Standards for rehabilitation and/or restoration of Historic Preservation Properties.
- MANDATORY IF REQUEST IS FROM A CHURCH/RELIGIOUS ORGANIZATION:** The project must satisfy the analysis outlined by the SJC's Caplan vs. Town of Acton decision.
- Meets one or more of the Historical Preservation goals listed in Town of Brewster Community Preservation Plan FY23-27
- Protect, preserve, enhance, restore and/or rehabilitate historic, cultural, architectural or archaeological resources of significance, especially those that are threatened.
- Protect, preserve, enhance, restore and/or rehabilitate town-owned properties, features or resources of historical significance.
- Protect, preserve, enhance, restore and/or rehabilitate the historical function of a property or site;
- Demonstrate a public benefit and/or public access, or
- Otherwise provide permanent protection for maintaining the historic resource.
- Project site should not be privately owned unless there is demonstrable public access and benefit.

Community Housing Proposals

- Meets one or more of the Community Housing goals listed in Town of Brewster Community Preservation Plan FY23-27
- Increase the supply of year-round affordable rental housing for all types of households, such as young singles and couples, families, and seniors.
- Build support for addressing housing needs through partnerships with conservation groups and non-profit and for-profit developers.
- Create housing that is affordable and appropriate for very low-income seniors and people with disabilities.
- Increase local capacity to plan, advocate for, and create affordable housing, preserve the affordability and condition of existing affordable units, and monitor affordable housing restrictions.

- Increase the variety of mixed-income housing choices in Brewster, particularly in or near commercial areas in order to support Brewster's economy and accommodate household growth.
- Provide at least 10% of Brewster's year-round housing units as affordable housing in order to meet local and regional needs.
- Ensure long term affordability.
- Commit to a resident selection process that promotes diversity and does not include a local preference.

Recreation Proposals

- Meets one or more of the Recreation goals listed in Town of Brewster Community Preservation Plan FY23-27
- Support multiple active and passive recreation uses.
- Serve a significant number of residents and visitors.
- Expand the range of recreational opportunities available to all ages of Brewster residents and visitors.
- Benefit other Brewster committees providing recreational resources to residents.
- Promote the use of alternative corridors that provide safe and healthy non-motorized transportation.
- Promotes or enhances accessibility. (Please elaborate in application.)

Attachment A

Parameters of Affordable Housing Trust Buydown Program

Parameters of Affordable Housing Trust Buydown Program

Approved by Housing Trust 5.11.23

Proposed Program: The Affordable Housing Trust may provide up to \$50,000* of grant assistance for eligible buyers purchasing a home in Brewster. The program, contingent on existing funds, is available to households qualifying at up to 80% AMI (Area Median Income) who agree to place a permanent affordable housing deed restriction on the home. The program is targeted to preserve affordable homes already on the Town’s Subsidized Housing Inventory (SHI). The grant funds will reduce, buydown, the purchase price of the home. In extenuating circumstances, the Trust may decide to direct funds in connection with a purchase to assist with verified, required repairs which will help preserve the home. The grant assistance is provided as an interest free loan which is forgivable after 30 years.

*Amounts over \$50,000 may be considered but will require approval of both the Affordable Housing Trust and the Select Board.

Amount of Grant Assistance: The amount of assistance will be determined on a home-by-home basis. The aim is to ensure that SHI home resales are affordable with a sales price set to be affordable for a household making 80% AMI. If necessary, the Trust will consider making the home affordable to a household at 70% AMI. It is expected that buydown grants will range up to \$50,000. Amounts over \$50,000 may be considered but will require approval of both the Affordable Housing Trust and the Select Board.

Program Eligibility (from original CPC Buydown Program):

- First Time Homebuyer, defined as someone who has not owned a home within the past 3 years. Some exceptions.
- The household must occupy the property as their principal residence.
- The property must be located in Brewster.
- A household cannot have more than \$75,000 in assets.
- The total household income must not exceed 80% of AMI.

Maximum Household Income Limits for 2023

2023 HUD Income Limits	Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
80% AMI		\$64,450	\$73,650	\$ 82,850	\$92,050	\$99,450	\$106,800

Attachment B

Buydown Program Application



**Proposed BREWSTER AFFORDABLE HOME BUYERS
BUYDOWN PROGRAM
READY BUYER APPLICATION**

Program: The Town of Brewster, through Community Preservation Funds, provides up to \$50,000 of grant assistance for eligible buyers purchasing a home in Brewster. The program, contingent on existing funds, is available to households qualifying at 80% AMI (Area Median Income) who agree to place a permanent affordable housing deed restriction on the home. The grant assistance is provided as an interest free loan which is forgivable after 30 years.

Eligibility:

- First Time Homebuyer, defined as someone who has not owned a home within the past 3 years. Some exceptions.
- The household must occupy the property as their principal residence.
- The property must be located in Brewster.
- A household cannot have more than \$75,000 in assets.
- The total household income must not exceed 80% of AMI.

Maximum Household Income Limits for 2023

2023 HUD Income Limits	Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
Affordable limits	80% of AMI	\$64,450	\$73,650	\$82,850	\$92,050	\$99,450	\$106,800

For more information and questions, please contact: Jill Scalise, Brewster Housing Coordinator
at 508-896-3701 x1169

jscalise@brewster-ma.gov

Ready Buyer Application Checklist

- Signed application form (ALL adult household members are applicants)
- Documentation of your income sources and assets (see Required Financial Documentation sheet)
- Mortgage pre-approval letter. The letter must be from a mortgage lender and conform to the "LIP Program Standards for New Mortgage Loans." (See Appendix 2)
- Signed agreement on affordability and deed resale restrictions.
- Signed Application Certification and Consent for Release of Information for ALL adult household members.

Brewster Buydown Program Application Process

- Submit Ready Buyer application with all documentation & mortgage pre-approval letter.
- After initial eligibility determination, placement on the Brewster Ready Buyer List.
- When specific home is identified, submit Purchase & Sale agreement for final approval.
- Property appraisal &/or home inspection will then be required.
- IF THE HOME BUYER IS DETERMINED BY AN AFFORDABLE RESALE HOUSING LOTTERY WHERE BREWSTER BUYDOWN FUNDS HAVE BEEN ADVERTISED (for example by Housing Assistance Corporation), DOCUMENTATION FROM THE HOUSING LOTTERY MAY BE USED FOR INCOME VERIFICATION AND ELIGIBILITY.
- Final approval and authorization of funds made by the Affordable Housing Trust.
- Deed restriction, secondary mortgage, and promissory note signed, and funds released at closing.

Return completed application to:

**Brewster Planning Department
Attn: Jill Scalise, Housing Coordinator
2198 Main St. Brewster, MA 02631**

Brewster does not discriminate based on race, color, national origin, religion, sex, familial status, and handicap (disability). Disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.





BREWSTER AFFORDABLE HOME BUYERS
BUYDOWN PROGRAM
READY BUYER APPLICATION

(All adult household members are considered applicants)

Applicant Name: _____

Address: _____

City/Town: _____ **State:** _____ **Zip Code:** _____

E-mail Address: _____

Telephone: (Day): _____ **(Evening):** _____

Employer's Name: _____ **Town:** _____

Co-Applicant Name: _____

Address: _____

City/Town: _____ **State:** _____ **Zip Code:** _____

E-mail Address: _____

Telephone: (Day): _____ **(Evening):** _____

Employer's Name: _____ **Town:** _____

Household Members

List all household members including yourself:

Name	Date of Birth	Soc. Sec. #	Relationship to Applicant
1.			Self
2.			
3.			
4.			
5.			
6.			

Gross Annual HOUSEHOLD income: \$ _____

Down Payment Available: \$ _____

Are you a first-time homebuyer? YES NO

Someone who has not owned a home in 3 years, a person 55 and older, or a displaced homemaker.

Have you completed a certified homebuyer education course? YES NO

If so, please attach a copy of your completion certificate.

A certified Home Buyer Education course is strongly recommended. On Cape Cod, the Community Development Partnership (CDP) in Eastham and Housing Assistance Corporation (HAC) in Hyannis offer these classes. Please see www.capecdp.org; 508-240-7873 or www.haconcape.org; 508-771-5400. You can also see ww.chapa.org for a list of courses.

ANNUAL HOUSEHOLD INCOME INFORMATION

Households must meet certain maximum income limits in order to be eligible to participate in the lottery for a home, as outlined in the Lottery Information Package. Gross annual income is income from all sources, including all wages and salaries prior to deductions, overtime pay, commissions, tips, fees and bonuses, and other compensation for personal services, net business income, interest/dividend income, Social Security, Supplemental Security Income, pension payments, disability income, unemployment compensation, alimony/child support, and veterans’ benefits, for **all adult household members over the age of 18, unless the member is a full-time student**. Income for full-time students who are the head of household or spouse must be counted in annual income. See APPENDIX 1: Income and Assets for more details.

Please attach all third party documentation for your sources of income (see Required Financial Documentation sheet for detailed information).

Annual Income (Applicant): Gross Income for the past 12 months: \$ _____

Employer Name: _____

Employer Address: _____

Phone: _____ Position: _____

Wage/Salary per week before taxes and withholding: \$ _____

Additional Income from other source(s):

Source: _____

Income per month: \$ _____

Source: _____

Income per month: \$ _____

Annual Income (Co-Applicant): Gross Income for the past 12 months: \$ _____

Employer Name: _____

Employer Address: _____

Phone: _____ Position: _____

Wage/Salary per week before taxes and withholding: \$ _____

Additional Income from other source(s):

Source: _____

Income per month: \$ _____

Source: _____

Income per month: \$ _____

Note: If any other adult household members have income, please attach a separate sheet of paper with their income information as described above. Third party documentation is required.

HOUSEHOLD ASSET INFORMATION

Please complete the following asset information for all household members. Assets to be included: cash, savings and checking accounts, stocks, bonds and other forms of capital investment, excluding equity accounts in homeownership programs or state-assisted public housing escrow accounts. Do not include the value of personal property such as furniture and automobiles. See APPENDIX 1: Income and Assets for more details, and Required Financial Documentation for verification documentation needed.

Name on Account: _____

Bank Name and Address: _____

Savings Account Number: _____

Recent Balance: \$ _____

Checking Account Number: _____

Recent Balance: \$ _____

Other (e.g. Certificate of Deposit) Account Number: _____

Balance: \$ _____

Name on Account: _____

Bank Name and Address: _____

Savings Account Number: _____

Recent Balance: \$ _____

Checking Account Number: _____

Recent Balance: \$ _____

Other (e.g. Certificate of Deposit) Account Number: _____

Balance: \$ _____

Stocks and bonds, other liquid assets:

Description: _____ Value: \$ _____

Description: _____ Value: \$ _____

Description: _____ Value: \$ _____

Total Household Assets: \$ _____

Note: If any other household members have assets from additional sources, please attach a separate sheet of paper for each with their asset information as described above.

AFFIRMATIVE MARKETTING

Please complete the following section to assist us in fulfilling affirmative marketing requirements.
Responses will not affect your application.

Household Race (Head of Household):

- Caucasian
- American Indian/ Alaskan Native
- African American
- Hispanic/Latino
- Cape Verdean
- Asian/Pacific Islander

**BREWSTER AFFORDABLE HOME BUYERS
BUYDOWN PROGRAM
READY BUYER APPLICATION**

This form must be signed by all adult household members and returned with your application.

Affordability and Resale Restriction Certification:

I/We have read the summary of resale restrictions in the Information Package and agree to the restriction. I/We have been advised that a copy of the Deed Rider governing resale of the affordable homes is available at the Brewster Town Administrator’s Office for my/our further review and that I/we may request a copy to be sent to me/us or my/our lender. I/We also understand that, when I/we are ready to purchase a unit, a full copy of the Deed Rider will be provided to me/us.

Applicant Signature

Date

Co- Applicant Signature

Date

Applicant Certification and Consent to Release Information:

PLEASE CHECK THE FOLLOWING ITEMS THAT APPLY TO YOU:

- I/We certify that the information in this application and in support of this application is true and correct to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that perjury will result in disqualification from further consideration in this program.
- I/We understand that the use of this application is for a potential grant to purchase an affordable home in Brewster, and does not guarantee an offer.

Your signature(s) below gives consent to the Town of Brewster, to verify information provided in this application. No applications will be considered complete unless signed and dated by the Applicant and Co-Applicant (if any).

Applicant Signature

Date

Co- Applicant Signature

Date

Required Financial Documentation & Verification Sheet

- Two months of most recent, consecutive paystubs for all working members of the household age 18 years and older.
- Federal Tax Returns (1040) from the last 3 years. Include W-2 and 1099-R forms.
- Verification of child support (copy of child support order, etc.)
- Verification of any other household income, ie: Social Security, SSDI, SSI, VA benefits, unemployment benefits, public assistance, etc. You may provide a copy of the official statement of monthly amount received for the present year.
- Savings account statement- submit the three most recent bank statement copies
- Checking account statement- submit the three most recent bank statement copies
- Verification of student status for each child 18 years of age or older who is a full time student.
- Mortgage pre-approval letter. The letter must be from a mortgage lender and conform to the "LIP Program Standards for New Mortgage Loans." (Appendix 2)

APPENDIX 1: Income and Assets

INCOME:

Income Limit: Total household annual income must be at/below the 80% Barnstable County Median Income limits, as adjusted for household size.

Maximum Household Income Limits (Barnstable MSA) for 2023

2023 HUD Income Limits	Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
Affordable limits	80% of AMI	\$64,450	\$73,650	\$82,850	\$92,050	\$99,450	\$106,800

Annual Household Gross Income means all income, from all sources, of all current adult household members for the 12-month period following application.

Annual income includes but is not limited to the following:

- The full amount, before ANY payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services
- Net income from the operation of a business or profession
- Interest, dividends, and other net income of any kind from real or personal property
- Payments from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of period receipts
- Payments in lieu of earnings such as unemployment and disability compensation, worker’s compensation and severance pay
- Welfare assistance payments
- Alimony and child support
- Regular pay, special pay, and allowances of a member of the Armed Forces

ASSETS:

Asset Limit: Total household assets cannot exceed \$75,000

Household Assets include the following:

- Cash in savings accounts, checking accounts and safety deposit boxes, etc., certificates of deposit, bonds, stocks, treasury bills, mutual funds and money market accounts
- Revocable trusts.
- Equity in rental property or other capital investments
- Retirement plans are included when the holder has access to the funds, even though a penalty may be assessed. Retirement funds are NOT included if amounts can only be withdrawn if upon termination of employment or retirement
- Cash value of life insurance policies available to the applicant before death.
- Personal property held as an investment (this includes gems, jewelry, coin collections, or antique cars held as investments; personal jewelry is NOT considered an asset)
- Lump sum receipts or one-time receipts. (i.e. inheritance, capital gains, one-time lottery winnings, victim’s restitution, settlements on insurance claims (including health and accident insurance, worker’s compensation, and personal or property losses), and any other amounts that are not intended as periodic payments.
- A mortgage or deed of trust held by an applicant.

Household assets do not include:

- Personal property. (clothing, furniture, cars, wedding ring and other jewelry that is not held as an investment, vehicles specially equipped for persons with disabilities)
- Term life insurance policies. (i.e. where there is no cash value)

- Equity in the cooperative unit in which the applicant lives.
- Assets that are part of an active business. Business DOES NOT include rental of properties that are held as investments unless such properties are the applicant's main source of income.
- Assets that are not effectively owned by the applicant

Assets disposed of for less than fair market value: Applicants must declare whether an asset has been disposed of for less than fair market value during the two years preceding application. If an asset has been disposed of for less than fair market value, the amount counted as an asset is the difference between the cash value and the amount actually received.

APPENDIX 2: LIP (Local Initiative Program) Program Standards for New Mortgage Loans

- The loan must be a fully amortizing fixed rate mortgage with a down payment of at least 3%, at least half of which must come from the buyer's own funds.
- The loan must be made by an institutional lender. Loans from private parties are not allowed.
- The loan must have a fixed rate through the full term of the mortgage that is a current fair market interest rate.
- The loan can have no more than 2 points.
- The buyer's monthly housing costs (inclusive of principal, interest, property taxes, hazard insurance, private mortgage insurance and condominium or homeowner association fees) may not exceed 38% of the buyer's monthly gross income.
- Non-household members shall not be permitted as co-signers of the mortgage.

APPENDIX 3: Summary of Affordable Housing Deed Restriction

An affordable housing deed is a legal document recorded at the Registry of Deeds that specifies the resale, refinance and leasing provisions for the referenced property. The deed restriction ensures that the unit remains affordable for future purchasers of the property. It is strongly recommended that purchasers of a deed restricted affordable home review the deed restriction with their attorney and lender prior to closing.

Here is a general description of the deed restriction:

- The property must be the owner's principal residence.
- The deed rider restricts the resale price of the property. The rider includes a formula to calculate the future maximum resale price based on the Area Median Income at the time of resale.
- Owners of a deed restricted home must notify the monitoring agent, the Town of Brewster, in writing of their intention to sell or convey the home.
- Owners of a deed restricted affordable home cannot rent, lease, refinance or encumber the home without prior written consent of the monitoring agent, the Town of Brewster.

Attachment C

Buydown Program

Letters of Support:

Brewster Select Board

Habitat for Humanity

Housing Assistance Corporation

Brewster Homebuyer



Town of Brewster

2198 Main Street
Brewster, MA 02631-1898
Phone: (508) 896-3701
Fax: (508) 896-8089

Office of:
Select Board
Town Administrator

June 5, 2023

Faythe Ellis, Chair
Community Preservation Committee
2198 Main Street
Brewster, MA 02631

Dear Ms. Ellis,

On behalf of the Town of Brewster Select Board, I am pleased to send you this Letter of Support for the Affordable Housing Trust's Community Preservation Grant request of \$250,000 to manage the Brewster Affordable Buydown Program. This program, initiated in 2007, has assisted Brewster first time homebuyers in purchasing affordable homes in Brewster. All Buydown homes are required to have an affordable deed rider in perpetuity.

One key economic development goal, outlined in the Town's Vision Plan, draft Local Comprehensive Plan, and Housing Production Plan, and one of the greatest threats facing the local economy, is the lack of attainable and affordable housing in Brewster. The Buydown Program addresses this housing need. Over the past 16 years the program, supported by Brewster residents allocating \$360,000 in CPA funds, has aided 12 households in purchasing affordable Brewster homes. The funds have also enabled the Town to retain homes on the Town's Subsidized Housing Inventory, protecting an important asset in a difficult housing environment.

When the Buydown program was first developed, Brewster did not have a municipal housing trust. The Community Preservation Committee (CPC) took initiative, developed the Buydown program, and demonstrated the program's effectiveness in meeting an affordable housing need. The Select Board appreciates the ongoing dialogue, communication, and coordination between the CPC and Housing Trust in determining the value and best path forward for this program. The Select Board supports the continuation of the Buydown Program, the \$250,000 in CPA funding request, and the management by the Housing Trust. Thank you for the fine work of the Community Preservation Committee.

Sincerely,

David Whitney
Brewster Select Board Chair



Building Homes, Changing Lives, Preserving Community

June 8, 2023

Faythe Ellis, Chair
Community Preservation Committee
2198 Main Street
Brewster, MA 02631

Dear Ms. Ellis,

As CEO of Habitat for Humanity of Cape Cod, I am pleased to send you this Letter of Support for the Brewster Affordable Housing Trust's Community Preservation Grant request of \$250,000 to fund the Brewster Affordable Home Buydown Program. This program, initiated in 2007, has assisted Brewster first time homebuyers in purchasing affordable homes in Brewster.

Habitat for Humanity of Cape Cod partners with families in need of an affordable home to build one of their own, fostering stability, self-reliance, and a strong sense of community. We know the importance of creating affordable home ownership opportunities. The Brewster Buydown program facilitates the successful resale of affordable homes by providing financial support and partnering with a new household who will live in the home and be a part of the community.

This past year a buydown grant helped with the resale of a Habitat home that was originally built in 2007. The home required extensive repairs and the buydown grant enabled an affordable purchase with the needed work being addressed.

The Buydown program is a useful tool in addressing Cape Cod's affordable housing challenges and makes a tangible difference for both Brewster affordable home purchasers and the community. I encourage Brewster to continue funding the Buydown program and Habitat looks forward to building more homes in Brewster including two homes on Phoebe Way.

Thank you for the fine work of the Community Preservation Committee and for Brewster's commitment to affordable housing.

Sincerely,

A handwritten signature in blue ink that reads 'Wendy Cullinan'.

Wendy Cullinan
CEO/President
Habitat for Humanity of Cape Cod



June 28, 2023

Faythe Ellis, Chair
Community Preservation Committee
2198 Main Street
Brewster, MA 02631

Dear Ms. Ellis,

As Director of Real Estate for Cape Cod Community Real Estate at Housing Assistance Corporation, every year I oversee dozens of affordable home resales on Cape Cod. I am pleased to send you this Letter of Support for the Brewster Affordable Housing Trust's Community Preservation Grant request of \$250,000 to fund the Brewster Affordable Buydown Program. This program, initiated in 2007, has assisted Brewster first time homebuyers in purchasing affordable homes in Brewster. All Buydown homes are required to have an affordable deed rider in perpetuity.

I've worked with the Brewster Buydown program on numerous Brewster home sales. The buydowns have helped families and individuals successfully purchase affordable homes in Brewster. The program has been a great asset. It has both enabled homes to sell at an affordable price and facilitated needed repairs to be completed. Without the program, several Brewster homes would have been at risk of losing their affordable deed rider.

The Buydown program is a useful tool in addressing the Cape's affordable housing challenges and makes a tangible difference for both Brewster affordable home purchasers and the community. I encourage Brewster to continue funding the Buydown program and look forward to working with more potential home buyers in Brewster.

Thank you for the fine work of the Community Preservation Committee and for Brewster's commitment to affordable housing.

Sincerely,

A handwritten signature in blue ink that reads "Gael Kelleher".

Gael Kelleher
Director Cape Cod Real Estate, Housing Assistance Corporation



April 21, 2023

Nicole L. Anthony
14 Yankee Drive Brewster Ma.
XXX-XXX-XXXX

Jill Scalise
Brewster Housing Coordinator Brewster Town Offices
2198 Main Street
Brewster, MA 02631
Re: 14 Yankee Drive

Dear Jill,

It is with excitement and great pride that I write my new address on the top of my letter to you! I want to thank you and everyone involved with Brewster Housing for giving me the opportunity to purchase 14 Yankee Drive.

As you may know, I was born and raised in Brewster. Returning to my hometown and owning my own place is a dream come true.

I have met several of my neighbors and they have been very welcoming. I recently painted the unit and I am in the process of installing new flooring. I am excited to start furnishing and decorating. I am looking forward to having my first cookout with friends and family this summer! None of this would have been possible without the hard work and commitment from you and the Brewster Housing team, I will continue to support the program and I can't thank you enough!

Nicole Anthony-Owner

Attachment D

Housing Trust Financial Statement

BAHT Account Balances & Interest Allocation: June 30, 2022

Special Revenue Fund:

FY16	
Beginning Balance:	212.44
interest revenue	180.91
Donation revenue	<u>86,540.89</u>
End Balance:	86,934.24

FY17	
Beginning Balance:	86,934.24
interest revenue	<u>260.86</u>
End Balance:	87,195.10

FY18	
Beginning Balance:	87,195.10
interest revenue	<u>498.89</u>
End Balance:	87,693.99

FY19	
Beginning Balance:	87,693.99
Transfer to BAHT	<u>(87,693.99)</u>
End Balance in Spec Rev:	-

BAHT:

FY19	Non- CPA	CPA
Beginning Balance:	-	-
Trans fr Spec Revenue	87,693.99	100,000.00
interest revenue	<u>377.46</u>	<u>430.42</u>
End Balance:	88,071.45	100,430.42

FY20		
Beginning Balance:	88,071.45	100,430.42
Expenses:	(5,196.00)	(13,100.00)
Transfer in fr GF	100,000.00	
Transfer in fr CPA		300,000.00
interest revenue:	<u>471.92</u>	<u>999.54</u>
End Balance:	183,347.37	388,329.96

FY21		
Beginning Balance	183,347.37	388,329.96
Expenses:		(15,222.00)
Trans in fr Stabilization	250,000.00	
interest revenue	<u>439.74</u>	<u>378.61</u>
End Balance:	433,787.11	373,486.57

FY 22		
Beginning Balance:	433,787.11	373,486.57
Expenses:	(7,163.92)	(4,877.00)
Trans in from Gen Fund	250,000.00	
Trans in from Spec Articles	150,000.00	
interest revenue:	449.35	196.42
End Balance:	827,072.54	368,805.99

FY23 Start of Year		
Beginning Balance:	827,072.54	368,805.99
Expenses:		
Transfer in from Gen Fund:	375,000.00	
Transfer in from Spec. Art's		150,000.00
Transfer in from CPC		
Interest Revenue		
End Balance:	1,202,072.54	518,805.99

Attachment E

Housing Trust Five-year Financial Plan

Housing Trust 5 Year-Plan FY23-27
12.29.22

	<u>FY23</u>	<u>FY24</u>	<u>FY25</u>	<u>FY26</u>	<u>FY27</u>
Carryforward Balance	1,195,879	1,190,879	893,879	714,569	1,053,821
Anticipated Revenues	1,891,900	2,870,580	2,344,461	2,519,557	2,425,927
Appropriations	1,896,900	3,167,580	2,523,771	2,180,304	2,567,196
End Balance	1,190,879	893,879	714,569	1,053,821	912,553

	<u>FY23</u>	<u>FY24</u>	<u>FY25</u>	<u>FY26</u>	<u>FY27</u>		
<u>Projects:</u>							
Housing Coordinator	CPA- Salary Only	66,900	70,580	74,461	78,557	82,877	Benefits paid by the Town-approx. 35K/ year
Housing Program Asst.	BAHT Salary Only	-	42,000	44,310	46,747	49,318	19 Hours- new non-benefitted position
Rental Assistance	CPA	150,000		150,000		150,000	
Preservation of SHI Homes	CPA	300,000	200,000				
Buy Down Program	CPA		300,000		300,000		
Housing Production Plan	CPA					30,000	
212 Yankee Drive	BAHT	75,000					
Town Development of Other Properties	BAHT			500,000		500,000	
Outside Applications for Funding	BAHT		50,000	50,000	50,000	50,000	
Millstone Road Community Housing	CPA/BAHT		1,000,000				
Legal Expenses	CPA/BAHT	5,000	5,000	5,000	5,000	5,000	
Housing Rehabilitation-Child Care Vouchers	CDBG-Regional Grant	1,300,000	1,500,000	1,700,000	1,700,000	1,700,000	Town is lead community for Dennis, Wellfleet and Brewster
Total Appropriations:		1,896,900	3,167,580	2,523,771	2,180,304	2,567,196	

<u>Sources</u>	<u>FY23</u>	<u>FY24</u>	<u>FY25</u>	<u>FY26</u>	<u>FY27</u>	
Short Term Rentals Allocation	375,000	400,000	420,000	441,000	463,050	Financial Forecast 5% escalator
CPA Housing Coord. Wages	66,900	70,580	74,461	78,557	82,877	
CPA Rental Assistance	150,000		150,000		150,000	
CPA for SHI Homes	-	200,000				
Proceeds on Re-sale of SHI Homes		150,000				
CPA Buy Down		300,000		300,000		
CPA Housing Production Plan					30,000	
CPA Millstone Rd. Community Housing		250,000				
Grants & Donations						
Community Development Block Grant (CDBG)	1,300,000	1,500,000	1,700,000	1,700,000	1,700,000	
Total Revenues:	1,891,900	2,870,580	2,344,461	2,519,557	2,425,927	

CPA Rev	216,900	820,580	224,461	378,557	262,877	
CPA Exp	516,900	570,580	224,461	378,557	262,877	390,675.00 5 year average
Estimated annual CPA revenue	1,492,304	1,529,612	1,567,852	1,607,048	1,647,225	
Target Allocation Policy- Housing 30%	447,691	458,884	470,356	482,115	494,167	
TAP - Open Space 30%	447,691	458,884	470,356	482,115	494,167	
TAP - Recreation 10%	149,230	152,961	156,785	160,705	164,722	
TAP - Historic 10%	149,230	152,961	156,785	160,705	164,722	
CPA Recommended 20%	298,461	305,922	313,570	321,410	329,445	
	1,492,304	1,529,612	1,567,852	1,607,048	1,647,225	



Town of Brewster
Community Preservation Committee
 2198 Main Street
 Brewster, Massachusetts 02631-1898
 (508) 896-3701 x 133
 Fax (508) 896-8089



APPLICATION FOR COMMUNITY PRESERVATION ACT FUNDING

Date Application Submitted: _____

Name of Project Applicant: _____

Name of Co-Applicant(s), if applicable: _____

Name of Contact Person: _____

Contact Person's Mailing Address: _____

Contact Person's Daytime Phone Number: _____

Contact Person's email Address: _____

Proposed Project Name: _____

Project Address (or assessor's parcel ID): _____

Project Synopsis: 0 Millstone Road is the proposed development of 45 affordable housing units located on Millstone Road in Brewster, MA. The community will provide apartments for a range of household types – for families as well as for seniors and smaller households – with affordable rents that working Brewster households can support. The site design creates a sociable neighborhood that preserves the existing 16-acre woodland habitat and minimizes building footprints by centering several four-unit apartment buildings around a town center. The development prioritizes sustainability with its town-center-focused site layout and commitment to Passive House energy efficiency. The apartments will include 15 one-bedrooms, 25 two-bedrooms, and five three-bedrooms scattered across the buildings featuring traditional Cape Cod architecture.

Preservation of Affordable Housing (POAH) and Housing Assistance Corporation (HAC) were selected by the Brewster Affordable Housing Trust ("AHT") to develop this project through a Request for Proposals ("RFP") process. The Town of Brewster, through the Affordable Housing Trust, Select Board, and town staff, crafted the vision for this project prior to releasing a Request for Proposals (RFP) from developers.

Category: Open Space Historic Preservation Recreation Community Housing

CPA funding requested \$ _____ **Total Cost of Proposed Project \$** _____

PROJECT DESCRIPTION

Please describe your project, answering all of the following questions in the order presented. Applications will be considered incomplete if all requested information is not provided. Include supporting materials (maps, diagrams, photos, etc.). Please number pages of application.

Form fields are provided after each question for your convenience. If you need more room, you may provide additional information via separate documents/attachments at the end of the document. Please do not provide any documentation via on-line links, as the committee will not be checking for updates. Be as concise as possible.

- 1. Project Description:** Describe the proposed project. Is this part of a larger project or an ongoing project?

- 2. For Historic Preservation projects:** Attach proof of listing on the State Register of Historic Places or a letter from the Brewster Historical Commission indicating that the resource has been determined to be significant in the history, archaeology, architecture, or culture of Brewster. Please note that rehabilitation projects must comply with the Secretary of the Interior Standards for Treatment of Historic Properties. **Additional information and analysis will be needed for projects submitted by churches/religious organizations to determine if they comply with the SJC's Caplan vs. Town of Acton decision.**

- 3. CPA Goals/Criteria:** Describe how this project accomplishes the goals and objectives of the CPA and the Town of Brewster Community Preservation Plan FY23-27 (refer to the attached general and issue-specific criteria and identify which of these apply to the project).

4. Community Benefits: What are the community benefits of the project?

5. Community Support: What is the nature and level of support for this project? Include letters of support and any petitions.

6. Timeline: What is the schedule for project implementation, including a timeline for all milestones? Please identify any special timing considerations for the project's implementation. If this is part of a larger project, is it phased? What is the timeline for the entire project?

7. Credentials: What are the qualifications and relevant experience of those undertaking the project?

8. Budget/Need for Public Funds: What is the total budget (sources of funds and uses/expenses) for the project and schedule for expenditure of CPA funds? All sources of funds and expenses must be clearly identified. Provide the basis for cost estimates whenever possible. (Note: CPA funds may not be used for maintenance.)

If this is part of a larger project, what is the budget for the entire project (sources of funds and expenses/uses)?

Clearly identify what additional funding sources are available, committed, or under consideration and why public funding would be appropriate. Include copies of commitment letters, if available, and describe any other attempts to secure funding for this project.

Provide the most recent audited financial report or if none available, an applicant generated financial report that includes a balance sheet and operating budget. Town-sponsored projects must demonstrate why the project cannot be funded through the Department's or Committee's budget.

9. Maintenance: If ongoing maintenance is required for your project, who will be responsible for maintenance and how will it be funded?

10. Site Control and Appraisal: If the project involves acquisition of real property, provide evidence of site control (deed, purchase and sale, option, etc.). In addition, provide an appraisal of the property's value by a state licensed appraiser using customary appraising techniques. The CPA does not allow funding for acquisitions if the acquisition price is greater than appraised value.

Town of Brewster Community Preservation Committee

CATEGORY SPECIFIC CRITERIA

(Identify which of the following criteria apply to your project.)

Open Space Proposals

- Meets one or more of the Open Space goals listed in Town of Brewster Community Preservation Plan FY23-27
- Permanently protect important wildlife habitat, including areas of significance for biodiversity, diversity of geological features and types of vegetation, contain a habitat type that is in danger of vanishing from Brewster or preserve habitat for threatened or endangered species of plants or animals.
- Provide opportunities for passive recreation and environmental education.
- Enhance or protect wildlife corridors, promote connectivity of habitat and prevent fragmentation of habitats.
- Provide connections with existing trails or potential trail linkages.
- Preserve scenic views or border a scenic road.
- Protect drinking water quantity and quality.
- Provide flood control/storage.
- Preserve important surface water bodies, including wetlands, vernal pools or riparian zones.
- Preserve priority parcels in the Town's Open Space Plan/maximize the amount of open land owned by the Town of Brewster.

Historical Preservation Proposals

- MANDATORY:** Must be on the State Register of Historic Places or have a letter from the Brewster Historical Commission indicating that the resource has been determined to be significant in the history, archaeology, architecture, or culture of Brewster.
- MANDATORY:** Project must meet Secretary of the Interior Standards for rehabilitation and/or restoration of Historic Preservation Properties.
- MANDATORY IF REQUEST IS FROM A CHURCH/RELIGIOUS ORGANIZATION:** The project must satisfy the analysis outlined by the SJC's Caplan vs. Town of Acton decision.
- Meets one or more of the Historical Preservation goals listed in Town of Brewster Community Preservation Plan FY23-27
- Protect, preserve, enhance, restore and/or rehabilitate historic, cultural, architectural or archaeological resources of significance, especially those that are threatened.
- Protect, preserve, enhance, restore and/or rehabilitate town-owned properties, features or resources of historical significance.
- Protect, preserve, enhance, restore and/or rehabilitate the historical function of a property or site;
- Demonstrate a public benefit and/or public access, or
- Otherwise provide permanent protection for maintaining the historic resource.
- Project site should not be privately owned unless there is demonstrable public access and benefit.

Community Housing Proposals

- Meets one or more of the Community Housing goals listed in Town of Brewster Community Preservation Plan FY23-27
- Increase the supply of year-round affordable rental housing for all types of households, such as young singles and couples, families, and seniors.
- Build support for addressing housing needs through partnerships with conservation groups and non-profit and for-profit developers.
- Create housing that is affordable and appropriate for very low-income seniors and people with disabilities.
- Increase local capacity to plan, advocate for, and create affordable housing, preserve the affordability and condition of existing affordable units, and monitor affordable housing restrictions.

- Increase the variety of mixed-income housing choices in Brewster, particularly in or near commercial areas in order to support Brewster's economy and accommodate household growth.
- Provide at least 10% of Brewster's year-round housing units as affordable housing in order to meet local and regional needs.
- Ensure long term affordability.
- Commit to a resident selection process that promotes diversity and does not include a local preference.

Recreation Proposals

- Meets one or more of the Recreation goals listed in Town of Brewster Community Preservation Plan FY23-27
- Support multiple active and passive recreation uses.
- Serve a significant number of residents and visitors.
- Expand the range of recreational opportunities available to all ages of Brewster residents and visitors.
- Benefit other Brewster committees providing recreational resources to residents.
- Promote the use of alternative corridors that provide safe and healthy non-motorized transportation.
- Promotes or enhances accessibility. (Please elaborate in application.)

Town of Brewster Community Preservation Committee

APPLICATION REVIEW AND APPROVAL PROCESS

Step 1 – Complete the application (with numbered pages) and submit with all attachments either:

- Electronically to cpcmeeting@brewster-ma.gov, or
- Deliver a thumb drive containing the complete application with all attachments*
- to:
Community Preservation Committee
Town Hall
2198 Main Street
Brewster, MA 02631
- ***Do not submit access to additional documentation via links as the committee will not be checking for updates.**

Step 2 – Community Preservation Committee Review and Public Comment

A. Application Review:

The Brewster Community Preservation Committee (CPC) will review submitted applications to determine whether:

- Proposed project is eligible for Community Preservation Act funding after review by Town Counsel.
- **The application, including the project description and any supporting documentation, is complete.**
- The application is sufficiently developed in terms of work plan and timely for further consideration. When necessary, the CPC will ask applicants to provide additional information, and the CPC may accept modifications to the original proposal based upon that information and/or discussions with the CPC.

B. Project Review Guidelines are as follows:

- **When the CPC has determined that the 3 criteria in the application review process listed above (A) have been satisfied, the CPC will refer an application to the appropriate committee for review and comment:**
- Historic Preservation applications will be referred to the Brewster Historical Commission for review and recommendations.
- Community Housing applications will be referred to the Brewster Housing Partnership for review and recommendations.
- Recreation applications will be referred to the Recreation Commission for review and recommendations (unless the application originated with the Recreation Commission).
- Open Space applications will be referred to the Open Space Committee for review and recommendations (unless the application originated with the Open Space Committee)

C. **Public Comment** – The CPC will seek public comment on proposed projects at regular scheduled meetings.

D. **CPC Recommendation** – After Application Review (A), Project Review (B) and Public Comment (C), the CPC will make recommendations, pro or con, on all applications and will

notify applicants of the CPC's determination. Applications that are approved will be recommended in the form of warrant articles to be voted on at the *next* Town Meeting.

The Brewster Community Preservation Committee (CPC) will make a recommendation to Town Meeting for warrant articles that seek Community Preservation funds only if satisfactory information is received from a project applicant indicating that:

1. Sufficient funds will be available to complete the project(s).
2. Every application shall include a project budget with a list of project sources and uses/expenses of funds and a schedule for completion.
3. The source and estimated value of any expected 'in-kind' contributions shall be specified.
4. The Brewster CPC may decline any application that is not responsive to these requirements.
5. The CPC will establish the preliminary terms and conditions for any recommended grant as part of its vote to recommend it.
6. Specific terms and conditions/requirements will be contained in the conditional award letter from the CPC.

Step 3 – Town Meeting Approval. Town Meeting has the final authority to award funds from Brewster's Community Preservation Fund. Should Town Meeting vote approval, for non Town-sponsored awards, a Grant Agreement will be executed between the Town and the applicant that will incorporate the terms and conditions included in the award letter among other items. No CPC funds shall be expended until the Grant Agreement is fully executed.

Step 4 – Funding and project oversight by the Community Preservation Committee

- Funding will be available following Town Meeting, subject to submission of documents, including the Grant Agreement, if necessary, as required by the Community Preservation Committee.
- In general, the Town and CPC will execute a grant agreement with the applicant that will describe, among other issues, the conditions for CPC disbursement of funds, including any funds held back until project completion. The CPC must review and approve all agreements.
- Historic Preservation projects will require monitoring to ensure that work meets the restrictions as outlined in the Secretary of the Interior Standards for Historic Properties.
- In general, grant agreements will require that the project be completed and CPC funds expended within two years.
- The CPC will appoint one of its members as the liaison for each approved project. The liaison will frequently be in contact with persons responsible for each project and will require regular reports in person and/or in writing to the Committee. The liaison will also provide the initial approval for any project funding request.
- Two sets of bills must be submitted directly to the CPA Administrative Clerk (one original for the Town Accountant and one copy for the CPA Committee files). These must be approved/initialed by the Committee Clerk/Treasurer prior to being submitted to the Town Accountant.

Step 5 – Final Report after project completion. The Community Preservation Committee requires a final grant report. The Committee reserves the right to withhold some funds until a final report is received and approved by the Committee.



0 Millstone Road – Brewster CPC Application – Narrative

1. Project Description

0 Millstone Road is the proposed development of 45 affordable housing units located on Millstone Road in Brewster, MA. The community will provide apartments for a range of household types – for families as well as for seniors and smaller households – with affordable rents that working Brewster households can support. The site design creates a sociable neighborhood that preserves the existing 16-acre woodland habitat and minimizes building footprints by centering several four-unit apartment buildings around a town center. The development prioritizes sustainability with its town-center-focused site layout and commitment to Passive House energy efficiency. The apartments will include 15 one-bedrooms, 25 two-bedrooms, and five three-bedrooms scattered across the buildings featuring traditional Cape Cod architecture.

Preservation of Affordable Housing (POAH) and Housing Assistance Corporation (HAC) were selected by the Brewster Affordable Housing Trust (“AHT”) to develop this project through a Request for Proposals (“RFP”) process. The Town of Brewster, through the Affordable Housing Trust, Select Board, and town staff, crafted the vision for this project prior to releasing a Request for Proposals (RFP) from developers.

2. Historic Preservation

N/A. This is not a historic preservation project; however, all buildings have been designed with proportions, details, materials, and colors in keeping with the historic character of Brewster while emphasizing energy efficiency and durability.

3. CPA Goals / Criteria

0 Millstone Road meets at least five Community Housing criteria or goals:

- Meets one or more of the Community Housing goals listed in the Town of Brewster Community Preservation Plan FY23-27
 - o The project meets at least one of these goals by creating year-round rental housing and will not exclude seniors.
- Increases the supply of year-round affordable rental housing for all types of households
 - o All 45 units of housing will be permanent year-round homes. Residents of all household types and sizes – ranging from one- to three-bedrooms – can apply to live here.
- Build support for addressing housing needs through partnerships with conservation groups and non-profit and for-profit developers
 - o 0 Millstone Road is a development proposal crafted by the partnership of two non-profit housing developers – Preservation of Affordable Housing (POAH) and Housing Assistance Corporation (HAC). Both POAH and HAC have over a decade of experience building permanent affordable housing on Cape Cod. HAC has local knowledge and relationships with local stakeholders in the Brewster area.
- Create housing that is affordable and appropriate for very low-income seniors and people with disabilities
 - o More than one third of all 45 homes will be targeted for households or individuals earning less than 50% of Area Median Income, meaning “very low income” seniors and other people will be able to afford their homes at Juniper Hill.
- Ensure long term affordability
 - o All the restricted apartments will be affordable in perpetuity, past the typical tax credit compliance period.



4. Community Benefits

In addition to 45 new units of permanently affordable housing, this development is creating a town center green for residents to enjoy the outdoors, with a possible community garden. It is also going to achieve Passive House design standards, aiming to minimize carbon emissions with all-electric MEP systems and efficient building envelopes.

5. Community Support

0 Millstone Road received full approval from the Town of Brewster’s Zoning Board of Appeals on its 40B Comprehensive Permit Application on June 13, 2022. In the five months of the 40B permitting process, the project team met with abutters to communicate the project’s design intentions and accommodate neighboring needs, including fencing and landscape buffers. The project has received community support, as evidenced by the attached letters of support.

6. Timeline

0 Millstone Road is a stand-alone project, with the following schedule:

June 13, 2023	Zoning Board of Appeals approval
January 2024	*Submit Application for DHCD funding
May 2024	DHCD funding award
October 2024	Construction Financial Closing
October 2024	Construction Start
June 2026	Construction Completion
September 2026	Lease-up and Move-ins
December 2026	Stabilization (three months of 95% Leased)

*If the DHCD does not fund this project in the winter 2023-2024 round, we apply at the next available opportunity.

7. Credentials

HAC and POAH have been developing affordable homes for Cape Cod residents together for 14 years. Together. Our longstanding partnership is based on an aligned mission: both HAC and POAH are dedicated to developing healthy, welcoming, and supportive communities and ensuring that those communities thrive and remain affordable for generations to come.

Since 2001, POAH has preserved or created over 13,000 affordable rental apartments. Part of the POAH family, POAH Communities oversees the leasing and operations of properties in 12 states and the District of Columbia. Housing Assistance Corporation is a nonprofit that provides essential housing services to low- and middle-income households on Cape Cod, Martha’s Vineyard, and Nantucket, which has built over 550 units of affordable housing since 1974. POAH and HAC have partnered on nine developments on the Cape, having built 214 apartments, with 39 currently under construction in Mashpee and another 42 projected to break ground later this year in Bourne. Please see brochures attached for both Preservation of Affordable Housing and Housing Assistance Corporation.

8. Budget/Need for Public Funds

Our proposed project financing plan brings a variety of local and state resources together, each source leveraging the others, in order to deliver what we believe is the best project for the Town of Brewster. One of the distinguishing strengths of POAH and HAC is our extensive experience securing scarce,



competitive funding sources, such as Federal 9% and Massachusetts State LIHTCs that will be essential for creating the affordable apartments that are central to our project vision. We plan to leverage the competitive federal and state LIHTC equity with an array of funding sources offered through the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). We also plan to layer in funds from MassHousing’s Workforce Housing program in order to create the 10 middle-income units that we believe is an important component of the project. All of our anticipated sources are programs that POAH and HAC have successfully secured and used on previous projects. The total budget for 0 Millstone Road is projected at \$27,178,227 and we anticipate the following sources of funds:

- A permanent first mortgage from MassHousing or MHP
- Soft subsidy from Massachusetts Department of Housing and Community Development
- Workforce Housing funding from MassHousing
- Barnstable County HOME Consortium funds
- Town of Brewster Community Preservation Act and Housing Trust
- Community Preservation Act funding from other towns (Orleans, Truro, Provincetown)
- Cape Light Energy Grant
- Tax Credit Equity from:
 - o Federal 9% Low Income Housing Tax Credits
 - o State LIHTC
 - o Solar Tax Credits

We also plan to defer a portion of our developer fee.

Sources of Funds	
1st Mortgage	\$5,249,177
DHCD Soft Subsidy	\$4,500,000
Barnstable County HOME	\$300,000
Brewster CPC	\$500,000
Brewster AHT	\$500,000
Other Cape Cod CPC	\$200,000
Energy Grant - Cape Light	\$500,000
Workforce Housing - MassHousing	\$1,000,000
Equity - Federal 9% LIHTC	\$9,499,050
Equity - State LIHTC	\$4,000,000
Equity - Solar Tax Credits	\$180,000
Deferred Developer Fee	\$750,000
Total Sources	\$27,178,227

Uses of Funds	
Acquisition	0
Construction	\$18,650,000
Hard Cost Contingency	\$932,500
Soft Costs	\$4,657,399
Reserves	\$549,836
Paid Developer Fee	\$1,638,492
Deferred Developer Fee	\$750,000
Total Uses	\$27,178,227

Other Local Funds

In additional to the Brewster CPC, we plan to apply for CPC funds from the Towns of Orleans, Harwich, Chatham, Eastham, and Dennis, as well as the Barnstable County HOME Consortium. We are planning to send a pre-application for state EOHLC funding in October 2023 ahead of the winter 2023-2024 funding round. We plan to use the Brewster CPC funds at construction closing, which would take place in the fall of 2023. We also plan to apply for funds from the Brewster Affordable Housing Trust.



Construction Cost Estimates

Our current construction cost estimates for this project are based on actual costs on several recent POAH/HAC projects either recently finished, under construction, or under contract for construction as well as estimates from Delphi Construction based on the conceptual drawings for the project. Given its preliminary phase of design, there is the potential for costs to change as we develop the design and engineering further, moving from conceptual to construction drawings, and in response to market conditions in the construction industry.

The most recent comparable completed project is a 30-unit affordable housing development in Brewster called Brewster Woods, which was completed and occupied in early 2023. The final construction cost at Brewster Woods was approximately \$400K per unit.

However, unlike Brewster Woods, which is two buildings, 0 Millstone Road includes thirteen buildings spread across a larger footprint. Village style projects like this typically cost more due to the multiple scattered buildings, each of which will need underground infrastructure connections, have its own separate systems, which can be more expensive to design, install, and maintain compared to a centralized infrastructure setup for a single building. Our current assumption of \$18.6M in hard costs represents a \$414K per unit cost.

Infrastructure

The development will be building an on-site wastewater treatment system.

9. Maintenance

POAH Communities, an affiliate of POAH, will be the long-term management agent and operator of the Millstone Road property, which will be affordable in perpetuity. The operations budget relies on rental income from the residents.

10. Site Control

The current form of site control is a Land Disposition Agreement (LDA) that was executed in August 2023, with a \$0 acquisition price. A copy of the LDA can be provided upon request.



Delphi Construction - Cost Estimate for Millstone Road

June 2, 2023

	Total	Per Unit	Per Sq Ft
Site Work	\$2,355,003	\$52,333	\$51.03
Landscaping and Site Improvements	\$375,524	\$8,345	\$8.14
Total Site	\$2,730,527	\$60,678	\$59.17
Concrete	\$1,162,807	\$25,840	\$25.20
Masonry	\$31,759	\$706	\$0.69
Carpentry	\$2,198,703	\$48,860	\$47.64
Finish Carpentry	\$298,785	\$6,640	\$6.47
Siding	\$1,225,998	\$27,244	\$26.57
Insulation	\$293,144	\$6,514	\$6.35
Roofing	\$211,091	\$4,691	\$4.57
Water / Fireproofing	\$63,885	\$1,420	\$1.38
Doors and Hardware	\$298,744	\$6,639	\$6.47
Windows and Glass	\$512,675	\$11,393	\$11.11
Drywall	\$989,259	\$21,984	\$21.44
Acoustical Ceilings	\$32,208	\$716	\$0.70
Flooring	\$324,657	\$7,215	\$7.03
Paint	\$209,497	\$4,655	\$4.54
Specialties	\$194,292	\$4,318	\$4.21
Appliances / Equipment	\$139,869	\$3,108	\$3.03
Cabinets, Vanities, Countertops	\$246,017	\$5,467	\$5.33
Conveying Systems	\$143,731	\$3,194	\$3.11
Fire Protection	\$277,408	\$6,165	\$6.01
Plumbing	\$1,116,886	\$24,820	\$24.20
HVAC	\$1,586,542	\$35,256	\$34.38
Electrical	\$1,337,582	\$29,724	\$28.98
General Requirements	\$308,431	\$6,854	\$6.68
Total Building	\$13,203,967	\$293,421	\$286.11
General Conditions	\$1,350,743	\$30,017	\$29.27
Winter Conditions	\$122,620	\$2,725	\$2.66
Overhead / Insurance	\$279,043	\$6,201	\$6.05
Contractor Fee	\$746,839	\$16,596	\$16.18
Total Contractor Costs	\$2,499,245	\$55,539	\$54.15
Building Permit and Fees	\$37,000	\$822	\$0.80
Bond	\$179,261	\$3,984	\$3.88
Total Costs	\$18,650,000	\$414,444	\$404.12

AFFORDABILITY | SUSTAINABILITY | COMMUNITY





Preservation of Affordable Housing (POAH) is a national nonprofit organization whose mission is to preserve, create and sustain affordable, healthy homes that support economic security, racial equity and access to opportunity for all.



13,000
AFFORDABLE
RENTAL
APARTMENTS
PRESERVED
OR CREATED

BUILDING FOR
LONG-TERM
SUSTAINABILITY

PARTNERING
FOR RESIDENT
SUCCESS

WHAT WE DO

POAH revitalizes at-risk affordable housing communities as vibrant, healthy homes for low- and moderate -income residents. Since 2001, the POAH team has advanced its mission with a blend of expertise and creativity, solving complex problems that others have seen as insurmountable. We have secured long-term affordability for residents while addressing the interests of owners, funders, public agencies, and other stakeholders. The result is the preservation of more than 13,000 affordable rental apartments through transactions that guarantee that rents will remain affordable for the long-term (30+ years).

POAH has also successfully influenced a range of public policies that address the vulnerability of our nation's subsidized rental housing. POAH's policy interests include regulatory and preservation efforts nationwide, incentives to empower nonprofit owners seeking to preserve long term affordability, energy efficiency, and the promotion of housing as a platform for resident success.

WE PRESERVE AFFORDABILITY.

HOW WE DO IT

Creative Development

The Development Team develops creative and responsive strategies for preserving and building affordable homes, carrying projects from acquisition through financing, renovation/construction and stabilization under new permanent financing. The team works closely with partners – including current residents, public housing authorities, investors and lenders – to deliver buildings that are financially and physically sustainable for the long run, on-schedule and on-budget. The team primarily works on three types of projects:

1 NEW CONSTRUCTION

Building homes that are appropriate for the surrounding neighborhood and community, and built to high standards that integrate conservation and sustainability for the long term.



2 COMMUNITY REVITALIZATION

Undertaking major neighborhood-scale revitalization projects in Chicago, Boston, Somerville, (MA) and Washington, D.C.



3 ACQUISITION REHAB

Rehabilitating properties threatened with conversion to market rental or luxury housing with new systems and structures.



“I am so proud to have family and friends come and see this whole transformation. It’s a beautiful community inside and out and I’m so blessed.”

Donna Hodson (front left)
Resident, Brandy Hill Apartments, Waltham, MA



WE BUILD FOR THE FUTURE.

FEATURED PROPERTY

Canal Bluffs/Clay Pond Cove, Bourne (Cape Cod)

Canal Bluffs and Clay Pond Cove is a multi-phased, mixed income new construction residential development located less than a mile from the Bourne Bridge at the gateway of Cape Cod on the 17 acre parcel of land that had been slated for a high tech startup company. The Residences at Canal Bluffs were built in 2009 followed by the second phase, Clay Pond Cove which included the completion of the wastewater treatment plant that serves the whole Canal Bluffs residential community and the abutting retail shopping center.

High Meadow Townhomes were the last phase of these affordable, workforce and market rate apartment homes for families and seniors in this very desirable Cape Cod location with easy access to commercial areas, shopping, employment centers and transportation.

Creative Acquisitions

POAH's Acquisitions Team works with property owners, residents, public agencies, and other stakeholders to structure successful preservation transactions. We've built a track record across 131 properties with more than 13,000 affordable rental apartments by delivering value across multiple priorities:

Preserving long-term affordability by ensuring properties will stay affordable for current and future residents;

Delivering value and certainty for sellers by structuring preservation transactions that are economically competitive with other alternatives – and bringing the track record and financial capacity to execute quickly;

Using public resources efficiently, by leveraging historic investments in at-risk properties and structuring transactions that make the most of every public dollar

WE BRING CREATIVE SOLUTIONS.



FEATURED PROPERTY

Trinity Towers, Melbourne, FL

In 2013, POAH purchased the Trinity Towers West, East and South buildings in downtown Melbourne from neighboring Holy Trinity Episcopal Church. The Trinities house more than 500 seniors and disabled residents. POAH was able to make the acquisition under a recent HUD rule which makes it easier for faith-based owners to transfer properties to non-profits specializing in housing.

All three buildings required extensive capital improvements. POAH completed renovations on West in 2016 with new windows and HVAC system, roofs, flooring, kitchens and baths. In 2017 East and South received extensive renovations similar to those performed at West plus a commercial kitchen renovation at Trinity Towers South.

In addition to providing a physical home for each of these households, the campus of Trinity properties also provides a rich array of service programs promoting a sense of community while assisting with the individual needs of residents including nutrition and meal programs, blood pressure checks, monthly socials and sessions with local health care providers.

Responsible Asset Management

POAH's Asset Management Team focuses on the long-term stewardship of our properties. As POAH's owner's representative, the team looks for physical, financial and policy advocacy opportunities to positively impact the portfolio. We leverage technology and build analytics to quickly identify opportunities to maximize the value of the POAH portfolio. The Asset Management Team works closely with POAH Communities, POAH's subsidiary property management company. The team's work is focused in three areas:

1 TRANSACTIONAL ASSET MANAGEMENT

Recapitalizing assets, refinancing debt, completing property workouts, negotiating limited partner exits, renewing subsidy contracts, applying for grants and more.



2 PORTFOLIO PERFORMANCE & ANALYTICS

Reviewing property and portfolio performance and trends, developing analytics systems and tools, and completing targeted ad hoc property and portfolio-level analyses.



3 TRADITIONAL ASSET MANAGEMENT

Monitoring asset performance, reviewing operating budgets and capital plans. Managing relationships with lenders and syndicators



Hawthorne Apartments

Independence, MO is the site of a LISC Financial Opportunity Center and the largest project-based Family Self Sufficiency (FSS) program in the country. FSS is a five-year, voluntary, asset-building tool that enables HUD-assisted families to increase their earnings, build savings, and make progress towards their goals and aspirations. In 2020, POAH was awarded a Trauma Resiliency Grant from Enterprise Community Partners and Wells Fargo to explore trauma-informed innovations in resident services, property management and physical design. The result will be a more equitable model for affordable housing that reduced evictions; improves resident and staff retention; promotes healthy design and contributes to individual and community resiliency.



Hawthorne families participate in the Family Self-Sufficiency program

SUPPORTING RESIDENT SUCCESS

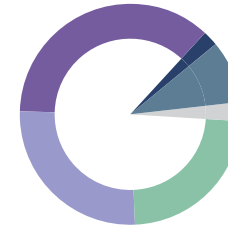
POAH knows our work is only one front in the broader fight against poverty and inequality in this country. Our Community Impact initiatives, rooted in principles of trauma resiliency, build on a platform of stable housing to create opportunity for residents so they can achieve financial independence and enrich their lives.

POAH Communities delivers these services through a team of community impact coordinators in properties across the country. We also established regional Resource Centers where we work with local partners to advance our mission of supporting economic mobility. The Woodlawn Resource Center in Chicago offers skill-building, workforce certifications and education programs including financial, employment and income-support services, behavioral health, GED, college preparedness and digital literacy. WRC has helped more than 1,048 community members secure employment since it opened in 2015.

5,000



INDIVIDUAL SERVICES PROVIDED TO RESIDENTS EVERY YEAR



Services by Outcome Area

- Housing
- Health
- Financial
- Youth Engagement
- Community Engagement
- Employment and Financial Stability

1,117



COMMUNITY PROGRAMS DELIVERED IN POAH PROPERTIES EVERY YEAR



Programs by Outcome Area

- Housing
- Health
- Financial
- Youth Engagement
- Community Engagement
- Employment and Financial Stability

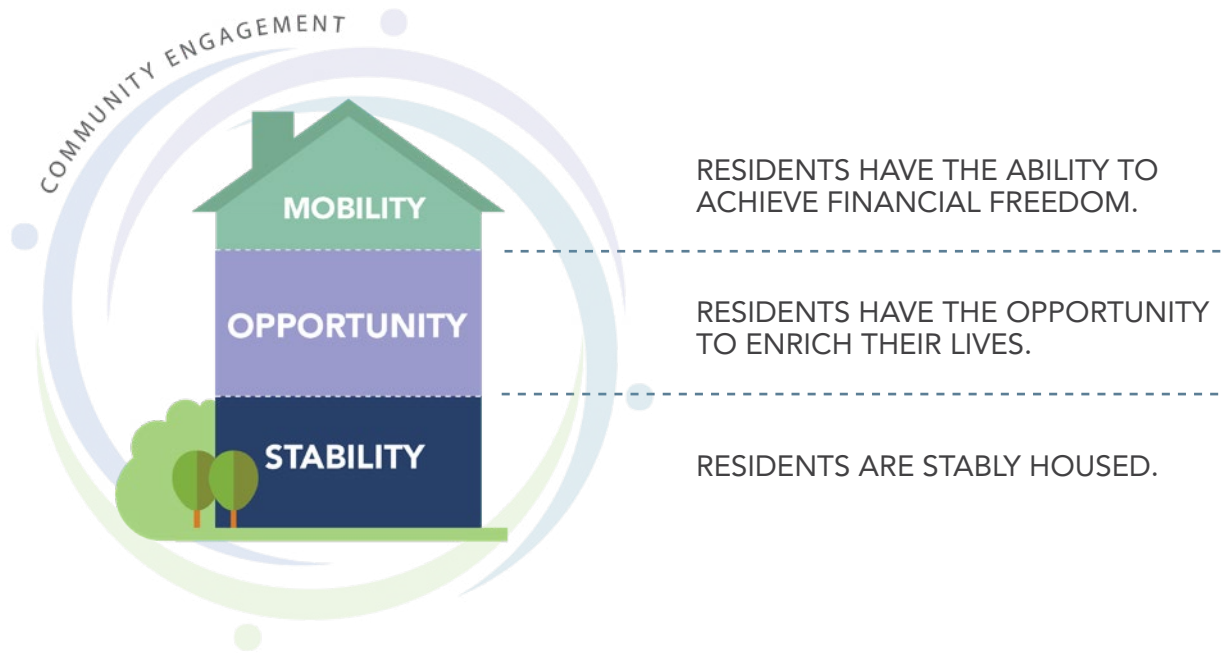
REDUCTION IN EVICTIONS at properties that have been under POAH Communities management for just 3 years



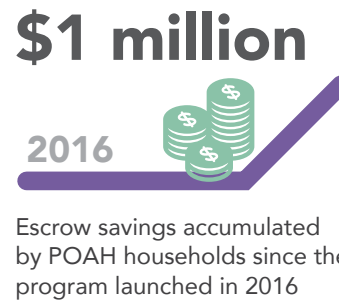
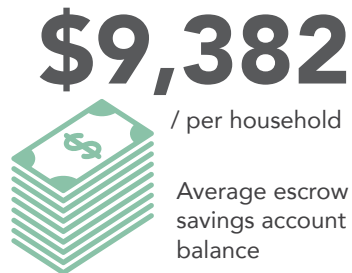
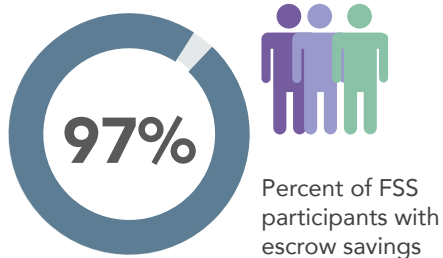
600

Organizations that partnered with POAH Communities to offer a program, service or referral resource for residents

FAMILY SELF SUFFICIENCY PROGRAM

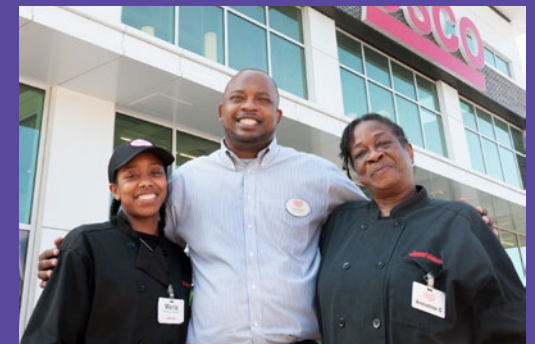


Part of the Community Impact Program, the Family Self-Sufficiency (FSS) program combines three key components in order to incentivize work and help participants build savings: stable affordable housing, one-on-one coaching to help participants achieve their employment and financial goals, and an escrow savings account tied to rental payments.



ARMARTINE COOK Woodlawn Park, Chicago

Armartine Cook has been a resident of The Burnham at Woodlawn Park, POAH’s senior building on the South Side of Chicago since 2018. In 2019, Armartine was looking for a part-time job and worked with the career navigator at the Woodlawn Resources Center to identify opportunities and found a community hiring event for the grand opening of the Jewel Osco supermarket just a block away. Amartine was hired to work in the bakery — exactly what she was looking for — an opportunity to work close to home and earn extra income for herself. As a senior, this job opportunity was a good match for her, and her participation in the Catholic Charities Commodities monthly food program run by the WRC in partnership with the City of Chicago, has allowed her to keep working part-time, knowing she is supported in meeting her daily needs.



“I wouldn’t have had this opportunity without you guys, Thank you again from the bottom of my heart.”

Armartine Cook



FEATURED PROPERTY

The Residences at Melpet Farm Dennis, MA

Melpet Farm is a nine-building, 27-unit development on Cape Cod for households earning 60% of AMI or less, with 25% of the units set aside for those on the brink of homelessness.

The goal was to build housing that is both affordable and sustainable. The buildings were designed and constructed with the goal of net zero, meaning the total amount of energy used is equal to the amount of renewable energy generated on-site.

SOLAR ENERGY

60% of the energy needed to power Melpet Farm is produced using solar arrays on the roofs.

ENCLOSURE

Well-insulated, above-grade walls, slab and windows increase energy efficiency. Melpet Farm is 70% more air tight than code requires.



WATER

Low-flow fixtures reduce water consumption.

LIGHTING & APPLIANCES

LED lighting and Energy Star Rated appliances save energy.

Visionary Design and Building Performance

POAH is known as a leader in multifamily housing sustainability and efficiency. The Design + Building Performance department holistically integrates energy and water efficiency into development projects and the owned portfolio, working closely with property management staff to maintain each building's green upgrades and monitor the effectiveness of our conservation initiatives. D&BP oversees a passive house design in at least one major revitalization. The team works in these areas:

Better Buildings Challenge Goal Achiever for 20% reduction in energy use



1 DESIGN AND BUILDING PERFORMANCE

Design reviews during every phase ensure renovations and new construction will provide durable, healthy, high quality housing;



4 DATA ANALYSIS

Continuous monitoring of utility consumption informs our conservation investments;



2 FINANCIAL SAVINGS

Reducing energy consumption saves money for both POAH and the residents in our communities;



3 HEALTH

POAH is committed to improving resident health. Enhancing indoor air quality and removing volatile organic compounds is crucial;



5 DESIGN STANDARDS

In-house design standards ensure the buildings we construct and renovate will be durable, long lasting, and serve the needs of our residents.

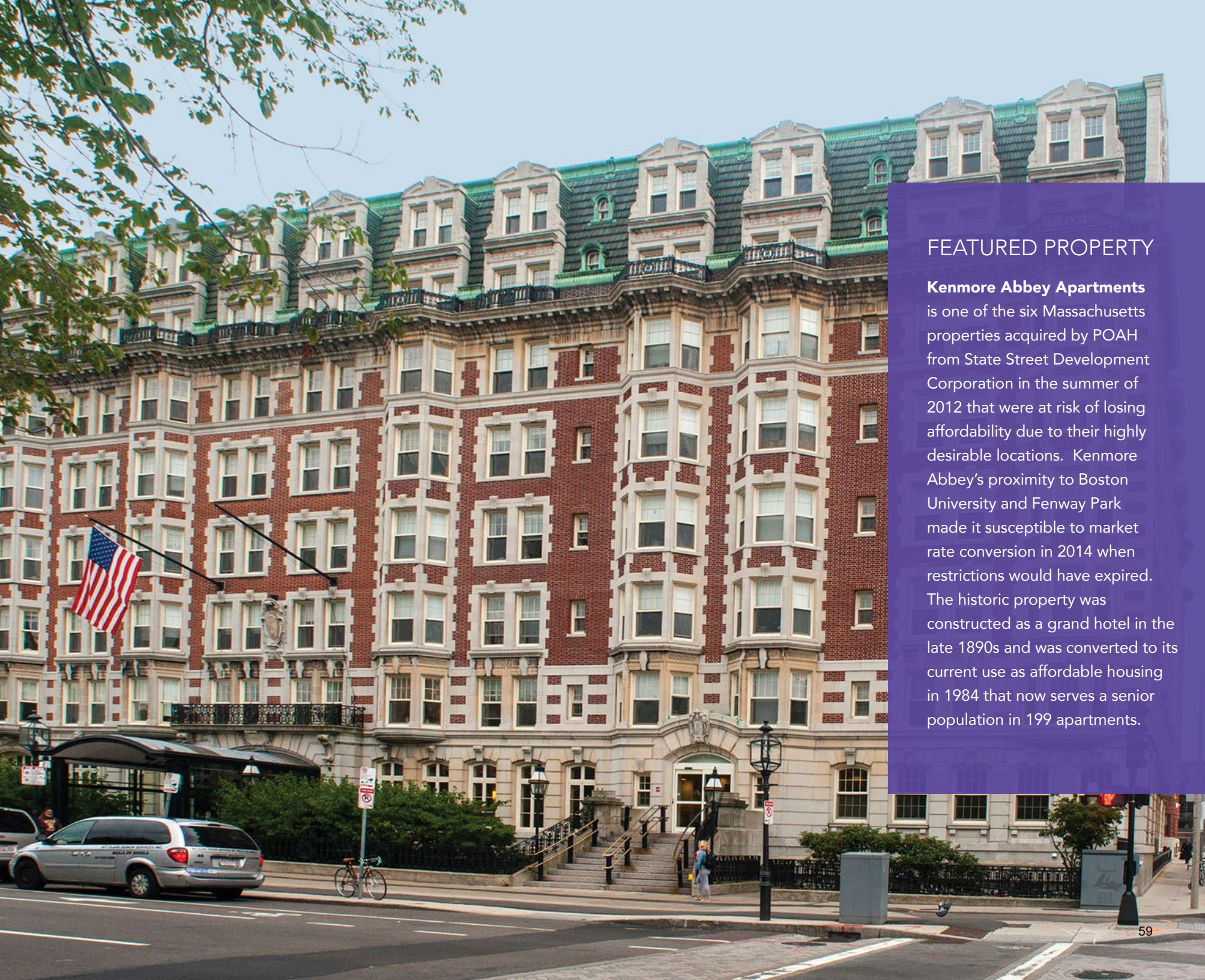


Professional Property Management

Part of the POAH family since 2001, POAH Communities oversees the leasing and operations of properties in 11 states and the District of Columbia. POAH Communities provides high-quality property management and customer service to our residents, connecting them with the opportunities and partnerships that improve their quality of life. POAH Communities manages 134 apartment communities which vary in size, age, geography, and program type, 131 of which are owned by POAH.



WE FOSTER COMMUNITY.



FEATURED PROPERTY

Kenmore Abbey Apartments is one of the six Massachusetts properties acquired by POAH from State Street Development Corporation in the summer of 2012 that were at risk of losing affordability due to their highly desirable locations. Kenmore Abbey's proximity to Boston University and Fenway Park made it susceptible to market rate conversion in 2014 when restrictions would have expired. The historic property was constructed as a grand hotel in the late 1890s and was converted to its current use as affordable housing in 1984 that now serves a senior population in 199 apartments.

FEATURED PROPERTY

Cincinnati

In 2018, POAH acquired 18 properties in the Cincinnati area from The Model Group, a local property development, construction and management company that was looking for a non-profit partner to provide integrated property management and resident services for the affordable portion of their portfolio. In neighborhoods like Over-the-Rhine, Walnut Hills and Evanston — where rents have climbed dramatically and much of the affordable housing is at risk of conversion to market-rate apartments or condos — POAH preserved affordability for 1,057 rental apartments. This was at a time when the City was seeing significant investments in infrastructure, new public transportation options, and an expansion of the district's arts and dining scene. POAH's acquisition ensured the units would remain affordable long term and allow residents of all income levels to participate in the economic renaissance of the neighborhood.

POAH Communities implemented a Community Impact program across the portfolio to help residents succeed, with outcome-driven resident services that foster financial stability, health and education.

Cincinnati's buildings feature the largest concentration of Italianate architecture in the country.



WE INVEST IN OUR RESIDENTS.



FEATURED PROPERTY

Billings Forge

In 2014, POAH entered into a partnership with Melville Charitable Trust to acquire Billings Forge, a 113-unit mixed-income apartment complex located in the Frog Hollow neighborhood of Hartford, CT. In addition to providing attractive and affordable family housing, Billings Forge is home to the renowned Firebox Restaurant and features a popular community garden and farmers' market. Culinary job-training programs are offered on-site. In 2017, POAH completed more than \$9 million of property upgrades – including new windows, kitchens and baths, elevator, upgraded life safety systems, and common-area improvements. The renovations to the main mill building are beautifully executed according to historic preservation requirements that honor the cherished history of this building constructed as a tool plant in 1864. Billings Forge was honored with a 2018 Award of Merit by the Connecticut Trust for Historic Preservation.

Community Revitalizations

Through its community redevelopments, POAH is preserving the affordability of thousands of existing apartments in major urban areas and creating vibrant new residential communities that offer housing for a range of incomes, enhanced amenities and better connection to the surrounding neighborhoods. These revitalizations represent not only the rebirth of the communities in which they are located, but also a blueprint for how to revitalize underserved urban neighborhoods across the country.



“I never thought I would see this area so vibrant and full of life.”

Tawanna Batey
Woodlawn Park resident

CHICAGO, IL

Woodlawn Park In 2008, POAH partnered with the City of Chicago and a wide array of public and private community partners to replace more than 500 units of affordable housing facing financial collapse and physical decline on the South Side of Chicago in a neighborhood that had experienced disinvestment and decline. A new Jewel-Osco supermarket opened in 2019, providing services to the nearby housing and jobs for 400 neighborhood residents.

POAH leveraged a \$30.5 million HUD Choice Neighborhoods grant that is driving redevelopment through new investments in housing for all income levels, in social services and job training programs in new commercial activity, and in other neighborhood improvements.

Beyond Woodlawn, POAH’s impact extends to several other South and West Side neighborhoods plus Elgin and Harvey, IL, but the goals and results are largely the same - using the preservation of affordable housing as a foundation for community stabilization and revitalization.

BOSTON, MA

Flat 9 at Whittier. This redevelopment of the former Whittier Street public housing is an attractive, sustainable rental and homeownership community in the Roxbury neighborhood of Boston. The development creates a livable site with outdoor play spaces, a mix of building types to accommodate diverse family needs, and new streets to re-integrate the site into the broader neighborhood.

Phase one of the redevelopment, was completed in January 2020, with 92 units offering 1-, 2-, and 3-bedroom apartments. Phase 2 was completed in Dec, 2021 and created 52 units. Planning for construction of Phase 3 with 172 units is underway.

Once all three phases are completed, the redevelopment will replace 200 public housing rental apartments with 210 deeply affordable units and create 262 additional units of mixed-income rental housing and 14,000 square feet of commercial space.

In 2018, POAH's Woodlawn redevelopment was awarded the Chicago Community Trust Outstanding Community Plan Award.



Flat 9 at Whittier was the winner of the 2020 Charles L. Edson Tax Credit Excellence Award in the HUD Housing Preservation category



THE FUTURE IS BRIGHT

POAH is replicating the Chicago success story in redevelopment projects in Boston and Somerville, MA, Detroit, MI, and Washington, D.C..

The Loop at Mattapan Station, Boston, MA

POAH transformed a 2.57-acre parking lot next to the MBTA Mattapan Station into a mixed-use development with housing, retail and community spaces. This innovative transit-oriented development provides critically-needed affordable and market-rate housing and commercial spaces with a variety of transportation options, including public transit, ride-share, and bike-share, along with direct access to the walking trails of the Neponset River Greenway.



Barry Farm, Washington, D.C.

POAH is creating a new residential community in the Barry Farm neighborhood of Washington, D.C., east of the Anacostia River and just south of Historic Anacostia. Barry Farm and the adjacent Wade Apartments will be redeveloped into 900 residential apartments of varying types and sizes, retail spaces, services and open spaces.

The plan provides for approximately 40,000 square feet of gross floor area devoted to new retail/service uses, a substantial amount of open space, including a 2.4-acre central park and significant new public infrastructure including roads and utility upgrades.



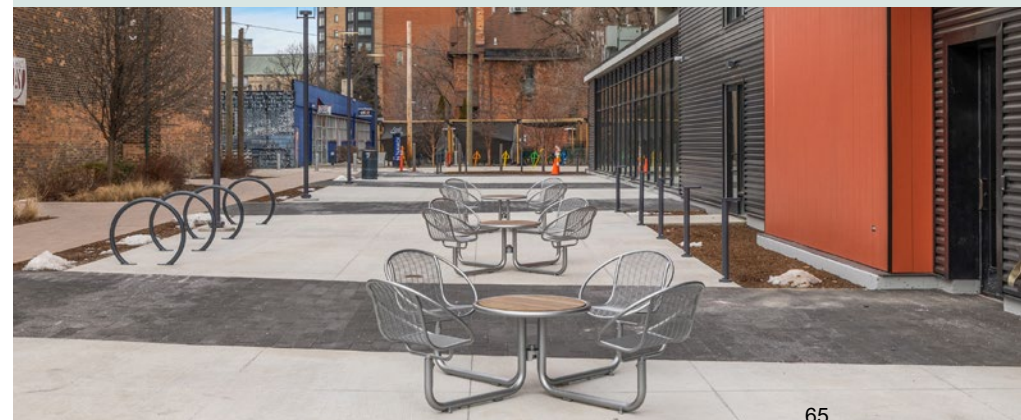
Clarendon Hill, Somerville, MA

Clarendon Hill was built in 1948 as housing for veterans returning from World War II. The Somerville Housing Authority responsibly maintained these buildings with limited resources but over the years the buildings have become functionally obsolete. The proposed redeveloped Clarendon Hill housing community, will create a healthy, attractive mixed-income community for the more than 200 families who currently live there and new residents - all of whom will enjoy modernized housing, enhanced quality of life amenities and better connection to the surrounding neighborhood.



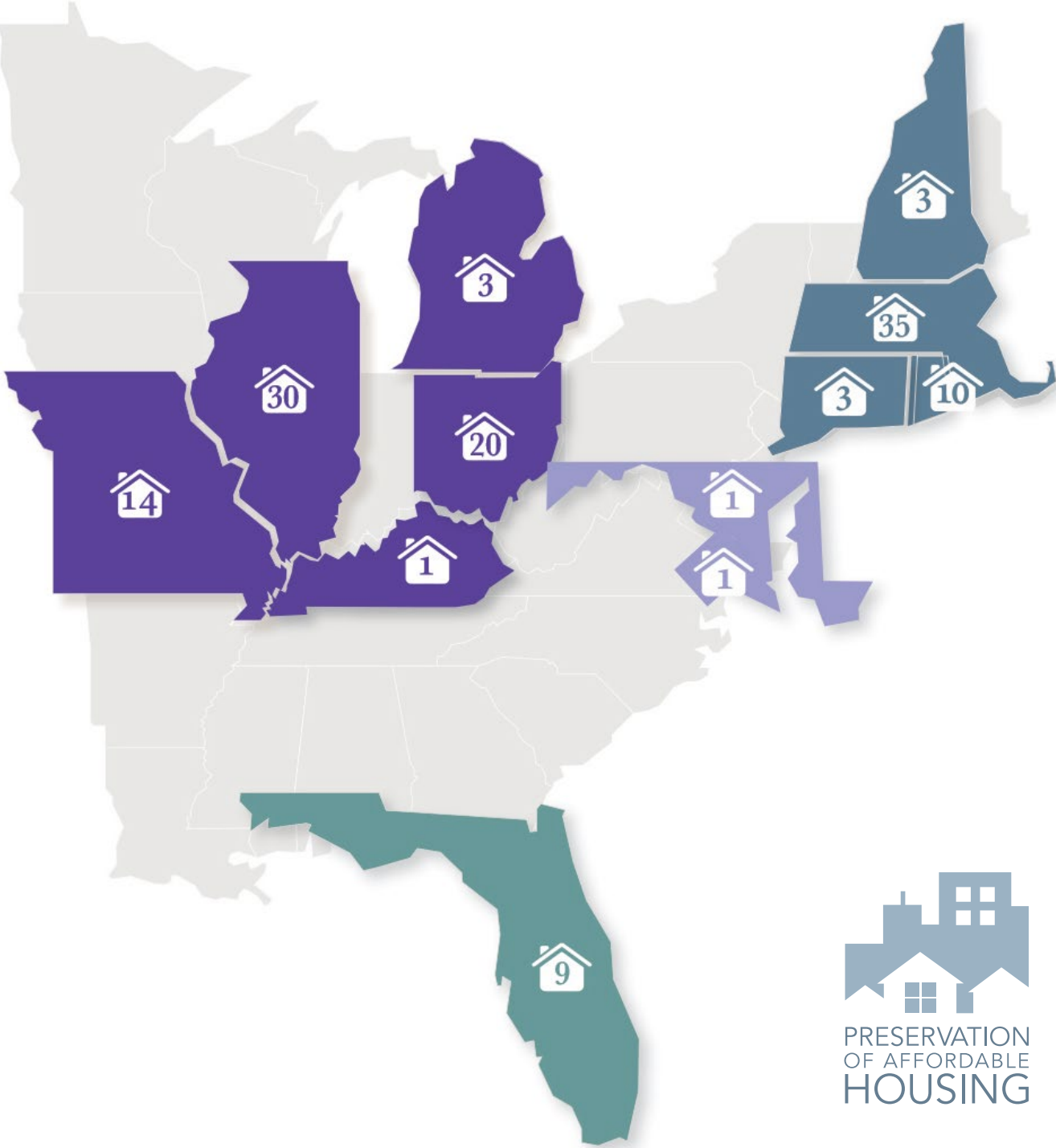
The Freelon Sugar Hill, Detroit, MI

POAH has partnered with the City of Detroit and nonprofit Develop Detroit to build a new mixed-use, mixed-income redevelopment in the historic Sugar Hill Arts District in Midtown Detroit. The project transformed one acre of vacant space into 68 new mixed-income apartments and 11,000 square feet of commercial space. Of the new units, 25% are designated as affordable housing for residents making up to 80 percent of the area median income, including 14 units for veterans.



WHERE WE ARE

11 STATES AND THE DISTRICT OF COLUMBIA



NORTHEAST

CONNECTICUT

Billings Forge Apartments
Old Middletown High School
Apartments
Torrington West Apartments

MASSACHUSETTS

Attleboro Properties:

Gardner Terrace I and II
Hebronville Mill
Bay Meadow Apartments
Bedford Village & 447 Concord Rd
Brandy Hill Apartments
Brewster Woods
Bridle Path Apartments
Briston Arms Apartments
Canal Bluffs
Central Annex & Union Court
Apartments
Chestnut Gardens
Clay Pond Cove
Cromwell Court Apartments
Dom Narodowy Polski
Fairweather Apartments
(Beverly, Danvers, Peabody, Salem)
Flat 9 at Whittier
Founders Court
Franklin Square Apartments
High Meadow Townhomes
Kenmore Abbey
King's Landing Apartments
Machado House at Peter's Grove
Meadowbrook Apartments
Rock Harbor Village
Salem Heights Apartments
Temple Landing
Terrapin Ridge Apartments
The Blackstone Apartments
The Loop at Mattapan Station
The Residences at Melpet Farm
Torrey Woods
Tribune Apartments

NEW HAMPSHIRE

Cocheco Park Apartments
Riverview Apartments
Sugar River Mills

RHODE ISLAND

Aaron Briggs & Cherry Hill
Beachwinds Apartments
Fieldstone Apartments
Grace Apartments
Heritage Village Apartments
Hillcrest Village Apartments
Hillside Village Apartments
Oxford Place/Oxford Gardens
Pocasset Manor
Water's Edge Apartments

MID-ATLANTIC

DISTRICT OF COLUMBIA

Garfield Hills

MARYLAND

Washington Gardens

SOUTHEAST

FLORIDA

Campbell Arms Apartments
Cutler Manor Apartments
Cutler Meadows Glen Apartments
Middletowne Apartments
New Horizons Apartments
Southpoint Crossing
Trinity Towers East, West, South

MIDWEST

ILLINOIS

Kankakee:

Crestview Village Apartments

Elgin:

Elgin Schoolhouse
Elgin Manor

Chicago Properties:

Archer Avenue Senior Residences
Corcoran Place Apartments
Emil Jones Jr. Senior Housing
Fred C. Matthews III Senior Housing
Greenwood Park Apartments
Island Terrace Apartments
Jackson Park Terrace
Lafayette Terrace Apartments
Levy House
Martin Farrell House
Mattie Butler Apartments
Newberry Park Apartments
South Chicago Salud Center and
Senior Housing

Historic Uptown Apartments:

Hazel Winthrop
Uptown Preservation Associates
Clifton Magnolia
Sunnyside Kenmore

Woodlawn Park:

The Jackson at Woodlawn Park
The Grant at Woodlawn Park
The Burnham at Woodlawn Park
Renaissance Apartments
The Washington at Woodlawn Park
Trianon Lofts
Woodlawn Station

Harvey:

Jesse Jackson Jr. East and West
Senior Housing
South Suburban Senior Housing

KENTUCKY

Covington:

WH MainStrasse Apartments

MICHIGAN

8330 On the River
920 On the Park
The Freelon Sugar Hill

MISSOURI

Colony Plaza Apartments
Country Club Village I & II
Apartments
Crestview Village Apartments
Deerfield Village Apartments
Glenwood Manor
Hawthorne Place Apartments
Highland Acres Apartments
Highland Meadows Apartments
Houston Plaza Apartments
Maplewood Manor Apartments
Monroe Estates
Prairie Plains Apartments
Woodlen Place Apartments

OHIO

Blacklick:

Walnut Grove Apartments

Cincinnati:

Abigail Apartments
Abington Race and Pleasant
Apartments
Baymiller Apartments
Burnet Place Apartments
Community Manor
Fairview Estates
Kerper Apartments
Losantiville Building and Evanston
Magnolia Heights
Navarre Garrone
North Rhine Heights
OTR Revitalization
Pendleton Estates
Terri Manor Apartments
Washington Park
Wesley Estates

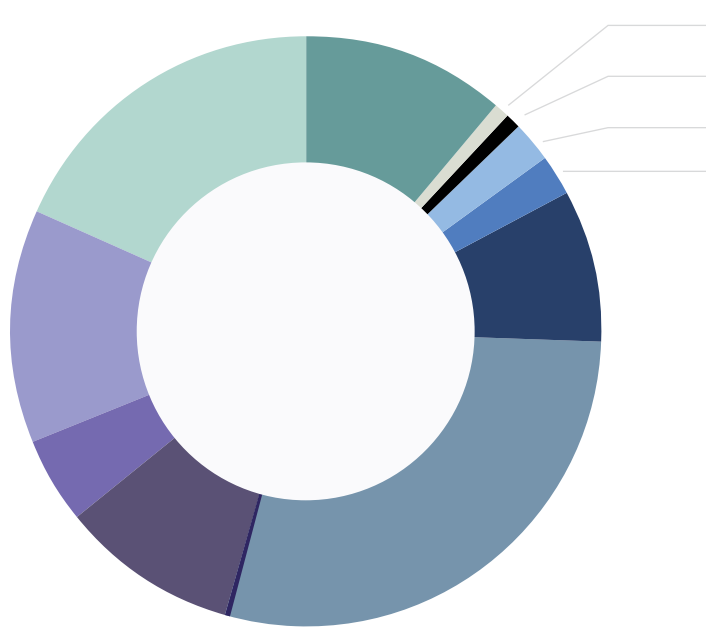
Lincoln Heights:

Villas of the Valley I
Villas of the Valley II

PROPERTY STATS

PORTFOLIO	100% AFFORDABLE 107	100% MARKET 1	MIXED 23	TOTAL 131
UNITS	RESIDENTIAL 12,947	PBRA 9,205	LIHTC 10,179	
TENANCY	FAMILY 62%	SENIOR 33%	FAMILY/SENIOR 5%	
LOCATION TYPE	RURAL 25%	SUBURBAN 20%	URBAN 55%	
FEDERAL LIHTC	4% 56%	9% 28%	MIXED 2%	NONE 13%

PORTFOLIO GROWTH BY STATE



- | | |
|------------------|----------|
| WASHINGTON, D.C. | KENTUCKY |
| MARYLAND | OHIO |
| NEW HAMPSHIRE | MICHIGAN |
| CONNECTICUT | MISSOURI |
| RHODE ISLAND | ILLINOIS |
| MASSACHUSETTS | FLORIDA |

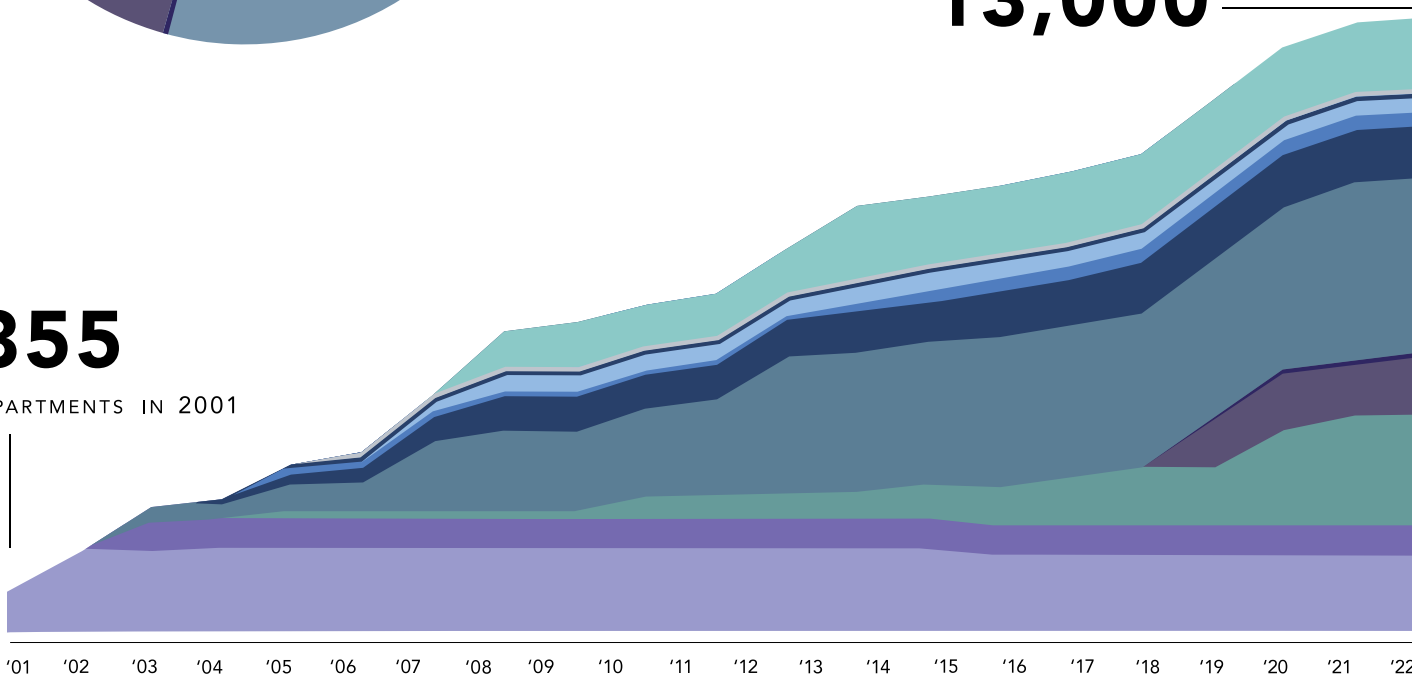


PORTFOLIO GROWTH BY UNITS

13,000

855

APARTMENTS IN 2001



- FLORIDA
- WASHINGTON, D.C.
- MARYLAND
- NEW HAMPSHIRE
- CONNECTICUT
- RHODE ISLAND
- MASSACHUSETTS
- KENTUCKY
- OHIO
- ILLINOIS
- MICHIGAN
- MISSOURI

FINANCIAL PARTNERS 2021

AFL-CIO Housing Investment Trust	Chicago Community Trust	District of Columbia Housing Authority (DCHA)	Kentucky Housing Corporation
Alliant Capital	Citi Foundation	District of Columbia Housing Finance Agency	KeyBank
Asbury Managers	Citibank	Eastern Bank	KeyBank National Association
Avidia Bank	Citibank Community Development	Enterprise Community Partners	Lancaster Pollard (ONIX)
Bank of America	Citizens Bank	Enterprise Mortgage Investments	Life Insurance Community Investment Initiative
Barnstable County	Citizens Charitable Foundation	Eversource	Local Initiatives Support Corporation
Barnstable County Home Consortium	City of Boston	Federal Home Loan Bank of Boston	LISC Chicago
BB&T Bank	City of Cambridge	Federal Home Loan Bank of Chicago	Low Income Investment Fund
BlueHub Loan Fund, Inc.	City of Chicago	Federal Home Loan Bank of San Francisco	MacArthur Foundation
BMO Harris Bank	City of Cincinnati	First Financial	Maryland Appalachian Housing Fund
Boston Community Loan Fund	City of Miami	First Housing	Maryland Department of Housing and Community Development
Boston Department of Neighborhood Development	City of New Bedford	Florida Housing Finance Corporation	Massachusetts Department of Housing and Community Development
Boston Housing Authority	City of Providence Department of Planning & Development	Hamilton County, OH	Mass Housing Finance Agency
Boston Financial Investment Management	City Real Estate Advisors	HOME Funders	Massachusetts Housing Investment Corporation
Brookline Bank	Clean Energy Group Clocktower	Hope of Kentucky, LLC	Massachusetts Housing Partnership
Calvert Impact Capital	Community Economic Development Assistance Corporation	Housing Assistance Corporation	MassDevelopment
Cambridge Affordable Housing Trust	Community Investment Corporation	Hudson Housing Capital	MassHousing
Cambridge Savings Bank	Connecticut Department of Housing	IFF	Melville Charitable Trust
Cape Cod Commission	Connecticut Department of Economic and Community Development	Illinois Clean Energy Community Foundation	Mercy Loan Fund
Capital One Foundation	Connecticut Housing Finance Authority	Illinois Housing Development Authority	Miami-Dade County
CBRE	Cornerstone for Shared Equity	JP Morgan Capital Corporation	Miami Purchase Preservation Fund
Community Economic Development Assistance Corporation	CREA	JP Morgan Chase	Michigan State Housing Development Authority
Chicago Community Loan Fund	D.C. Office of the Deputy Mayor for Planning & Economic Development		

Midland Loan Services, Inc.
Missouri Housing Development
Commission
Morgan Stanley
National Affordable Housing Trust
National Equity Fund
New Hampshire Housing Finance
Authority
Northern New England Housing
Investment Fund
Ohio Capital Corporation for Housing
Ohio Housing Finance Agency
Over-the-Rhine Community Housing
People's United Bank
PNC Multifamily Capital
Polk Brothers Foundation
Prudential Social Investments
Red Mortgage Capital
R4
Rhode Island Housing
RiverHills Bank
Rockland Trust Bank
Santander
Santander Charitable Foundation
Silicon Valley Bank
Somerville Housing Authority

Southeast Chicago Commission
Stewards of Affordable Housing for
the Future
Stratford Capital Group
TD Bank
TD Charitable Foundation
The Barr Foundation
The Kresge Foundation
The Richman Group
Town of Bedford, MA
Town of Framingham, MA
Town of Weymouth, MA
United Way
U.S. Bancorp Community
Development Corporation
U.S. Bank National Association
U.S. Department of Energy
U.S. Department of Housing and
Urban Development
U.S. Treasury Community Development
Financial Institutions Fund
Voice of the People in Uptown
Walker and Dunlop LLC
Wells Fargo



OUR LEADERSHIP



AARON GORNSTEIN, *President and Chief Executive Officer*, has been President/CEO of POAH since 2015 and is the former undersecretary for the Massachusetts Department of Housing and Community Development and Executive Director of Citizens' Housing and Planning Association.

Board of Directors



GEORGIA MURRAY, *Chair*, Georgia Murray is widely experienced in property ownership and management, and served as director at Boston Financial, a real estate investment company and in senior positions in property management, asset management and investment and acquisitions.



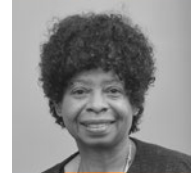
LIZ BLUME, *Director*, is the Director of the Community Building Institute (CBI) at Xavier University and a planning professional with more than 30 years of experience.



PRINTICE GARY, *Director*, is the founding partner and CEO of Carleton Residential Properties, a real estate company engaged in investing, developing, general contracting, and asset management throughout the Southwest.



JOE FLATLEY, *Director*, served as President and CEO of the non-profit Massachusetts Housing Investment Corporation from 1990 through 2022.



DORIANE MILLER, *Director*, is the Director of the Center for Community Health and Vitality at UChicago Medical and professor of medicine at UChicago Pritzker School of Medicine.



JENNY NETZER, *Director*, was the CEO of TCAM, an asset management and consulting firm serving clients in the housing and tax credit industries.



RAMON JACOBSON, *Director*, is Executive Director of the Local Initiatives Support Corporation Washington, D.C. office where manages LISC's portfolio in the District of Columbia.



ANA GELABERT-SANCHEZ, *Director*, is Principal of Gelabert-Sanchez LLC, a Planning and Design consulting firm that serves clients in the public and private sectors. She was planning director for the City of Miami from 1998 to 2010.



MARK SNYDERMAN, *Director*, was a portfolio manager and the Head of High Income Real Estate Group at Fidelity Management and Research Company.



WILLIAM TOWNS, *Director*, is the National Market President for Community Revitalization and Public Housing for Gorman & Co., working with public housing authorities on revitalizations and development strategies.



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HAC Organization Summary

Experience and Capacity

Launched in 1974, Housing Assistance Corporation is a nonprofit that provides essential housing services to low- and middle-income households on Cape Cod, Martha's Vineyard, and Nantucket. Our mission is to strengthen the Cape and Islands region by empowering individuals, fostering community connections, and increasing year-round affordable housing opportunities.



We were founded to administer rental assistance programs for Cape Cod and the Islands and to provide year-round housing to the region's workforce, seniors, and disabled individuals. Our work has expanded to encompass a range of programs and services that prevents homelessness; stabilizes housing; and empowers households to achieve their personal and professional goals, using housing as the catalyst: We annually serve an average of 5,000 households in our region in three main areas:

- Homelessness Prevention – We operate four family shelters which includes Angel House in Hyannis, Carriage House in North Falmouth, Scattered Sites in Hyannis, and the Village at Cataumet in Bourne. We also conduct homeless outreach to individuals living in the streets and woods of Cape Cod to connect them to the services they need to move into permanent housing. We also prevent families and individuals from becoming homeless, using public and private funding to ensure we can support both low- and middle-income households with emergency financial assistance.
- Housing Stabilization – We administer over 1,200 housing vouchers, providing essential rental assistance to households in our region. We also conduct free energy audits and weatherization measures for low-income households. Since our inception, we have developed over 550 units of affordable housing and have 120 units in our pipeline over the next three to four years.
- Empowerment – We offer one-on-one foreclosure prevention and reverse mortgage counseling. We also conduct a series of financial literacy classes, including Money Matters, which provides practical strategies for households to take control of and strengthen their personal finances. Our classes also include a First-Time Homebuyer

workshop to help our clients realize their dreams of homeownership. Since 2017, we have organized the Cape Housing Institute to provide municipal officials with the tools, education, and resources needed to boost affordable housing in their communities. We also organize Cape Housing Advocacy Training to give the general public the education, skills, and confidence to speak up in favor of the affordable housing needed in their towns. And our nonprofit Cape Community Real Estate department connects individuals and families to affordable and attainable homeownership opportunities in our region.

HOUSING DEVELOPMENT EXPERIENCE

Housing Assistance Corporation (HAC) is the largest developer of affordable housing on Cape Cod and the Islands. Since our inception, we have constructed over 550 units of affordable housing with another 120 units in our development pipeline over the next few years.

Most recently in 2023, Housing Assistance completed Brewster Woods, a 30-unit affordable rental development in Brewster in partnership with Preservation of Affordable Housing (POA)

Housing Assistance completed the Lofts at 57 on Ridgewood Avenue near downtown Hyannis in July 2020. This pocket neighborhood consists of 8 apartments that includes 2 affordable units and 6 market rate ones. We are serving as the property manager for the development.

We also served as a consultant for FORWARD (Friends or Relatives with Autism and Related Disabilities) for their project, FORWARD at the Rock in Dennis, which added 8 new affordable apartments for adults on the autistic spectrum. FORWARD at the Rock was completed last October.



Lofts at 57, Hyannis – Ribbon Cutting 2020



FORWARD at the Rock, Dennis

In the fall of 2018, we finished construction on High Meadow Townhomes, the third and final phase of an affordable housing development that brought a total of 117 units of mixed-income apartments to Bourne. We partnered with the Preservation Of Affordable Housing (POAH), a national nonprofit that specializes in building and managing affordable housing developments, on the project.

Our partnership with POAH is continuing on the three developments currently in our pipeline. These include Brewster Woods which will bring 30 affordable apartments to Brewster; Falmouth Road which will bring 39 affordable apartments to Mashpee; and Cape View Way which will bring 51 affordable apartments to Bourne.

Our organization has an internal Housing Development Department which has expertise in identifying potential parcels for constructing affordable housing; managing feasibility studies as well as the design and permitting process for affordable housing developments; working with municipal officials and the general public on building support for affordable housing projects; navigating the financing necessary to making affordable housing projects possible; and overseeing the construction of affordable housing developments.



Sachem's Path, Nantucket – Under construction



Great Cove Community, Mashpee

HAC also has a full-service nonprofit real estate department, Cape Community Real Estate (CCRE), that assists residents in the purchase and sale of affordable and market rate homes. CCRE also conducts affordable housing lotteries and will oversee the marketing and lottery process for this project. Since 1990, CCRE has conducted hundreds of homeownership lotteries throughout Cape Cod and the Islands, both for HAC projects as well as private and nonprofit developers, resulting in affordable homes and apartments throughout the region. We can ensure the marketing, tenant review, and lottery process adheres to local and state rules and regulations.

HAC also self manages 38 units of rental housing (including apartment complexes, condo units, duplexes, and single-family homes), several shelters, and our commercial office space. In addition to the properties that we self-manage we partner with POAH Communities to manage a number of our larger rental housing developments, including Kimber Woods, Lombard Farms, and Southside Village.

LIST OF HAC AFFORDABLE HOUSING PROJECTS:

PROJECT NAME	LOCATION	YEAR BUILT	# OF UNITS	TYPE OF PROJECT
Stevens Street	Hyannis	2024	47-60	Ownership (projected start March 2024)
107 Main Street	Orleans	2023	14	Rental (projected start fall 2023)
Cape View Way**	Bourne	2023	42	Rental (projected start 2023)
LeClair Village**	Mashpee	2023	39	Rental (under construction)
Brewster Woods**	Brewster	2022	30	Rental
Lofts at 57	Hyannis	2020	8	Rental
FORWARD at the Rock*	Dennis	2020	8	Special Needs / Group Home
Sachem's Path	Nantucket	2018	40	Homeownership
High Meadow Townhomes**	Bourne	2019	44	Rental
Clay Pond Cove**	Bourne	2012	45	Senior Rental
Canal Bluffs**	Bourne	2009	28	Rental
Kimber Woods**	Barnstable	2009	28	Rental
Lombard Farms**	Barnstable	2009	12	Senior Rental
Melpet Farms**	Dennis	2009	27	Rental
Great Cove Community	Mashpee	2014	10	Rental
Southside Village	Barnstable	2005	14	Rental
The Homesteads	Sandwich	2007	16	Homeownership
Gallagher Lane	Barnstable	2005	7	Homeownership
Cape Cod Senior Residences	Bourne	2005	60	Assisted Living & Senior Rental
Wells Court	Brewster	2005	24	Rental

Brush Hill	Yarmouth	2007	4	Special Needs
Anthony Drive	Barnstable	1988	12	Homeownership
Founder's Court	Barnstable	1987	32	Rental
Chase House	Barnstable	1986	6	Group Home
Hillside Village	Vineyard Haven	1982	40	Senior Rental
Our Island Home	Nantucket	1984	18	Rental
Self Help Housing	Regional	1978-84	72	Homeownership

*HAC development consultant, ** HAC/POAH Partnership



LeClair Village

M a s h p e e

LeClair Village will be a family community made up of 39 affordable homes across three buildings on Town-owned land in Mashpee on Cape Cod. This development will represent an 11% increase in the town’s affordable housing stock – a significant boost in a high-cost market where many seasonal employees and others struggle to find stable housing that they can afford. The property is named after Mary LeClair, a long-time Mashpee civic leader who continues to advocate for housing and other causes at the age of 88.

Housing Assistance and Preservation of Affordable Housing (POAH) partnered as co-developers on this project. The project’s design and construction team is DREAM Collaborative Architects, Horsley Witten Engineering, and Delphi Construction.

LeClair Village will be designed to be certified passive house under the strict Passive House Institute of the US (PHIUS) standard. The enclosure (slab, walls, windows and roof) was designed and built to be air-tight and super thermal performing. With the air-tight enclosure and mechanized ventilation, the building and apartments will provide excellent air quality and comfort to the residents. It will also include a roof top solar array and a battery for emergency back-up. When completed by the summer of 2024, LeClair Village will feature 14 one-bedroom apartments, 21 two-bedroom units, and 4 three-bedroom apartments. Eight homes will have rents subsidized.



PROJECT PARTNERS

- Preservation of Affordable Housing (co-developer)
- Massachusetts Department of Housing and Community Development
- Massachusetts Affordable Housing Trust Fund
- Barnstable County HOME Consortium
- Massachusetts Housing Investment Corporation (MHIC)
- Eastern Bank
- Mashpee Affordable Housing Trust

Brewster Woods

Brewster

Housing Assistance and Preservation of Affordable Housing (POAH) partnered as co-developers to create 30 affordable rental apartments in this popular vacation area with typically high housing costs. The development serves low- and moderate-income households and includes 8 one-bedroom, 19 two-bedroom, and 3 three-bedroom units and has a rooftop solar array that offsets the cost of electricity.

With strong support from the Town of Brewster, the State of Massachusetts, and the Barnstable County HOME Consortium, Brewster Woods is targeted to those who work in the community but cannot afford to live there -- teachers, service workers, and healthcare workers. Brewster Woods is destined to be certified passive house under the strict Passive House Institute of the US (PHIUS) standard. The enclosure (slab, walls, windows and roof) was designed and built to be air-tight and super thermal performing. With the air-tight enclosure and mechanized ventilation, the building and apartments will provide excellent air quality and comfort to the residents. It will also include a rooftop solar array and a battery for emergency back-up.

The project has seven project-based vouchers to serve households below 30% of AMI in addition to three Section 811 supportive housing units, allowing low-income persons with disabilities to have access to appropriate supportive services so they may live as independently as possible.



PROJECT DETAILS

Lenders/Sources of Funds

- MassWorks Infrastructure Fund: \$1.68 million
- MassHousing Affordable Housing Trust Fund: \$1 million
- EOHLC Housing Stabilization Fund: \$1 million
- Brewster Community Preservation Act Funds: \$550,000
- Community Economic Development Assistance Corporation (CEDAC): \$450,000
- Barnstable County HOME Funds: \$250,000
- Cape Light Compact: \$966,000 in Enhanced Energy Incentives

Project Partners

- Housing Assistance (co-developer)
- MassHousing
- Massachusetts Housing Partnership
- Community Economic Development Assistance Corporation (CEDAC)

LOFTS AT 57

8-Unit Pocket Neighborhood Completed in 2020

The **Lofts at 57** is a pocket neighborhood, consisting of eight apartments housed in three townhouse buildings around a central green. For more than fifteen years, this lot remained vacant and zoned for a single-family house. This project showed that moderate-density housing in the right place can revitalize distressed areas and provide much-needed workforce housing near downtown Hyannis.



PROJECT DETAILS

LOCATION	57 Ridgewood Ave, Hyannis, MA
PROPERTY SIZE	0.75 Acres
PROJECT TYPE	Mixed-Income Rental Development
UNITS	8-units (2 Affordable at 80% AMI / 6 Market Rate)
TOTAL DEVELOPMENT COST	\$2,241,000
PERMITTING	Regulatory Agreement with Town of Barnstable
CONSTRUCTION START	December 2019
CONSTRUCTION FINISH	June 2020
PROPERTY MANAGER	Housing Assistance Corporation

Lenders/Sources of Funds

- MassDevelopment Construction Loan: \$1,100,000
- HAC Equity: \$291,000
- Community Scale Housing Initiative (DCHD/MassHousing): \$250,000
- Town of Barnstable CPC: \$200,000
- Town of Barnstable AHT: \$350,000
- Private Foundation (Charlesbank Homes): \$50,000

High Meadow Townhomes

Bourne

High Meadow Townhomes is the third phase of a 117-unit affordable housing project in Bourne that includes Canal Bluffs and Clay Pond Cove. Newly constructed in 2018, it consists of 44 mixed-income, two-bedroom and three-bedroom apartments. Located less than a mile from the Bourne Bridge at the gateway of Cape Cod, High Meadow has easy access to commercial areas, shopping, employment centers and transportation.

In 2007, HAC received a comprehensive permit to construct a three-phased residential community on the 17-acre parcel of land that had been slated for a high-tech startup company. HAC partnered with POAH as co-developers. The team secured a Title V permit for the construction and operation of the first phase of the development called The Residences at Canal Bluffs. The completion of Canal Bluffs in 2009 paved the way for a second phase, Clay Pond Cove, completed in 2011, which included the final build out of a sustainable wastewater treatment plant that serves the whole Canal Bluffs residential community and the abutting retail shopping center. This third and final phase of the project was made possible by \$7.6 million in 9% low income housing tax credit equity from Boston Capital and a first mortgage from MassHousing, along with funding from CEDAC, DHCD, Barnstable County Home Consortium, Rockland Trust and MassHousing's Opportunity Fund. High Meadow Townhomes marks the completion of the Canal Bluffs development, which brings 117 much-needed affordable, workforce and market-rate apartment homes for families and seniors to Cape Cod.



PROJECT DETAILS

LOCATION

Bourne, MA

PROJECT TYPE

Family rental housing

PROJECT SCOPE

44 units. The third and final phase of a 117-unit development. New construction 10 buildings with 24 - 2BR and 20 - 3BR

INCOME MIX

80% Affordable. Units set aside for 30% AMI (Section 8 PBV), 50%, 60%, 75% AMI

PERMITTING

40B Comprehensive Permit

9% TAX CREDIT AWARD

September 2016

CONSTRUCTION START

July 2017

CONSTRUCTION COMPLETION

Projected - November 2018; Actual - December 2018

LEASE-UP COMPLETION

January 2019. Lease-up involved lottery with local preference

LIHTC INVESTOR

Boston Capital

Lenders/Sources of Funds

First Mortgage Lender:

MassHousing
\$3,391,000

Other Lenders:

- EOHLC: **\$1,868,000**
- Barnstable County HOME Consortium: **\$250,000**
- MassHousing Workforce Funding: **\$700,000**
- HAC/POAH (Deferred Fee): **\$282,911**

TOTAL DEVELOPMENT COSTS:

\$14,122,000 83

Melpet Farm

Dennis



In 2010, the Town of Dennis designated HAC as the developer for the 6.4-acre former Melpet Farm site, located within a historic district along Route 134. HAC subsequently brought POAH in as a co-developer. Zoning for the project made use of a local affordable housing bylaw, and the site's development includes the implementation of a regulatory agreement, deed restrictions, and a land lease with the Town of Dennis.

The project includes many innovative sustainability features, and is designed as a "near net zero energy" project, producing as much energy as it uses via roof-mounted solar panels. The project was awarded tax credits and other EOHLC funding in November 2013 and was one of the first LIHTC projects receiving 2013 credits to close. Construction began in November 2014 and in the mist of the harsh winter of 2015 still managed to complete in January 2016 only 1 month off its targeted completion date.



PROJECT DETAILS

LOCATION

Dennis, MA

PROJECT TYPE

Family rental housing

PROJECT SCOPE

New construction of 27 townhouse units in 8 residential building and one community building.

INCOME MIX

100% Affordable - Units set aside for 30% AMI (project based), 50% AMI and 60% AMI

PERMITTING

Special Permit issued on 07/20/11

CONSTRUCTION START

November 2014

CONSTRUCTION COMPLETION

Projected - December 2015; Actual - January 2016

LEASE-UP COMPLETION

March 2016 (Lease-up involved lottery with local preference pool)

LEASE-UP INSTALLMENT

June 2016

LIHTC INVESTOR

The Richman Group (direct investor Bank of America)

Lenders/Sources of Funds

First Mortgage Lender:

Massachusetts Housing Partnership (MHP)
\$1,090,000

\$3,391,000

Other Lenders:

- EOHLC: **\$2,300,000**
- Town of Dennis CPA: **\$470,000**
- Barnstable HOME Consortium: **\$175,000**
- HAC/POAH (Deferred Fee): **\$156,000**

TOTAL DEVELOPMENT COSTS:

\$10,631,000

Project was delivered under budget by \$150,000



Lombard Farm & Kimber Woods

West Barnstable Communities

Housing Assistance responded to a Town of Barnstable RFP seeking a developer to create affordable housing on two town-owned parcels. After having been granted development rights, HAC engaged POAH as development consultant, partnering to complete the permitting, financing and construction of these two distinct properties, Lombard Farm and Kimber Woods.

Securing separate 40B permits for each property, HAC and POAH secured financing from 9% tax credits, MHP, the Affordable Housing Trust Fund, and Barnstable County HOME and Community Preservation Act funds. Lombard Farm was designed with I/A septic systems and required adherence to the Natural Heritage and Endangered Species Program (NHESP) eastern box turtle conservation plan. The projects were completed on-time and within budget, with a highly successful lease-up.



PROJECT DETAILS

LOCATION

West Barnstable, MA

PROJECT TYPE

Senior rental housing (Lombard Farm) & Family rental housing (Kimber Woods)

PROJECT SCOPE

- Lombard Farm Woods - 12 units - new construction of a single building containing all 1 BR units & community room
- Kimber Woods - 28 units - new construction townhomes - (16) 2BR and (12) 3BR

INCOME MIX

100% Affordable (Units set aside for 30% AMI (project based), 50% AMI and 60% AMI

PERMITTING

40B - SEL issued by EOHLC on 06/19/2006

9% TAX CREDIT AWARD

August 2007

CONSTRUCTION START

March 2008

CONSTRUCTION COMPLETION

March/April 2009 (projected and actual)

LEASE-UP COMPLETION

July 2009 (Lease-up involved two separate lotteries)

LIHTC INVESTOR

Massachusetts Housing Investment Corporation (MHIC)

LEASE-UP INSTALLMENT

August 2009

Lenders/Sources of Funds

First Mortgage Lender:

Massachusetts Housing Partnership
\$2,070,000

Other Lenders:

- EOHLC: **\$2,750,000**
- Barnstable CPA: **\$300,000**
- Barnstable County HOME Consortium: **\$400,000**

TOTAL DEVELOPMENT COSTS:
\$11,315,420

**Preservation of Affordable Housing LLC
and Subsidiaries**

**Consolidated Financial Statements
(With Supplementary Information)
and Independent Auditor's Report**

December 31, 2022 and 2021

Preservation of Affordable Housing LLC and Subsidiaries

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Independent Auditor's Report

To the Member
Preservation of Affordable Housing LLC and Subsidiaries

Opinion

We have audited the consolidated financial statements of Preservation of Affordable Housing LLC and Subsidiaries, which comprise the consolidated balance sheets as of December 31, 2022 and 2021, and the related consolidated income statements, statements of member's equity, and cash flows for the years then ended, and the related notes to the consolidated financial statements.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of Preservation of Affordable Housing LLC and Subsidiaries as of December 31, 2022 and 2021, and the results of their operations and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are required to be independent of Preservation of Affordable Housing LLC and Subsidiaries and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Preservation of Affordable Housing LLC and Subsidiaries' ability to continue as a going concern for one year after the date that the consolidated financial statements are issued.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Preservation of Affordable Housing LLC and Subsidiaries' internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Preservation of Affordable Housing LLC and Subsidiaries' ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The Consolidating Balance Sheet, Consolidating Income Statement, Consolidating Statement of Changes in Member's Equity (Deficit), and Consolidating Statement of Cash flows are presented for purposes of additional analysis and are not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in related to the consolidated financial statements as a whole.

CohnReznick LLP

Boston, Massachusetts
June 22, 2023

Preservation of Affordable Housing LLC and Subsidiaries

**Consolidated Balance Sheets
December 31, 2022 and 2021**

	<u>Assets</u>	
	<u>2022</u>	<u>2021</u>
Current assets		
Cash and cash equivalents	\$ 15,159,423	\$ 9,678,543
Restricted reserves	-	5,800
Accounts receivable		
Properties, net of allowance for doubtful accounts	7,922,249	6,309,645
Development fees	13,803,207	9,685,027
Other	1,146,867	1,121,692
Due from related parties	3,229,820	2,568,806
Prepaid expenses	562,199	266,785
Note receivable, current	1,536,720	844,160
Interest on notes receivable	6,200,591	5,964,259
Predevelopment costs reimbursable, current	11,241,434	10,355,711
Tenant security deposits	28,009	25,292
Total current assets	<u>60,830,519</u>	<u>46,825,720</u>
Other assets		
Notes receivable, net of discount and current	112,477,017	121,035,483
Investment in partnerships	599,212	1,497,475
Predevelopment costs reimbursable, net of current	4,126,934	3,648,279
Other assets	33,855	33,855
Total other assets	<u>117,237,018</u>	<u>126,215,092</u>
Fixed assets		
Land and buildings	938,747	938,747
Furniture, equipment and leasehold improvements	350,682	350,682
Right-of-use assets	2,518,395	-
Less: Accumulated depreciation	(528,474)	(437,802)
Total fixed assets	<u>3,279,350</u>	<u>851,627</u>
Total assets	<u>\$ 181,346,887</u>	<u>\$ 173,892,439</u>

Preservation of Affordable Housing LLC and Subsidiaries

**Consolidated Balance Sheets
December 31, 2022 and 2021**

Liabilities and Member's Equity (Deficit)

	<u>2022</u>	<u>2021</u>
Current liabilities		
Accounts payable	\$ 623,293	\$ 401,803
Accrued expenses	3,413,054	4,329,609
Development costs payable	69,150	5,800
Accrued interest	45,054	42,205
Loan payable, current	6,133,500	6,562,048
Line of credit, current	1,584,329	2,336,722
Deferred liabilities, current	-	31,742
Tenant security deposits	27,944	27,944
Prepaid revenue	43	295
Due to related parties	2,270,415	1,394,427
Total current liabilities	<u>14,166,782</u>	<u>15,132,595</u>
Long-term liabilities		
Loans and notes payable, net of current	12,431,416	18,428,147
Line of credit, net of current	1,327,853	2,313,256
Accrued interest payable - loans and notes payable	1,257,532	1,119,294
Deferred liabilities, net of current	2,673,423	71,154
Deferred income	70,283,939	72,521,454
Total long-term liabilities	<u>87,974,163</u>	<u>94,453,305</u>
Total liabilities	<u>102,140,945</u>	<u>109,585,900</u>
Member's equity	79,527,787	63,857,760
Noncontrolling interest (deficit)	<u>(321,845)</u>	448,779
Total member's equity	<u>79,205,942</u>	<u>64,306,539</u>
Total liabilities and member's equity	<u>\$ 181,346,887</u>	<u>\$ 173,892,439</u>

See Notes to Consolidated Financial Statements.

Preservation of Affordable Housing LLC and Subsidiaries

**Consolidated Income Statements
Years ended December 31, 2022 and 2021**

	<u>2022</u>	<u>2021</u>
Support and revenue		
Rental income	\$ 251,428	\$ 207,389
Grant income, capital investments	135,333	1,908,967
Development and other fee revenue from properties	11,383,652	13,499,827
Cash flow from properties	4,386,992	2,303,456
Property management and related fees	11,035,304	11,500,079
Reimbursable salaries and expenses	27,677,740	21,719,095
Gain on receipt of mortgage note	4,035,183	2,848,867
Gain on prepayment of notes receivable	-	260,472
Gain on debt forgiveness	-	5,557,220
Proceeds from property refinancing	11,735,981	-
Interest income	7,615,038	6,029,812
Investment (loss) income	(456,107)	204,293
Other income	43,211	65,502
Total support and revenue	<u>77,843,755</u>	<u>66,104,979</u>
Expenses		
Personnel	18,491,987	18,143,333
Development expense	4,490,318	4,632,818
Professional services	860,582	572,638
Contributions and grants made	5,825	10,450
Rental and utilities	1,289,851	1,290,606
Taxes and insurance	125,708	121,157
Travel and lodging	669,277	312,590
Interest expense	1,075,291	1,190,419
Reimbursable salaries and expenses	27,677,740	25,269,684
Property operations	202,901	194,753
Property mortgage interest	34,999	35,244
Office and administration	1,414,219	1,424,321
Depreciation and amortization	90,672	121,440
Bad debt expense	1,747,360	2,324,888
Miscellaneous	24,596	40,841
Total expenses	<u>58,201,326</u>	<u>55,685,182</u>
Net income	19,642,429	10,419,797
Net loss (income) attributable to noncontrolling interest	<u>33,735</u>	<u>(88,428)</u>
Net income attributable to the Company	<u>\$ 19,676,164</u>	<u>\$ 10,331,369</u>

See Notes to Consolidated Financial Statements.

Preservation of Affordable Housing LLC and Subsidiaries

**Consolidated Statement of Member's Equity (Deficit)
Years ended December 31, 2022 and 2021**

	<u>Controlling</u>	<u>Noncontrolling</u>	<u>Total</u>
Balance at January 1, 2021	\$ 58,617,046	\$ 886,618	\$ 59,503,664
Distributions	(6,100,000)	(526,267)	(6,626,267)
Other changes in equity			
Common control - interest	261,546	-	261,546
Common control - principal	747,799	-	747,799
Net income	10,331,369	88,428	10,419,797
Balance at December 31, 2021	<u>\$ 63,857,760</u>	<u>\$ 448,779</u>	<u>\$ 64,306,539</u>
Adjustment for changes in accounting principle	(50,656)	-	(50,656)
Distributions	(5,190,000)	(736,889)	(5,926,889)
Other changes in equity			
Common control - interest	318,917	-	318,917
Common control - principal	915,602	-	915,602
Net income	19,676,164	(33,735)	19,642,429
Balance at December 31, 2022	<u><u>\$ 79,527,787</u></u>	<u><u>\$ (321,845)</u></u>	<u><u>\$ 79,205,942</u></u>

See Notes to Consolidated Financial Statements.

Preservation of Affordable Housing LLC and Subsidiaries

**Consolidated Statements of Cash Flows
Years ended December 31, 2022 and 2021**

	2022	2021
Cash flows from operating activities		
Net income	\$ 19,642,429	\$ 10,419,797
Adjustments to reconcile change in net income to net cash provided by operating activities		
Forgiveness of debt	-	(5,557,220)
Investment loss (income)	456,107	(204,293)
Depreciation and amortization	90,672	121,440
Amortization of debt issuance costs	42,818	30,878
Bad debt expense	1,747,360	2,324,888
Changes in		
Accounts receivable	(7,367,183)	(165,008)
Predevelopment costs reimbursable	(1,364,378)	(4,447,063)
Prepaid expenses and other assets	(295,414)	194,016
Accounts payable and accrued expenses	(411,620)	2,513,965
Prepaid revenue and deferred liabilities	(86,290)	(206,899)
Tenant security deposits liabilities	-	2,700
Due to affiliates, net	214,171	321,933
Net cash provided by operating activities	12,668,672	5,349,134
Cash flows from investing activities		
Escrow deposits and restricted reserves, net	5,800	-
Advances on notes receivable and accrued interest	(7,743,838)	(8,850,382)
Repayment of notes receivable and accrued interest	18,357,779	10,608,983
Purchase of limited partner interest	(442,668)	(1,180,225)
Distribution from partnership	884,823	-
Net cash provided by investing activities	11,061,896	578,376
Cash flows from financing activities		
Proceeds from line of credit	-	4,400,000
Payments on line of credit	(1,752,393)	(2,590,000)
Proceeds from notes payable	2,767,494	2,453,325
Payments on notes payable	(9,300,000)	(1,347,565)
Deferred income	(4,035,183)	(2,072,523)
Debt issuance costs	-	(55,750)
Distributions to member	(5,926,889)	(6,626,267)
Net cash used in financing activities	(18,246,971)	(5,838,780)
Net increase in cash, cash equivalents, and restricted cash	5,483,597	88,730
Cash, cash equivalents, and restricted cash, beginning	9,703,835	9,615,105
Cash, cash equivalents, and restricted cash, ending	\$ 15,187,432	\$ 9,703,835
Supplemental disclosure of cash flow activities		
Cash paid for interest	\$ 833,578	\$ 979,256
Schedule of noncash investing activities		
Increase in interest on notes receivable for acquisitions under common control	\$ 318,917	\$ 261,546
Contribution of notes receivable	\$ 1,885,182	\$ 3,940,362
Additions to leased assets obtained from new lease liabilities	\$ 2,673,423	\$ -

See Notes to Consolidated Financial Statements.

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

Note 1 - Nature of operations

Preservation of Affordable Housing LLC (“POAH LLC”) is a wholly owned subsidiary of Preservation of Affordable Housing, Inc. (“POAH INC”). POAH LLC serves as the development and management arm of its not-for-profit member POAH INC, is the sole owner of POAH Communities, LLC (“POAHC”), the managing member of POAH/Trinity Loan Holding Company, LLC (“PTLHC”), and the sole owner of POAH Woodlawn Station Master Tenant, LLC (“PWSMT”). POAH LLC will continue to operate until the earlier of dissolution by written consent of the Member or the entry of a decree of judicial dissolution under Section 44 of the Massachusetts Limited Liability Act as defined in the operating agreement. POAH LLC is located in Boston, Massachusetts and has an office in Chicago, Illinois and Washington, D.C. POAHC maintains an office in Kansas City, Missouri and Cincinnati, Ohio. POAHC manages 13,130 and 12,582 units of affordable rental housing on the behalf of POAH INC as of December 31, 2022 and 2021, respectively.

Note 2 - Summary of significant accounting policies

Consolidation

The accompanying consolidated financial statements include the assets, liabilities, members’ equity and financial operations of POAH LLC, POAHC, PTLHC, and PWSMT (collectively, the “Company”). The effects of all significant inter-company balances and transactions have been eliminated.

Noncontrolling interest in limited liability company

The accompanying consolidated financial statements include the assets and members’ equity of PTLHC. Noncontrolling interest on the accompanying consolidated balance sheets reflects the proportional share of equity and operations that is not attributable to the Company’s interest in this entity.

Investments in partnerships

Investments in limited partnerships are accounted for under the equity method of accounting as the Company does not exercise control or meet the requirements for consolidation. Amounts contributed are carried at cost, adjusted for the Company’s share of undistributed earnings or losses.

Depreciation

Fixed assets are stated at cost. Depreciation is computed using the straight-line method over the estimated asset lives. Maintenance and repairs are charged to operations when incurred. Betterments and renewals are capitalized.

Accounts receivable and bad debts

Accounts receivable are reported net of an allowance for doubtful accounts. Management’s estimate of the allowance is based on historical collection experience and a review of the current status of accounts receivable. It is reasonably possible that management’s estimate of the allowance will change.

Cash and cash equivalents

The Company considers its money market accounts to be cash equivalents. Cash and cash equivalents are stated at cost which approximates market value.

Contributed notes receivable

The Company has been assigned notes receivable from POAH INC, which were previously contributed by the Department of Housing and Urban Development (“HUD”) to POAH INC. POAH

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

INC recorded the notes at their fair market values on the date of the contribution by HUD. The Company records the assigned notes at POAH INC's basis on the date of the assignment. Payments of the notes are regulated by HUD and subject to surplus cash from the properties. Payments in excess of the discounted amortization schedules are recorded as income when received and are included in gain on prepayment of notes receivable.

In addition, the Company has been assigned notes receivable from POAH INC, which POAH INC originated to its affiliated low-income housing tax credit limited partnerships. The Company records the assigned notes at POAH INC's basis on the date of the assignment.

When notes receivable are assigned to POAH LLC, a corresponding increase to capital or a deferred gain is recorded.

Debt issuance costs

Debt interest costs, net of accumulated amortization, are reported as a direct deduction from the face amount of the loan payable to which such costs relate. Amortization of debt issuance costs is reported as a component of interest expense and is computed using an imputed interest rate on the related loan.

Income taxes

The Company is a single member LLC and as such, is not subject to income taxes. Rather, all items of taxable income, deductions and tax credits are passed through to and are reported by its member on their respective income tax return. The Company's federal tax status as a pass-through entity is based on its legal status as a Company. Accordingly, the Company is not required to take any tax positions in order to qualify as a pass-through entity. Accordingly, these consolidated income statements do not reflect a provision for income taxes and the Company has no other tax positions which must be considered for disclosure.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

Revenue recognition

Rental income, principally from leases on commercial space, is recognized on a straight-line basis over the period of the commercial lease.

Revenue from development fees, property management and related fees, and other contractual services is recognized when control of the promised service is transferred to the Company's customers, in an amount that depicts the consideration the Company expects to be entitled to in exchange for those services. Revenue is not recognized unless collectability under the contract is considered probable, the contract has commercial substance and the contract has been approved. Additionally, the contract must contain payment terms, as well as the rights and commitments of both parties.

Contribution revenue is recognized when an unconditional promise to give a financial asset is received. Conditional promises to give, that is, those with a measurable performance or other barrier, and a right of return, are not recognized until the conditions on which they depend have been substantially met.

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

See Note 7 for a further discussion of the Company's revenues.

Contract acquisition and fulfillment costs

Incremental costs of obtaining contracts with customers are capitalized to the extent the Company expects to recover them. Fulfillment costs are those costs that directly relate to a contract or anticipated contract that can be specifically identified, generate or enhance resources that will be used in satisfying or continuing to satisfy performance obligations in the future and are expected to be recovered. The Company generally does not incur significant costs to acquire and fulfill contracts. When significant costs are incurred, they are capitalized and amortized over the duration of the respective contracts in proportion to the amount of revenue recognized. For the years ended December 31, 2022 and 2021, the Company did not capitalize any contract acquisition or fulfillment costs.

Leases

The Company recognizes a lease asset and a lease liability at the lease commencement date. The lease asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred.

The lease liabilities are initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the Company's incremental borrowing rate ranging from 3% to 5.25%, and the risk-free rate of 2.016%. The Company determines the incremental borrowing rate using borrowing rates for collateralized financings of similar types of assets.

Total lease costs on an undiscounted basis are recognized as rent expense over the term of the lease on a straight-line basis. Annual rent expense comprises amortization of the lease asset plus interest on the lease liability adjusted for any variations in lease payment amounts.

Advertising

Advertising costs are charged to operations when incurred. During 2022 and 2021, \$9,745 and \$8,305, respectively, of advertising expense was included in office and administration expense.

Reclassifications

Certain items from the prior year financials have been reclassified to conform to the current year presentation.

New accounting pronouncements

The Company adopted Accounting Standards Update 2016-02 (as amended), Leases ("Topic 842") on January 1, 2022 ("Adoption Date"). Topic 842 required lessees to recognize a right-of-use asset and a corresponding lease liability for all leases. Additionally, the Company elected and applied the following practical expedients on the Adoption Date:

- The package of practical expedients permitting the Company to not reassess (i) the lease classification of existing leases; (ii) whether existing and expired contracts are or contain leases; and (iii) initial direct costs for existing leases.
- Application of Topic 842 at the adoption date, instead of applying them to the earliest comparative period presented in the financial statements.
- Use a risk-free discount rate.

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

Leases with commercial tenants not classified as sales-type or direct financing leases are classified as operating leases. The Partnership accounted for its existing leases with commercial tenants as operating leases. As lessor in commercial lease arrangements, there were no accounting adjustments required.

The Company made the following adjustments to its balance sheets as of the Adoption Date in connection with transitioning to Topic 842:

	Increase (decrease)			
	POAH LLC	POAHC	WSMT	Total
Right of use assets - operating	\$ 534,957	\$ 416,937	\$ 1,619,109	\$ 2,571,003
Lease liabilities - operating lease	555,255	503,315	1,681,380	2,739,950
Change in member's equity (deficit)	2,117	9,498	(62,271)	(50,656)

Further, the adoption of Topic 842 did not have a material impact on the Company's net income (loss).

Note 3 - Notes receivable

The Company, which is wholly owned by POAH INC (which is the sponsor of entities that own affordable housing properties throughout the United States), holds various notes receivable from affordable housing entities. These notes were assigned to POAH LLC and recorded at POAH INC's basis at the time of the assignment.

Certain notes were contributed to POAH INC by HUD in connection with the Mark-to-Market restructuring. The notes bear interest at various rates, are generally secured but subordinate to the first mortgages on the properties and are payable from available cash flow. The notes, at the time of receipt by POAH INC, were recorded at a discount rate reflecting the present value of future projected cash flows. The discount rate was 17% for notes received prior to 2005 and 20% for notes received thereafter. The interest income that is received by the Company is recorded based on the amortization schedules at the discounted note values. Payments received in excess of the amortization schedules are recorded to income in the year of the excess payment.

Other loans have been originated by POAH INC by the loan of reserves or by receipt of seller financing. Management has established an allowance for amounts deemed uncollectible in the amount of \$13,174,677 and \$12,939,344, respectively, as of December 31, 2022 and 2021.

A summary of the notes receivable and accrued interest at December 31, 2022 and 2021 is as follows:

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

	Balance at December 31, 2022	Balance at December 31, 2021
Mark-to-market loans, bearing interest from 1% to 5.5%, generally payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2051, net of discount of \$5,610,825.	\$ 10,387,965	\$ 10,697,904
Resale loans, bearing interest from 2.64% to 12%, generally payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2061, net of allowance of \$2,240,000.	46,287,572	49,504,882
Reserve loans, bearing interest from 0% to 6.75%, generally payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2073, net of allowance of \$1,686,798.	21,207,133	19,740,035
State tax credit loans, bearing interest from 0% to 5%, generally payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2057, net of allowance of \$5,004,245.	19,526,243	19,566,322
Grant fund loans, bearing interest from 1% to 8%, generally payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2061, net of allowance of \$2,024,300 and \$1,888,967, respectively.	550,000	653,607
Deferred developer fee loans, bearing interest from 2.62% to 5.5%, generally payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2055, net of allowance of \$270,000.	555,000	555,000
Other loans, bearing interest from 1% to 8%, generally payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2060, net of allowance of \$1,949,334 and \$1,849,334, respectively.	10,923,385	15,965,684
Seller loan, bearing interest at 3.50%, payable annually from the respective property's net cash flow, if any, to be repaid in full on maturity date of 2053.	-	459,047
Accrued interest	5,906,511	5,754,622
	\$ 115,343,809	\$ 122,897,103

The Company only records accrued interest receivable to the extent that payment is expected from the properties from available surplus cash. Interest of \$31,822,012 and \$30,828,304 for 2022 and 2021, respectively, has not been recorded in these financial statements because no assurance can be made that it will be paid.

Gains from the excess payments over the loan principal and accretion of market discounts are \$0 and \$260,472, respectively, for the years ended December 31, 2022 and 2021.

In 2014, a change was implemented relating to properties purchased and controlled by entities wholly owned by POAH INC and subsequently sold to limited partnerships ("LP's") where POAH INC retains a general partner or controlling interest. Under common control accounting guidance, the acquired assets on the acquiring entity's books are recorded at the net book value as reflected

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

on the selling entity's books at the date of the acquisition and not at the fair value as determined by an appraisal. The net book value is typically less than the fair value purchase price of the acquired assets.

In prior years the fair value gain on sale was recognized by POAH INC or POAH LLC as a seller note receivable and related deferred gain. The change in guidance, effective for the year ending December 31, 2014, precludes recording these notes and deferred gain on POAH INC's consolidated statement of financial position or POAH LLC's balance sheet.

At December 31, 2022 and 2021, notes receivable totaling \$88,813,566 and \$55,481,287, respectively, are assets of POAH LLC, however they are not reflected as a component of notes receivable on the consolidated balance sheets because they represent notes receivable related to acquisitions under common control. POAH LLC records cash payments on such notes receivable and interest income as a component of equity. During the years ended December 31, 2022 and 2021, interest income in the amount of \$318,917 and \$261,546, respectively, and principal payments in the amount of \$915,602 and \$747,799, respectively, are recorded as a component of equity.

A summary of these common control notes receivable and accrued interest at year end is as follows:

	Balance at December 31, 2022	Balance at December 31, 2021
Resale loans, bearing interest from 1.95% to 7%, generally payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2073.	\$ 87,673,793	\$ 53,988,508
Reserve loans, bearing interest from 3.2% to 5%, generally payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2055.	1,139,773	1,492,779
Accrued interest	195,839	103,346
	89,009,405	55,584,633
Common control assets not recorded	(88,813,566)	(55,481,287)
	\$ 195,839	\$ 103,346

PTLHC, holds various notes receivable from affordable housing entities. These loans have been originated by POAH LLC by the loan of reserves, grant funds, or by receipt of seller financing. A loan was also contributed by the noncontrolling member. These notes were contributed to PTLHC and recorded at POAH LLC's and the noncontrolling member's basis at the time of the assignment.

At December 31, 2022 and 2021, notes receivable totaling \$2,487,870 and \$2,870,688, respectively, are assets of PTLHC, however they are not reflected as a component of notes receivable on the consolidated balance sheets because they represent notes receivable related to acquisitions under common control. PTLHC records cash payments on such notes receivable and interest income as a component of equity. During the years ended December 31, 2022 and 2021, interest income in the amount of \$59,104 and \$67,140, respectively, and principal payments in the amount of \$382,818 and \$206,714, respectively, are recorded as a component of equity, and has been eliminated in consolidation.

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

A summary of the notes receivable and accrued interest at December 31, 2022 and 2021 is as follows:

	Balance at December 31, 2022	Balance at December 31, 2021
Resale loan, bearing interest at 1.95% payable annually from the respective property's net cash flow, if any, to be repaid in full on the maturity date of 2048.	\$ 2,487,870	\$ 2,870,688
Reserve loans, bearing interest from 0% to 2.5%, generally payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2056.	1,008,687	1,008,687
Grant fund loans, bearing no interest payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2032.	1,798,995	1,798,995
Seller loan, bearing interest from 1% to 8%, generally payable annually from the respective property's net cash flow, if any, to be repaid in full on various maturity dates through 2057.	1,768,757	1,929,480
Accrued interest	98,241	106,291
	\$ 7,162,550	\$ 7,714,141
Common control assets not recorded	(2,487,870)	(2,870,688)
	\$ 4,674,680	\$ 4,843,453

Note 4 - Investment in partnerships

POAH LLC acquires the limited partner interest in certain partnerships where an affiliate of POAH LLC is the general partner. Investments are recorded using the equity method.

A summary of the investments in partnerships is as follows:

Property	Acquisition Date	Ownership Interest	Purchase Price	Balance at December 31, 2022	Balance at December 31, 2021
Terri Manor Associates LTD	12/31/2017	99.90%	\$ 5,000	\$ -	\$ -
Community Manor L.P.	1/1/2019	99.99%	7,401	-	-
Southwinds Preservation Associates L.P.	1/1/2019	99.99%	1	-	-
Beachwood Preservation Associates L.P.	1/1/2020	99.99%	1,501	-	-
Kerper Development L.P.	11/1/2019	99.90%	-	-	-
Meadowbrook Preservation Associates L.P.	1/1/2020	99.99%	20,431	-	-
Community Housing Partners VI L.P.	7/10/2020	99.99%	25,000	-	-
Community Housing Partners XII L.P.	7/23/2020	10.00%	-	-	-
Crestview Preservation Associates L.P.	12/31/2020	99.99%	3,501	-	-
Washington Gardens Preservation Associates L.P.	12/31/2020	99.99%	8,525	-	-
Bridle Path Preservation Associates L.P.	1/1/2021	99.99%	220,000	-	108,411
Chestnut Gardens Preservation Associates L.P.	1/1/2021	99.99%	220,000	-	-
Dom Narodowy Pokski Preservation Associates L.P.	1/1/2021	99.99%	220,000	217,288	229,340
Eastgate Preservation Associates L.P.	1/1/2021	99.99%	220,000	51,079	170,312
Fairweather Preservation Associates L.P.	1/1/2021	99.99%	220,000	-	941,712

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

Property	Acquisition Date	Ownership Interest	Purchase Price	Balance at December 31, 2022	Balance at December 31, 2021
Wesley Estates L.P.	4/30/2021	99.90%	11,000	-	-
Pendleton Estates L.P.	4/30/2021	99.90%	11,000	-	-
Garfield Hill Preservation Associates L.P.	7/31/2021	99.99%	3,501	-	-
Baymiller Manor L.P.	12/31/2021	99.90%	10,500	-	10,500
Fairview Estates L.P.	12/31/2021	99.90%	10,500	-	10,500
Woodlen Place Associates L.P.	12/31/2021	99.99%	26,700	-	26,700
Hillcrest Preservation Associates L.P.	6/30/2022	99.99%	7,100	-	-
Hillside Preservation Associates L.P.	6/30/2022	99.99%	7,100	-	-
Pocasset Preservation Associates L.P.	6/30/2022	99.99%	8,680	-	-
Jefferson Maison East LDHA LLC	12/1/2022	99.991%	266,788	214,647	-
Oakland Grand Haven LDHA LLC	12/1/2022	99.991%	153,000	116,198	-
				<u>\$ 599,212</u>	<u>\$ 1,497,475</u>

Certain financial information with respect to these investments at December 31, 2022 and 2021, and the years then ended, are as follows:

	<u>2022</u>	<u>2021</u>
Net investment in real estate	\$ 159,275,294	\$ 116,680,452
Total assets	193,176,911	131,769,198
Permanent financing (including accrued interest)	183,357,384	118,749,502
Total liabilities	198,135,986	127,814,716
Limited partner's equity	3,504,326	5,658,747
General partners' deficit	(8,463,401)	(1,704,265)
Revenue	34,322,016	23,881,880
Expenses	41,518,508	25,357,184
Net loss	(7,196,492)	(1,475,304)

Note 5 - Line of credit

In January 2013, POAH LLC entered an agreement for a revolving demand line of credit note with Silicon Valley Bank ("SVB"), formerly Boston Private Bank & Trust Company. In April 2019, the line was increased to \$6,000,000, the maturity date was extended to March 29, 2022, and Eastern Bank was added as a participant in the line. The note accrues interest equal to the Prime Rate minus 25 basis points (7.25% and 3.00% at December 31, 2022 and 2021, respectively) and is payable monthly. The line is collateralized by the mortgage note receivable from Franklin. In April 2020, the line was temporarily increased to \$7,000,000 with the increase terminating on October 29, 2021.

In November 2020, the line was replaced with an organizational standby revolving line of credit ("OSRLOC") facility loan which added a \$2,000,000 facility for the purpose of providing standby letter of credits to support the Company's development activities. Each letter of credit shall have a term of no greater than five years. In October 2021, the line was permanently increased to \$7,000,000 and the maturity date was extended to October 29, 2024. In May 2023, the standby letter of credit facility was increased to \$4,000,000, the maturity date of the OSRLOC was extended to May 2027, and the mortgage note receivable from Kenmore was provided as additional collateral. During the years ended December 31, 2022 and 2021, interest expense of \$181,779 and \$129,191, respectively, was recorded on the consolidated income statements. At December 31, 2022, \$2,925,437 is outstanding on the line, \$1,750,000 is available on the letter of credit facility

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Notes to Consolidated Financial Statements December 31, 2022 and 2021

and accrued interest is \$15,029. At December 31, 2021, \$4,677,830 is outstanding on the line, \$428,628 is available on the letter of credit facility, and accrued interest is \$12,084.

As of December 31, 2022 and 2021, the outstanding principal on the line of credit less unamortized debt issuance costs was \$2,912,182 and \$4,649,978, respectively. As of December 31, 2022 and 2021, unamortized debt issuance cost of \$13,255 and \$27,852, respectively. During the years ended December 31, 2022 and 2021, amortization expense incurred was \$14,597 and \$18,327, respectively.

Annual maturities of debt, including voluntary prepayments, for the ensuing two years as of December 31, 2022 are as follows:

2023	\$	1,584,329
2024		1,341,108

Note 6 - Loans payable

BlueHub Loan Fund - property acquisition

In June 2019, POAH LLC entered into a \$880,000 loan agreement with BlueHub Loan Fund for the purpose of funding the acquisition of a property in Chicago, IL. Interest accrued at 3.50% per annum. Payments of interest were due monthly and were funded by loan proceeds through maturity, the earlier of (i) the date of closing of any construction loan or any other financing or equity source which was used to finance the project's development and/or operation of the project, and (ii) June 18, 2022. The loan proceeds had been loaned to POAH Roseland East 110th Place Hold Limited Partnership. In October 2021, the loan was paid off. During the years ended December 31, 2022 and 2021, interest expense of \$0 and \$23,155, respectively, was recorded on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal was \$0, and accrued interest was \$0.

Life Insurance Community Investment Initiative - Briston Arms

In July 2015, POAH LLC entered into a \$2,407,000 loan agreement with Life Insurance Community Investment Initiative, LLC ("Life initiative") for the purpose of funding development costs for Briston Arms, a property in Cambridge, MA, being developed by POAH LLC. Interest accrues at 7%, compounded annually. Payments of principal and accrued interest are due annually in the amount of 80% of deferred development fee payments received from Briston Arms. All unpaid principal and accrued interest are due on the maturity date of July 6, 2023. The loan proceeds have been loaned to Briston Arms. During the years ended December 31, 2022 and 2021, interest expense of \$84,613 and \$79,006, respectively, was recorded on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal balance is \$1,192,196 and \$1,113,190, respectively, and accrued interest is \$84,613 and \$79,006, respectively.

Cambridge Affordable Housing Trust - Briston Arms

In July 2015, POAH LLC entered into a \$2,400,000 loan agreement with Cambridge Affordable Housing Trust for the purpose of funding development costs for Briston Arms, a property in Cambridge, MA, being developed by POAH LLC. Interest accrues at 4%. Payments of principal and accrued interest are due annually in an amount equal to the EV Income Payments as defined in the agreement. After full repayment of the Life Initiatives note, all unpaid principal and accrued interest is due on the maturity date of June 30, 2035. The loan proceeds have been loaned to Briston Arms. During the years ended December 31, 2022 and 2021, interest expense of \$96,000 was recorded on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal balance is \$2,400,000 and accrued interest is \$719,733 and \$623,733, respectively.

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Life Insurance Community Investment Initiative - revolving line of credit

In June 2019, POAH LLC entered into a \$1,000,000 revolving line of credit with Life Initiative for the purpose of funding predevelopment costs for properties in Massachusetts. Interest accrues at 5.5% and is due quarterly. Payments of principal are due at the closing of the acquisition of the properties. All unpaid principal and accrued interest are due on the maturity date of May 29, 2024. Disbursements that are repaid can be reborrowed, assuming loan criteria are met. The line is collateralized by the mortgage note receivable from Eastgate. In April 2020, the line of credit was increased to \$2,000,000. In February 2023, the line of credit was paid off. During the years ended December 31, 2022 and 2021, interest expense of \$108,560 and \$80,616, respectively, was recorded on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal balance is \$1,973,809, and accrued interest is \$27,140.

Ohio Housing Finance Agency

In May 2018, various notes payable were assigned to POAH LLC as part of a portfolio acquisition. The six notes, totaling \$2,157,996 with the Ohio Housing Finance Agency ("OHFA") were funded from Housing Development Assistance Program ("HDAP") funds for the purpose of funding development costs for various properties in Cincinnati, OH. Interest accrues at 2% per annum. Payments of principal and accrued interest are due annually in an amount equal to payments of 50% of the cash flow, as defined in the agreement, from the respective properties. The maturity dates range from April 2024 to December 2042. During the years ended December 31, 2022 and 2021, interest expense of \$36,631 was recorded on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal is \$1,831,544 and accrued interest is \$453,186 and \$416,555, respectively.

MHIC CMF

In June 2019, POAH LLC entered into a \$528,000 loan agreement with MHIC CMF Affordable Housing Fund LLC for the purpose of funding development costs at Bedford Village in Bedford, MA. Interest accrued at 4% per annum. Payments were due annually subject to the property's cash flow, and any unpaid principal and accrued interest were due at maturity, June 1, 2027. During July 2019, loan proceeds of \$475,200 were received. The loan proceeds had been loaned to Bedford Village Preservation Associates Limited Partnership. In May 2021, the loan was paid off. During the years ended December 31, 2022 and 2021, interest expense of \$0 and \$6,970, respectively, was recorded on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal was \$0, and accrued interest was \$0.

Calvert Impact Capital, Inc.

In December 2019, POAH LLC entered into a \$15,000,000 syndicated revolving credit facility with Calvert Impact Capital, Inc., formerly Calvert Social Investment Foundation, for the purpose of funding its development and acquisition activities. Interest accrues at the rate of the Five-Year Constant Maturity US Treasury Rate plus 2.5%. The interest rate is reset annually with any change limited to 0.25% (3.88% and 3.63% at December 31, 2022 and 2021, respectively). Payments of interest are due quarterly in arrears with all unpaid principal with any accrued and unpaid interest due on the maturity date of December 31, 2024. During the years ended December 31, 2022 and 2021, interest expense of \$230,149 and \$281,963, respectively, was recorded on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal balance is \$6,750,000, and accrued interest is \$0.

In June 2020, POAH LLC entered into a \$4,000,000 loan agreement with Calvert Impact Capital, Inc. for the purpose of bridging the syndicated revolving credit facility. Interest accrues at the rate of 4%. Payments of interest are due quarterly in arrears with all unpaid principal with any accrued and unpaid interest due on the maturity date of June 11, 2021. In June 2021, the maturity date was

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extended to December 11, 2021 and in November 2021, the maturity date was extended to March 11, 2022. In March 2022, the maturity date was extended to June 11, 2022. On May 31, 2022, the loan was paid off. During the years ended December 31, 2022 and 2021, interest expense of \$67,111 and \$162,222, respectively, was recorded on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal balance is \$0 and \$4,000,000, respectively, and accrued interest is \$0.

The Prudential Insurance Company of America

In July 2020, POAH LLC entered into a \$5,000,000 loan agreement with The Prudential Insurance Company of America. POAH LLC used the proceeds of the Loan to make a loan to POAH Support Corporation 2, an entity related to POAH INC, who will then use those proceeds as qualified equity investments into various community development entities that will then use the investments to fund a qualified low income community investment to POAH DD Sugar Hill, LLC, which operates a property in Detroit, MI. Interest accrues at 4.25% per annum. Payments of interest only are due monthly commencing on August 1, 2020 to July 9, 2022. Thereafter payments of principal and interest are due monthly on a twenty-year amortization. Any outstanding balances will be made on the maturity date of January 9, 2028. In July 2022, the loan was paid off. During the years ended December 31, 2022 and 2021, interest expense of \$122,187 and \$212,500, respectively, was recorded on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal balance is \$0 and \$5,000,000, respectively, and accrued interest is \$0.

Community Ventures 2011, LLC

In April 2021, POAH LLC entered into a \$200,000 loan agreement with Community Ventures 2011, LLC for the purpose of funding predevelopment costs at Levy House in Chicago, IL. The loan bears no interest and matures on the earliest to occur of (i) the date of closing and initial disbursement of the first mortgage loan for the Project, (ii) March 31, 2023, or (iii) by default. In January 2023, the maturity date was extended to September 1, 2023. At December 31, 2022 and 2021, the outstanding principal is \$200,000.

Local Initiatives Support Corporation - revolving line of credit

In October 2021, POAH LLC entered into a \$7,750,000 revolving line of credit with Local Initiatives Support Corporation for the purpose of funding predevelopment costs and acquisition for properties across LISC and POAH's shared geography ("Project"). Interest accrues at 4.75% per annum and is due monthly. Any outstanding principal disbursed for underlying Projects will be due at the earlier of (i) that project's construction financing closing; (ii) 36 months from the date of the first disbursement for that Project. All outstanding principal and interest is due on the maturity date of November 1, 2026. The line is collateralized by the mortgage note receivable from Blackstone. During the years ended December 31, 2022 and 2021, interest expense of \$91,641 and \$14,409, respectively, was recorded on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal balance is \$1,720,595 and \$1,115,500, respectively, and accrued interest is \$0.

Boston Housing Authority

In February 2022, POAH LLC entered into a \$1,862,400 loan with Boston Housing Authority for the purpose of funding predevelopment costs for Whittier Phase Three. The loan bears no interest and matures on the earlier to occur of (i) the construction financial closing for the Project Phase Three or (ii) December 31, 2023. In February 2023, the loan was paid off. At December 31, 2022, the outstanding principal balance is \$1,862,400.

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Paycheck Protection Program Loan

In April 2020, POAHC entered into a \$5,491,324 Small Business Administration loan with Eastern Bank under the Paycheck Protection Program (“PPP Loan”). The note accrued interest at 1% per annum. Payments of principal and interest were due monthly in the amount of \$307,494.42 beginning in November 2020 with all unpaid principal and accrued interest due on the maturity date of April 15, 2022. Forgiveness of the full amount of the loan was applied for per the loan documents and in June 2021, POAHC received notice from its lender that the SBA approved forgiveness of the full amount of the loan and the related interest thereon. During the years ended December 31, 2022 and 2021, interest expense of \$0 and \$26,629, respectively, was recorded on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal balance was \$0, and accrued interest was \$0.

Chicago Community Loan Fund

In December 2017, PWSMT entered into a \$350,000 loan agreement with Chicago Community Loan Fund for the purpose of funding retail development costs at Woodlawn Station, a property in Chicago, IL, being developed by POAH LLC. Interest accrues at 5% per annum. Payments of interest only are due monthly. All unpaid principal and accrued interest are due on the maturity date of December 1, 2025. In September 2019, the loan was increased to \$700,000. During the years ended December 31, 2022 and 2021, interest expense of \$34,999 and \$35,244, respectively was included in interest expense on the consolidated income statements. At December 31, 2022 and 2021, the outstanding principal is \$692,314, and accrued interest is \$2,885 and \$2,981, respectively.

At December 31, 2022 and 2021, the outstanding principal on these loans less unamortized debt issuance costs was \$18,564,916 and \$24,990,195, respectively. At December 31, 2022 and 2021, unamortized debt issuance costs of \$57,942 and \$86,163, respectively, are related to these loans. During the years ended December 31, 2022 and 2021, amortization expense incurred was \$28,221 and \$12,551, respectively.

Annual maturities of debt, including voluntary prepayments, for the ensuing five years as of December 31, 2022 are as follows:

2023	\$	6,133,500
2024		7,865,500
2025		692,314
2026		-
2027		-
Thereafter		3,931,544

Note 7 - Revenue

Revenue is recognized when control of the promised service is transferred to the Company’s customers, in an amount that depicts the consideration the Company expects to be entitled to in exchange for those services.

Development fee

Most development fees earned are paid from the Project’s equity and debt proceeds at the completion of the construction of the Project. These fees are recognized over the development period beginning when the Project is assured of being constructed, as evidenced by the admission

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of an equity partner, and concluding with the approval of the cost certification of the respective housing credit agency.

The Company estimates whether it will be entitled to variable consideration under the terms of the development agreement and includes its estimate of variable consideration in the total development fee amount when it is probable that a significant reversal in the amount of cumulative revenue recognized will not occur in accordance with the accounting guidance in *ASC Topic 606, Revenue from Contracts with Customers*, on constraining estimates of variable consideration, which typically includes the following factors:

- The susceptibility of the consideration amount to factors outside the Project's influence, including insufficient equity and debt proceeds at the completion of the construction of the Project.
- Whether the uncertainty about the consideration amount is not expected to be resolved for a long period of time.
- The Company's experience with similar types of agreements.
- Whether the Company expects to offer changes to payment terms.
- The range of possible consideration amounts.

The cumulative amount of development fees earned over the development agreement is updated at each reporting period based on the Company's estimate of the variable consideration using available information at the reporting date. Deferred development fees payable from property surplus cash are recognized at such time as there is available surplus cash.

Management service revenue

POAHC provides property management services on a contractual basis for owners of and investors in affordable housing properties. These services include management, marketing, building engineering, accounting, compliance, and financial services. POAHC is compensated for its services through a monthly management fee earned based on either a specified percentage of the monthly rental income, rental receipts generated from the property under management or a fixed fee. POAHC is also often reimbursed for its administrative and payroll costs directly attributable to the properties under management. Property management services represent a series of distinct daily services rendered over time. Consistent with the transfer of control for distinct, daily services to the customer, revenue is recognized at the end of each period for the fees associated with the services performed.

Other fee revenue from properties

The Company earns other fees from related affordable housing properties in accordance with property partnership agreements. These fees are only payable from property surplus cash or refinancing proceeds. Income is recognized upon satisfaction of the primary performance obligation which occurs at a point in time which is such time as there is available surplus cash or refinancing proceeds.

Note 8 - Related party transactions

Administrative salaries and costs

POAH INC provides various services related to the administration of POAH LLC. For the years ended December 31, 2022 and 2021, POAH LLC incurred \$10,587,119 and \$9,078,504, respectively, for compensation and overhead.

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Notes to Consolidated Financial Statements December 31, 2022 and 2021

POAH LLC is also reimbursing POAH INC for the Boston, Massachusetts office space. Rent expense to POAH INC for the years ended December 31, 2022 and 2021 totaled \$759,283 and \$681,555, respectively. At December 31, 2022 and 2021, \$1,288,281 and \$73,794, respectively, is owed to POAH INC for compensation, fees, office rent and reimbursable expenses, which is included in due to related parties on the accompanying consolidated balance sheet.

Property management and related fees

Property management and related fees were earned by POAHC for the years ended December 31, 2022 and 2021 are \$10,841,971 and \$10,843,386, respectively, from related properties. At December 31, 2022 and 2021, \$3,341,920 and \$3,903,643, respectively, is due from related properties for services and advances net of an allowance for doubtful accounts which is estimated to be \$3,042,241 and \$1,432,365, respectively.

Reimbursable salaries and expenses

POAHC incurs costs related to payroll and other reimbursable expenses on behalf of the properties that it manages. For the years ended December 31, 2022 and 2021, the costs incurred and the related reimbursement from related properties totaled \$27,376,358 and \$20,934,544, respectively, net of PPP Loan proceeds of \$0 and \$3,550,589, respectively.

Development fee and other fee revenue from properties

At December 31, 2022 and 2021, POAH LLC and PTLHC earned development fee revenue and fees from related properties as follows:

	2022	2021
Development fee paid from development sources	\$ 9,225,124	\$ 10,156,946
Development fee paid from cash flow	1,430,385	2,858,769
Other fee revenue	728,143	484,112
Proceeds from property refinancing	11,735,981	-
	<u>23,119,633</u>	<u>13,499,827</u>
Cash flow fees	4,527,878	2,445,145
	27,647,511	15,944,972
Cash flow fees eliminated in consolidation	<u>(140,886)</u>	<u>(141,689)</u>
	<u>\$ 27,506,625</u>	<u>\$ 15,803,283</u>

At December 31, 2022 and 2021, \$18,441,850, of which \$140,886 has been eliminated in consolidation, and \$12,101,652, of which \$141,689 has been eliminated in consolidation, respectively, is due from related properties for development and cash flow fees. At December 31, 2022 and 2021, development fees received but not yet earned are \$555,000 and \$642,514, respectively, and are shown as a component of deferred income on the consolidated statements of financial position.

Due from related parties

At December 31, 2022 and 2021, POAH INC owes POAH LLC \$1,710,902 and \$1,643,288, respectively, for advances made on POAH INC's behalf for required reserves and development related costs.

At December 31, 2022 and 2021, POAH INC owes POAH LLC \$0 and \$3,210,388, respectively, for predevelopment costs, and is shown as a component of predevelopment costs reimbursable on the consolidated statements of financial position.

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

At December 31, 2022 and 2021, POAH INC owes POAHC \$211,029 and \$418,771, respectively, for salaries and miscellaneous operating expenses.

At December 31, 2022 and 2021, certain related properties owe POAH LLC \$1,307,889 and \$506,747, respectively, for advances.

Due to related parties

At December 31, 2022 and 2021, POAH LLC owes POAH INC \$711,084 and \$738,135, respectively, for development related expenditures and note payments.

At December 31, 2022 and 2021, POAH LLC owes POAH INC \$10,418,933 and \$0, respectively, for predevelopment costs, and is shown as a component of predevelopments costs reimbursable on the consolidated statements of financial position.

At December 31, 2022 and 2021, POAHC owes POAH INC \$0 and \$279,123, respectively, for advances made on POAHC's behalf for operating activities.

At December 31, 2022 and 2021, PWSMT owes POAH INC \$259,981 and \$260,181, respectively, for advances for development costs.

At December 31, 2022 and 2021, POAH LLC owes certain related properties \$11,069 and \$43,194, respectively, for reimbursement of development costs.

Note 9 - Commitments and contingencies

Lease commitments

POAH LLC leases office space under a non-cancelable operating lease in Chicago, Illinois. In September 2017, a lease extension was executed that commenced in May 2018 and expires in April 2025. The lease liability at December 31, 2022 of \$398,876 is the present value of remaining scheduled lease payments discounted using the incremental borrowing rate of 3%. Rental expense, inclusive of operating costs, for the years ended December 31, 2022 and 2021 totaled \$190,111 and \$159,250, respectively. As of December 31, 2022, the right-of-use asset totals \$380,186 was recorded on the balance sheets.

POAH LLC leases office space under a non-cancelable operating lease in Washington, DC which expires in July 2022. In April 2022, the option to extend the lease was exercised with a commencement date in August 2022 and expires in December 2026. The lease liability at December 31, 2022 of \$303,863 is the present value of remaining scheduled lease payments discounted using the incremental borrowing rate of 5.25%. Rental expense, inclusive of operating costs, for the years ended December 31, 2022 and 2021 totaled \$81,656 and \$77,159, respectively. As of December 31, 2022, the right-of-use asset totals \$302,086 was recorded on the balance sheets.

POAHC leases office space under a non-cancelable operating lease in Kansas City, Missouri, which expires in March 2025. The lease liability at December 31, 2022 of \$358,835 is the present value of remaining scheduled lease payments discounted using the incremental borrowing rate of 3%. Rental expense, inclusive of real estate taxes and operating costs, for the years ended December 31, 2022 and 2021 totaled \$129,623 and \$157,428, respectively. As of December 31, 2022, the right-of-use asset totals \$300,456 was recorded on the balance sheets.

WSMT entered into a commercial master lease agreement with Woodlawn Station Preservation Associates L.P., where an affiliate of the POAH LLC is a general partner. The lease expires in July

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

2038. The lease liability at December 31, 2022 of \$1,611,849 is the present value of remaining scheduled lease payments discounted using the risk-free rate of 2.016%. Rental expense, inclusive of real estate taxes and operating costs, for the years ended December 31, 2022 and 2021 totaled \$116,706 and \$100,777, respectively. As of December 31, 2022, the right-of-use asset totals \$1,535,667 was recorded on the balance sheets.

The annual payment amounts are presented on an undiscounted basis along with a reconciliation to the lease liability on December 31, 2022, which is recorded on a present value basis, are as follows:

	POAH LLC	POAHC	WSMT	Total
December 31, 2023	\$ 254,347	\$ 162,702	\$ 104,848	\$ 521,897
2024	259,300	167,003	106,945	533,248
2025	150,120	41,930	109,084	301,134
2026	88,352	-	111,266	199,618
2027	-	-	113,491	113,491
Thereafter	-	-	1,349,184	1,349,184
	<u>752,119</u>	<u>371,635</u>	<u>1,894,818</u>	<u>3,018,572</u>
Less discount	<u>(49,380)</u>	<u>(12,800)</u>	<u>(282,969)</u>	<u>(345,149)</u>
Total	<u>\$ 702,739</u>	<u>\$ 358,835</u>	<u>\$ 1,611,849</u>	<u>\$ 2,673,423</u>

Other commitments and contingencies

POAH INC or its affiliates serve as the general partner or managing member for various entities that are the owners of the affordable housing properties. The investors and in some cases the lenders in these entities usually require guarantees from the Company or affiliated entities on behalf of the general partner or managing member as a condition to their investment. Generally, these guarantees are for obligations such as construction and rehabilitation completion, funding of operating deficits and tax credit recapture price adjusters.

A summary of the guarantees outstanding at December 31, 2022 is as follows. See Note 12 for a detail of these entities.

Entity	Guaranty	Construction Completion Amount	Loan Guarantee Amount	Operating Deficit Expiration	Operating Deficit Maximum Amount	Advances at December 31, 2022
Driftwood	(1), (3)	N/A	N/A	None	\$420,705	None
Jefferson	(1)	N/A	N/A	December 2026	970,894	\$901,319
Cochecho	(3), (8)	N/A	N/A	N/A	N/A	N/A
United Front	(1), (3)	N/A	N/A	(7)	1,050,000	None
CB Rental	(1), (3)	N/A	N/A	(7)	543,904	24,631
WCS	(1), (3), (6)	N/A	N/A	(7)	310,000	None
Sugar River	(1), (3)	N/A	N/A	(7)	815,000	None
Renaissance	(1), (3)	N/A	N/A	(7)	886,000	None
WCN	(1), (3), (6)	N/A	N/A	(7)	162,500	None
Clay Pond Cove	(1), (3)	N/A	N/A	(7)	393,543	None
Central Annex	(3), (9)	N/A	N/A	N/A	N/A	N/A
Torrington	(1), (3)	N/A	N/A	(7)	413,050	None
Old Middletown	(1), (3)	N/A	N/A	(7)	700,068	None
WP Senior	(1), (3), (6)	N/A	N/A	(7)	288,634	None
Dennis	(1), (3)	N/A	N/A	(7)	161,956	None
Lafayette	(1), (3)	N/A	N/A	(7)	548,000	426,702
Briston Arms	(1), (3)	N/A	N/A	(7)	4,475,000	258,000
Newberry	(1), (3)	N/A	N/A	(7)	524,914	None

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Notes to Consolidated Financial Statements December 31, 2022 and 2021

<u>Entity</u>	<u>Guaranty</u>	<u>Construction Completion Amount</u>	<u>Loan Guarantee Amount</u>	<u>Operating Deficit Expiration</u>	<u>Operating Deficit Maximum Amount</u>	<u>Advances at December 31, 2022</u>
Billings Forge	(1), (3), (8)	N/A	N/A	(7)	620,000	10,000
Cherry Briggs	(1), (3)	N/A	N/A	(7)	569,290	None
Trianon	(3), (5), (9)	N/A	\$ 5,500,000	(9)	N/A	530,212
Brandy Hill	(1), (3)	N/A	N/A	(7)	630,000	None
Founders Court	(1), (3)	N/A	N/A	(7)	300,055	None
Trinity Towers East	(1), (3)	N/A	N/A	(7)	660,404	None
Trinity Towers South	(1), (3)	N/A	N/A	(7)	881,300	None
Tribune	(1), (3)	N/A	N/A	(7)	441,155	None
Woodlawn Roll Up	(1), (3)	N/A	N/A	(7)	1,232,956	665,917
Woodlawn Station	(1), (3), (5)	N/A	5,000,000	(7)	369,000	None
Oxford	(1), (3)	N/A	N/A	(7)	685,000	None
Whittier 1A-4	(1), (3)	N/A	N/A	(7)	532,000	None
Whittier 1A-9	(1), (3)	N/A	N/A	(7)	335,000	None
Bedford	(1), (3)	N/A	N/A	(7)	755,140	None
Greenwood	(1), (3)	N/A	N/A	(7)	928,300	None
JBL	(1), (3)	N/A	N/A	(7)	400,000	302,888
Corcoran	(5)	N/A	4,500,000	N/A	N/A	N/A
Abigail Apartments	(1), (3)	N/A	N/A	(7)	247,500	336,646
Abington Race & Pleasant	(1), (3)	N/A	N/A	(7)	286,030	341,910
Burnet Place	(1), (3)	N/A	N/A	(7)	410,000	70,670
Losantiville Buildings	(1), (3)	N/A	N/A	(7)	379,922	94,070
Losantiville Evanston	(1), (3)	N/A	N/A	(7)	379,922	None
Magnolia Heights	(1), (3)	N/A	N/A	(7)	328,584	441,242
Navarre Garrone	(1), (3)	N/A	N/A	(7)	398,328	None
North Rhine Heights	(1), (3)	N/A	N/A	(7)	264,352	311,446
OTR Revitalization	(1)	N/A	N/A	(7)	858,068	None
Villas of the Valley	(1), (3)	N/A	N/A	(7)	109,352	27,863
Villas of the Valley II	(1), (3)	N/A	N/A	(7)	101,632	25,000
WH Mainstrasse	(1), (3)	N/A	N/A	(7)	156,531	None
Helton Pointe	(1)	N/A	N/A	(7)	65,000	None
Kerper Apartments	(5)	N/A	790,500	N/A	N/A	790,500
Whittier 2	(1), (3), (4), (5)	\$ 34,704,358	23,862,341	(7)	686,781	None
Sugar Hill	(4), (5)	(2)	10,247,249	N/A	N/A	N/A
Gardner Terrace I & II	(4), (5)	(2)	5,650,000	N/A	N/A	N/A
South Chicago Salud	(1), (3)	N/A	N/A	N/A	804,220	None
Mattapan 4	(1), (3), (4), (5)	(2)	40,310,668	(7)	1,028,587	None
Mattapan 9	(1), (3), (4), (5)	(2)	9,015,896	(7)	189,589	None
Farrell House	(1), (3)	(2)	N/A	(7)	612,000	None
Beachwind II	(1), (3), (4)	(2)	N/A	(7)	781,500	None
Hawthorne Place II	(1), (3), (4), (5)	(2)	40,357,584	(7)	3,050,000	None
Levy House	(5)	N/A	9,250,000	N/A	N/A	N/A
Brewster Woods	(1), (3), (4), (5)	(2)	7,058,175	N/A	212,500	None
Salem Heights II	(1), (3), (4), (5)	(2)	61,000,000	N/A	2,860,000	None
Island Terrace	(5)	N/A	21,300,000	N/A	N/A	N/A
Bartlett Lot D	(4), (5)	28,207,333	17,471,549	N/A	N/A	N/A
19 E 110th Place	(1), (3), (4), (5)	(2)	6,000,000	(7)	405,040	None
5040 S Indiana	(1), (3), (4), (5)	(2)	5,985,000	(7)	373,360	None
Terrapin Ridge	(1), (3)	N/A	N/A	(7)	224,121	None
Wing Schoolhouse	(1), (3), (4), (5)	(2)	8,400,000	December 2037	240,000	None
South Suburban	(1), (3), (4), (5)	(2)	25,000,000	(7)	1,296,000	None
Elgin Manor I	(1), (3), (4), (5)	(2)	18,000,000	(7)	1,032,000	None
Barry Farm 1B	(1), (3), (4), (5)	(2)	42,275,000	(7)	786,000	None
Deerfield II	(1), (3), (4), (5)	12,948,489	1,019,576	(7)	245,234	None
17 properties	(3)	N/A	N/A	N/A	N/A	50,387

Types of guaranties

- (1) Operating deficits
- (2) Construction rehabilitation completion, per agreement there is no limit on the amount of this guarantee
- (3) Tax credit recapture price adjusters

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

- (4) Construction completion and/or construction loan guarantee
- (5) Loan guarantee
- (6) Financing coverage guarantee

Other

- (7) Two to five years from construction completion and/or breakeven.
- (8) Annual commercial income guarantee
- (9) Basic rent guarantee per Net Lease

Note 10 - Deferred gains

POAH INC has purchased various properties and then sold those properties to limited partnerships in which an affiliate of the Company serves as general partner. This related party sale results in a deferred gain.

As part of the purchase of certain of these properties, POAH INC acquired reserve funds. POAH INC then used those reserve funds to either fund general partner capital contributions or provide loans to related limited partnerships.

In prior years, the deferred gains and related notes receivable were assigned from POAH INC to POAH LLC. The following is a summary of the deferred gains and related notes receivable, which are shown as a component of deferred income on the consolidated balance sheet:

Property	Deferred Gain	Resale Note Receivable	Reserve Note Receivable	
Pocasset Manor Apartments	\$ 3,521,344	\$ 2,340,000	\$ 1,181,344	(1)
Hillcrest Village Apartments	300,000	300,000	-	
Bridle Path Apartments	2,613,236	844,160	1,769,076	(2)
Chestnut Garden Apartments	1,727,285	1,727,285	-	
Dom Narodowy Polski Apartments	965,490	912,273	53,217	(2)
Eastgate Apartments	6,242,014	3,196,804	3,045,210	(2)
Heritage Village II Apartments	4,668,132	1,639,308	3,028,824	(3)
New Horizons	200,000	200,000	-	
Cromwell Court	872,000	872,000	-	
Blackstone	16,658,507	12,485,719	4,172,788	(4)
Franklin	16,676,301	16,676,301	-	
Kenmore Abbey	17,722,502	12,182,798	5,539,704	(5)
Peter's Grove	626,994	626,994	-	
Rock Harbor	355,416	355,416	-	
King's Landing	2,400,000	2,400,000	-	
Cherry Hill	444,276	-	444,276	(6)
Aaron Briggs	114,098	-	114,098	(6)
Brandy Hill	1,356,610	-	1,356,610	
King's Landing	945,829	945,829	-	
Beachwood	939,807	-	939,807	(7)
Oxford	403,051	-	403,051	
Elgin Schoolhouse	75,000	-	75,000	
Greenwood	788,322	-	788,322	
Farrell House	788,354	-	788,354	
	<u>\$ 81,404,568</u>	<u>\$ 57,704,887</u>	<u>\$ 23,699,681</u>	
Gain recognized from receipt of principal payment in prior years	<u>(9,622,919)</u>	<u>(5,072,261)</u>	<u>(4,550,658)</u>	
Deferred gain at December 31, 2021	71,781,649	52,632,626	19,149,023	
Elgin Manor	450,000	-	450,000	
Salem Heights	640,698	-	640,698	
South Suburban	794,484	-	794,484	
Gain recognized from receipt of principal payment in 2022	<u>(4,035,183)</u>	<u>(3,745,050)</u>	<u>(290,133)</u>	
Deferred gain at December 31, 2022	<u>\$ 69,631,648</u>	<u>\$ 48,887,576</u>	<u>\$ 20,744,072</u>	

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

- (1) Funds loaned to Pocasset, Hillside and Hillcrest
- (2) Funds loaned to Fairweather, Chestnut Gardens and Dom Narodowy
- (3) Funds loaned to Heritage and Fieldstone
- (4) Funds loaned to Franklin and Rock Harbor
- (5) Funds loaned to Franklin and Peter's Grove
- (6) Funds loaned to Cherry Briggs
- (7) Funds loaned to Beachwinds

Note 11 - Statement of cash flows

The following table provides a reconciliation of cash, cash equivalents, and restricted cash reported within the balance sheets as of December 31, 2022 and 2021 that sum to the total of the same amounts in the statements of cash flows:

	2022	2021
Cash, and cash equivalents	\$ 15,159,423	\$ 9,678,543
Tenant security deposits	28,009	25,292
Total cash, cash equivalents, and restricted cash shown in the statement of cash flows	\$ 15,187,432	\$ 9,703,835

The amount included in restricted cash consists of security deposits held in trust for the future benefit of tenants upon moving out of the property.

Note 12 - Limited partnership and limited liability companies

As of December 31, 2022, POAH INC, the sole member of the Company, owns a general partner or managing member interest in the following entities, of which the Company provides certain services relating to development and management services:

Entity	Project Location	No. of Units
1) Barry Farm Building 1B LLC	Washington, DC	108
2) Driftwood Preservation Associates Limited Partnership	Narragansett, RI	32
3) Beachwinds II Preservation Associates Limited Partnership	Narragansett, RI	104
4) Fieldstone Preservation Associates Limited Partnership	Narragansett, RI	24
5) Heritage Preservation Associates Limited Partnership	North Kingstown, RI	204
6) Grace Preservation Associates Limited Partnership	Providence, RI	101
7) Cherry Briggs Preservation Associates Limited Partnership	Johnston and Providence, RI	160
8) Oxford Preservation Associates Limited Partnership	Providence, RI	128
9) POAH DD Sugar Hill LLC	Detroit, MI	68
10) United Front Nine Preservation Associates Limited Partnership	New Bedford, MA	173
11) Cromwell Preservation Associates Limited Partnership	Hyanis, MA	124
12) CB Rental Limited Partnership	Bourne, MA	28
13) Blackstone Preservation Associates Limited Partnership	Boston, MA	145
14) Franklin Preservation Associates Limited Partnership	Boston, MA	193
15) Kenmore Abbey Preservation Associates Limited Partnership	Boston, MA	199
16) Bartlett Lot D Preservation Associates Limited Partnership	Boston, MA	50
17) Peter's Grove Preservation Associates Limited Partnership	Hudson, MA	96
18) Rock Harbor Preservation Associates Limited Partnership	Orleans, MA	100
19) Clay Pond Preservation Associates Limited Partnership	Bourne, MA	45
20) Kings Landing Preservation Associates Limited Partnership	Brewster, MA	108
21) Brewster Woods Preservation Associates Limited Partnership	Brewster, MA	30
22) Central Annex Preservation Associates Limited Partnership	Pittsfield, MA	101
23) Dennis Community Housing Preservation Associates Limited Partnership	Dennis, MA	27
24) Briston Arms Preservation Associates Limited Partnership	Cambridge, MA	154
25) Founders Court Preservation Associates Limited Partnership	Hyannis, MA	32
26) Brandy Hill Preservation Associates Limited Partnership	E. Wareham, MA	132
27) Tribune Preservation Associates Limited Partnership	Framingham, MA	53
28) Canal Bluffs P3 Preservation Associates Limited Partnership	Bourne, MA	44

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

Entity	Project Location	No. of Units
29) Whittier 1A-4 Preservation Associates Limited Partnership	Boston, MA	58
30) Whittier 1A-9 Preservation Associates Limited Partnership	Boston, MA	34
31) Whittier 2 Preservation Associates Limited Partnership	Boston, MA	52
32) Mattapan Station 4 LLC	Boston, MA	114
33) Mattapan Station 9 LLC	Boston, MA	21
34) Bedford Village Preservation Associates Limited Partnership	Bedford, MA	124
35) Salem Heights II Preservation Associates Limited Partnership	Salem, MA	281
36) Terrapin Ridge LLC	Sandwich, MA	30
37) Deerfield Village II Preservation Associates Limited Partnership	Carthage, MO	60
38) Hawthorne Place II Preservation Associates Limited Partnership	Independence, MO	745
39) 19 E 110th Place Preservation Associates Limited Partnership	Chicago, IL	60
40) 5040 S Indiana Preservation Associates Limited Partnership	Chicago, IL	60
41) Community Housing Partners XI Limited Partnership	Chicago, IL	77
42) Community Housing Partners X Limited Partnership	Chicago, IL	59
43) Community Housing Partners XV Limited Partnership	Chicago, IL	30
44) WCS Preservation Associates Limited Partnership	Chicago, IL	67
45) Renaissance Preservation Associates Limited Partnership	Chicago, IL	117
46) WCN Preservation Associates Limited Partnership	Chicago, IL	33
47) WP Senior Preservation Associates Limited Partnership	Chicago, IL	65
48) Lafayette Preservation Associates Limited Partnership	Chicago, IL	94
49) Newberry Park Preservation Associates Limited Partnership	Chicago, IL	84
50) Woodlawn Station Preservation Associates Limited Partnership	Chicago, IL	70
51) Woodlawn Roll-Up Preservation Associates Limited Partnership	Chicago, IL	196
52) Greenwood Preservation Associates Limited Partnership	Chicago, IL	122
53) JBL Preservation Associates Limited Partnership	Chicago, IL	106
54) South Chicago Salud Center Preservation Associates Limited Partnership	Chicago, IL	101
55) 6040 JPT LLC	Chicago, IL	318
56) South Suburban Preservation Associates Limited Partnership	Harvey, IL	120
57) Farrell House Preservation Associates I Limited Partnership	Chicago, IL	59
58) Elgin Manor Preservation Associates I Limited Partnership	Elgin, IL	100
59) Wing Schoolhouse Preservation Associates Limited Partnership	Elgin, IL	27
60) Coheco Park Preservation Associates Limited Partnership	Dover, NH	78
61) Sugar River Preservation Associates Limited Partnership	Claremont, NH	162
62) New Horizons Preservation Associates Limited Partnership	Miami, FL	100
63) Harbor City Towers LLLP	Melbourne, FL	192
64) Trinity Towers East Preservation Associates LLLP	Melbourne, FL	156
65) New Trinity Towers South Preservation Associates LLLP	Melbourne, FL	162
66) Torrington West Preservation Associates Limited Partnership	Torrington, CT	79
67) Billings Forge Preservation Associates Limited Partnership	Hartford, CT	114
68) Old Middletown Preservation Associates Limited Partnership	Middletown, CT	65
69) Abigail Apartments Limited Partnership	Cincinnati, OH	71
70) Abington Race and Pleasant LLC	Cincinnati, OH	50
71) Burnet Place Limited Partnership	Cincinnati, OH	62
72) Losantiville Apartments Limited Partnership	Cincinnati, OH	87
73) Magnolia Heights Limited Partnership	Cincinnati, OH	98
74) Navarre Garrone Limited Partnership	Cincinnati, OH	62
75) North Rhine Heights Limited Partnership	Cincinnati, OH	65
76) OTR Revitalization Limited Partnership	Cincinnati, OH	94
77) Villas of the Valley Limited Partnership	Lincoln Heights, OH	42
78) Villas of the Valley II Limited Partnership	Lincoln Heights, OH	35
79) WH Mainstrasse I LLLP	Convington, KY	41
80) SSAH LLC (100% owned by POAH, Inc)	Weymouth, MA	20
81) Riverview Residences Dover LLC (100% owned by POAH, Inc)	Dover, NH	24
82) POAH Southpoint Crossing LLC(100% owned by POAH, Inc)	Florida, FL	122
83) POAH Cutler Meadows LLC (100% owned by POAH, Inc)	Miami, FL	225
84) POAH Cutler Manor LLC (100% owned by POAH, Inc)	Miami, FL	219
85) POAH Middletowne Apartments LLC (100% owned by POAH, Inc)	Orange Park, FL	100
86) POAH Campbell Arms LLC (100% owned by POAH, Inc)	Homestead, FL	201
87) POAH Grove Parc Apartments LLC (100% owned by POAH, Inc)	Chicago, IL	-
88) POAH NMTC2 Title Holding Corporation (100% owned by POAH, Inc)	Chicago, IL	27
89) POAH NSP Chicago LLC (100% owned by POAH, Inc)	Chicago, IL	-
90) Community Housing Partners VI Limited Partnership (100% owned by POAH, Inc)	Chicago, IL	55
91) Community Housing Partners XII Limited Partnership (100% owned by POAH, Inc)	Chicago, IL	26
92) Corcoran Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Chicago, IL	94
93) POAH Levy House LLC (100% owned by POAH, Inc)	Chicago, IL	57
94) POAH Island Terrace LLC (100% owned by POAH, Inc)	Chicago, IL	240
95) POAH Harvey East 151st Street Hold Limited Partnership (100% owned by POAH, Inc)	Harvey, IL	60
96) POAH Harvey West 151st Street Hold Limited Partnership (100% owned by POAH, Inc)	Harvey, IL	60

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

Entity	Project Location	No. of Units
97) Crestview Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Kankakee, IL	132
98) POAH Gardner Terrace LLC (100% owned by POAH, Inc)	Attleboro, MA	144
99) POAH Hebronville Mill LLC (100% owned by POAH, Inc)	Attleboro, MA	83
100) Bridle Path Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Randolph, MA	104
101) Chestnut Gardens Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Lynn, MA	65
102) Dom Narodowy Polski Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Chicopee, MA	50
103) Eastgate Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Springfield, MA	148
	Beverly, Danvers,	
104) Fairweather Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Peabody and Salem, MA	321
105) Meadowbrook Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Northampton, MA	252
106) Washington Gardens Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Hagerstown, MD	100
107) Jefferson Maison East Limited Dividend Housing Association LLC (100% owned by POAH, Inc)	Detroit, MI	280
108) Oakland Grand Haven Limited Dividend Housing Association LLC (100% owned by POAH, Inc)	Troy, MI	297
109) Colony Plaza Associates Limited Partnership (100% owned by POAH, Inc)	Excelsior Springs, MO	111
110) Country Club Village Associates Limited Partnership (100% owned by POAH, Inc)	Springfield, MO	70
111) Glenwood Manor Associates Limited Partnership (100% owned by POAH, Inc)	Springfield, MO	119
112) Highland Meadows Associates Limited Partnership (100% owned by POAH, Inc)	Carthage, MO	44
113) Country Club Village II Associates - I Limited Partnership (100% owned by POAH, Inc)	Springfield, MO	28
114) Highland Acres Associates - I Limited Partnership (100% owned by POAH, Inc)	Carthage, MO	35
115) Houston Plaza Associates - I Limited Partnership (100% owned by POAH, Inc)	Adrian, MO	34
116) Maplewood Manor Associates - I Limited Partnership (100% owned by POAH, Inc)	Web City, MO	60
117) Monroe Estates Associates - I Limited Partnership (100% owned by POAH, Inc)	Lebanon, MO	74
118) Prairie Plains Associates - I Limited Partnership (100% owned by POAH, Inc)	Lamar, MO	50
119) Crestview Village Associates - I Limited Partnership (100% owned by POAH, Inc)	Liberty, MO	48
120) Woodlen Place Associates Limited Partnership (100% owned by POAH, Inc)	Kansas City, MO	60
121) Blacklick Apartments LLC (100% owned by POAH, Inc)	Blacklick, OH	176
122) Baymiller Manor Limited Partnership (100% owned by POAH, Inc)	Cincinnati, OH	31
123) Community Manor Limited Partnership (100% owned by POAH, Inc)	Cincinnati, OH	19
124) Fairview Estates Limited Partnership (100% owned by POAH, Inc)	Cincinnati, OH	28
125) Kerper Development Limited Partnership (100% owned by POAH, Inc)	Cincinnati, OH	38
126) Terri Manor Associates LTD (100% owned by POAH, Inc)	Cincinnati, OH	81
127) Pendleton Estates Limited Partnership (100% owned by POAH, Inc)	Cincinnati, OH	42
128) POAH Washington Park LLC (100% owned by POAH, Inc)	Cincinnati, OH	37
129) Wesley Estates Limited Partnership (100% owned by POAH, Inc)	Cincinnati, OH	29
130) Garfield Hills Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Washington, DC	94
131) Hillside Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Providence, RI	42
132) Pocasset Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Providence, RI	82
133) Hillcrest Preservation Associates Limited Partnership (100% owned by POAH, Inc)	Providence, RI	130
		13,130

The majority of these properties qualify for the low-income tax credit in accordance with Section 42 of the Internal Revenue Code. Provisions of Section 42 regulate the use of the project as to occupancy eligibility and unit gross rent, among other requirements for 15 years. Most of the properties are subject to these provisions for additional terms in accordance with agreements entered into with the state tax credit agencies. The properties are also controlled by regulatory agreements with lenders and other funding and subsidy sources. The limited partners or investor members generally own a 99.99% interest in the properties.

Note 13 - Purchase of management contracts

In connection with POAH INC's acquisition of a group of entities from The Model Group, Inc. on May 31, 2018, which was recorded as an acquisition of assets, POAHC purchased thirteen management contracts. The contracts were recorded at the proportionate fair value of the overall purchase price of \$213,014 and were being amortized over three years. In 2021, the contracts were fully amortized. In 2022, the fully amortized balance was written off. Amortization expense during the years ended December 31, 2022 and 2021 totaled \$0 and \$29,585, respectively, and accumulated amortization totaled \$0 and \$213,014, respectively. The purchase was included in other assets on the accompanying consolidated balance sheets.

Preservation of Affordable Housing LLC and Subsidiaries

Notes to Consolidated Financial Statements December 31, 2022 and 2021

Note 14 - Financial instruments

The Company maintains its cash balances in several accounts in various banks. At times, these balances may exceed the federal insurance limits; however, the Company has not experienced any losses with respect to its bank balances in excess of government provided insurance. Management believes that no significant concentration of credit risk exists with respect to these cash balances at December 31, 2022 and 2021.

Note 15 - Subsequent events

Events that occur after the consolidated balance sheet date, but before the consolidated financial statements were available to be issued, must be evaluated for recognition or disclosure. The effects of subsequent events that provide evidence about conditions that existed at the consolidated balance sheet date are recognized in the accompanying consolidated financial statements. Subsequent events which provide evidence about conditions that existed after the consolidated balance sheet date require disclosure in the accompanying notes. Management evaluated the activity of the Company through June 22, 2023 (the date the consolidated financial statements were available to be issued) and concluded that no subsequent events have occurred that would require recognition in the consolidated financial statements or disclosure in the notes to the consolidated financial statements. The following subsequent events are required to be disclosed in the notes to the consolidated financial statements.

In February 2023, POAH LLC repaid in full the revolving line of credit with Life Initiative and the loan with Boston Housing Authority (see Note 6).

On March 10, 2023, SVB in Santa Clara, California, was closed by the California Department of Financial Protection and Innovation. On March 27, 2023, First Citizens Bank and Trust Company (FCB) entered into an agreement to purchase the assets and assumed the debts of SVB and to continue operations as Silicon Valley Bank, a division of First Citizens Bank (SVB/FCB). In May 2023, POAH LLC executed an amendment to its line of credit facility with SVB/FCB (see Note 5).

Supplementary Information

Preservation of Affordable Housing LLC and Subsidiaries

**Supplementary Information
Consolidating Balance Sheet
December 31, 2022**

	<u>Assets</u>					
	POAH LLC	POAHC	PTLHC	PWSMT	Eliminations	Total
Current assets						
Cash and cash equivalents	\$ 13,148,202	\$ 1,975,955	\$ -	\$ 35,266	\$ -	\$ 15,159,423
Accounts receivable						
Properties, net of allowance for doubtful accounts	4,638,643	3,398,205	-	26,287	(140,886)	7,922,249
Development fees	13,763,784	-	39,423	-	-	13,803,207
Other	1,096,881	49,986	-	-	-	1,146,867
Due from related parties	4,189,001	443,060	-	-	(1,402,241)	3,229,820
Prepaid expenses	178,428	383,771	-	-	-	562,199
Note receivable, current	1,536,720	-	-	-	-	1,536,720
Interest on notes receivable	6,102,350	-	98,241	-	-	6,200,591
Predevelopment costs reimbursable, current	11,241,434	-	-	-	-	11,241,434
Tenant security deposits	-	-	-	28,009	-	28,009
Total current assets	55,895,443	6,250,977	137,664	89,562	(1,543,127)	60,830,519
Other assets						
Notes receivable, net of discount and current	107,900,578	-	4,576,439	-	-	112,477,017
Investment in companies	7,692,481	-	-	-	(7,692,481)	-
Investment in partnerships	144,938	-	-	-	454,274	599,212
Predevelopment costs reimbursable, net of current	4,126,934	-	-	-	-	4,126,934
Other assets	24,230	9,625	-	-	-	33,855
Total other assets	119,889,161	9,625	4,576,439	-	(7,238,207)	117,237,018
Fixed assets						
Land and buildings	-	-	-	938,747	-	938,747
Furniture, equipment and leasehold improvements	173,150	177,532	-	-	-	350,682
Right-of-use assets	682,272	300,456	-	1,535,667	-	2,518,395
Less: Accumulated depreciation	(167,328)	(146,963)	-	(214,183)	-	(528,474)
Total fixed assets	688,094	331,025	-	2,260,231	-	3,279,350
Total assets	\$ 176,472,698	\$ 6,591,627	\$ 4,714,103	\$ 2,349,793	\$ (8,781,334)	\$ 181,346,887

Preservation of Affordable Housing LLC and Subsidiaries

Supplementary Information
Consolidating Balance Sheet
December 31, 2022

Liabilities and Member's Equity (Deficit)

	POAH LLC	POAHC	PTLHC	PWSMT	Eliminations	Total
Liabilities						
Current liabilities						
Accounts payable	\$ 400,490	\$ 212,172	\$ -	\$ 10,631	\$ -	\$ 623,293
Accrued expenses	1,264,734	2,148,320	-	-	-	3,413,054
Development costs payable	63,350	-	-	5,800	-	69,150
Accrued interest	42,169	-	-	2,885	-	45,054
Loan payable, current	6,133,500	-	-	-	-	6,133,500
Line of credit, current	1,584,329	-	-	-	-	1,584,329
Tenant security deposits	-	-	-	27,944	-	27,944
Prepaid revenue	-	43	-	-	-	43
Due to related parties	2,242,465	977,547	140,886	452,644	(1,543,127)	2,270,415
Total current liabilities	11,731,037	3,338,082	140,886	499,904	(1,543,127)	14,166,782
Long-term liabilities						
Loans and notes payable, net of current	11,739,102	-	-	692,314	-	12,431,416
Line of credit, net of current	1,327,853	-	-	-	-	1,327,853
Accrued interest payable - loans and notes payable	1,257,532	-	-	-	-	1,257,532
Deferred liabilities, net of current	702,739	358,835	-	1,611,849	-	2,673,423
Deferred income	70,186,648	97,291	-	-	-	70,283,939
Total long-term liabilities	85,213,874	456,126	-	2,304,163	-	87,974,163
Total liabilities	96,944,911	3,794,208	140,886	2,804,067	(1,543,127)	102,140,945
Member's equity (deficit)	79,527,787	2,797,419	4,895,062	(454,274)	(7,238,207)	79,527,787
Noncontrolling interest (deficit)	-	-	(321,845)	-	-	(321,845)
Total member's equity (deficit)	79,527,787	2,797,419	4,573,217	(454,274)	(7,238,207)	79,205,942
Total liabilities and member's equity (deficit)	\$ 176,472,698	\$ 6,591,627	\$ 4,714,103	\$ 2,349,793	\$ (8,781,334)	\$ 181,346,887

See Independent Auditor's Report.

Preservation of Affordable Housing LLC and Subsidiaries

**Supplementary Information
Consolidating Income Statement
Year ended December 31, 2022**

	POAH LLC	POAHC	PTLHC	PWSMT	Eliminations	Total
Support and revenue						
Rental income	\$ -	\$ -	\$ -	\$ 251,428	\$ -	\$ 251,428
Grant income, capital investments	135,333	-	-	-	-	135,333
Development and other fee revenue from properties	11,337,161	-	46,491	-	-	11,383,652
Cash flow from properties	4,527,878	-	-	-	(140,886)	4,386,992
Property management and related fees	-	11,035,304	-	-	-	11,035,304
Reimbursable salaries and expenses	-	27,677,740	-	-	-	27,677,740
Gain on receipt of mortgage note	4,035,183	-	-	-	-	4,035,183
Proceeds from property refinancing	11,735,981	-	-	-	-	11,735,981
Interest income	7,599,207	203	15,556	72	-	7,615,038
Investment (loss) income	(1,592,059)	-	-	-	1,135,952	(456,107)
Other income	40,251	2,459	-	501	-	43,211
Total support and revenue	37,818,935	38,715,706	62,047	252,001	995,066	77,843,755
Expenses						
Personnel	10,138,901	8,353,086	-	-	-	18,491,987
Development expense	4,490,318	-	140,886	-	(140,886)	4,490,318
Professional services	508,889	351,693	-	-	-	860,582
Contributions and grants made	5,825	-	-	-	-	5,825
Rental and utilities	911,987	377,864	-	-	-	1,289,851
Taxes and insurance	4,827	120,881	-	-	-	125,708
Travel and lodging	164,310	504,967	-	-	-	669,277
Interest expense	1,075,291	-	-	-	-	1,075,291
Reimbursable salaries and expenses	-	27,677,740	-	-	-	27,677,740
Property operations	-	-	-	202,901	-	202,901
Property mortgage interest	-	-	-	34,999	-	34,999
Office and administration	680,801	733,418	-	-	-	1,414,219
Depreciation and amortization	15,499	12,590	-	62,583	-	90,672
Bad debt expense	135,333	1,612,027	-	-	-	1,747,360
Miscellaneous	10,790	13,806	-	-	-	24,596
Total expenses	18,142,771	39,758,072	140,886	300,483	(140,886)	58,201,326
Net income (loss)	19,676,164	(1,042,366)	(78,839)	(48,482)	1,135,952	19,642,429
Net loss attributable to noncontrolling interest	-	-	33,735	-	-	33,735
Net income (loss) attributable to the Company	\$ 19,676,164	\$ (1,042,366)	\$ (45,104)	\$ (48,482)	\$ 1,135,952	\$ 19,676,164

See Independent Auditor's Report.

Preservation of Affordable Housing LLC and Subsidiaries

**Supplementary Information
Consolidating Statement of Member's Equity (Deficit)
Year ended December 31, 2022**

	Controlling					Subtotal	Noncontrolling	Total
	POAH LLC	POAHC	PTLHC	PWSMT	Eliminations		PTLHC	
Balance at January 1, 2022	\$ 63,857,760	\$ 3,130,287	\$ 4,498,244	\$ (343,521)	\$ (7,285,010)	\$ 63,857,760	\$ 448,779	\$ 64,306,539
Adjustment for changes in accounting principle	(50,656)	9,498	-	(62,271)	52,773	(50,656)	-	(50,656)
Contribution from the member	-	1,000,000	-	-	(1,000,000)	-	-	-
Distributions to the member	(5,190,000)	(300,000)	-	-	300,000	(5,190,000)	-	(5,190,000)
Distributions to noncontrolling member	-	-	-	-	-	-	(736,889)	(736,889)
Other changes in equity								
Common control - interest	318,917	-	59,104	-	(59,104)	318,917	-	318,917
Common control - principal	915,602	-	382,818	-	(382,818)	915,602	-	915,602
Net loss to noncontrolling interest	-	-	-	-	-	-	(33,735)	(33,735)
Net income (loss) attributable to the Company	19,676,164	(1,042,366)	(45,104)	(48,482)	1,135,952	19,676,164	-	19,676,164
Balance at December 31, 2022	<u>\$ 79,527,787</u>	<u>\$ 2,797,419</u>	<u>\$ 4,895,062</u>	<u>\$ (454,274)</u>	<u>\$ (7,238,207)</u>	<u>\$ 79,527,787</u>	<u>\$ (321,845)</u>	<u>\$ 79,205,942</u>

See Independent Auditor's Report.

Preservation of Affordable Housing LLC and Subsidiaries

**Supplementary Information
Consolidating Statement of Cash Flow
Year ended December 31, 2022**

	POAH LLC	POAHC	PTLHC	PWSMT	Eliminations	Total
Cash flows from operating activities						
Net income (loss)	\$ 19,676,164	\$ (1,042,366)	\$ (78,839)	\$ (48,482)	\$ 1,135,952	\$ 19,642,429
Adjustments to reconcile change in net income (loss) to net cash provided by (used in) operating activities						
Investment loss (income)	1,592,059	-	-	-	(1,135,952)	456,107
Depreciation and amortization	15,499	12,590	-	62,583	-	90,672
Amortization of debt issuance costs	42,818	-	-	-	-	42,818
Bad dept expense	135,333	1,612,027	-	-	-	1,747,360
Changes in						
Accounts receivable	(6,583,394)	(986,272)	205,836	(3,353)	-	(7,367,183)
Predevelopment costs reimbursable	(1,364,378)	-	-	-	-	(1,364,378)
Prepaid expenses and other assets	(173,115)	(122,299)	-	-	-	(295,414)
Accounts payable and accrued expenses	413,928	(817,369)	-	(8,179)	-	(411,620)
Prepaid revenue and deferred liabilities	(71,949)	(28,252)	-	13,911	-	(86,290)
Due to affiliates, net	202,348	12,826	(803)	(200)	-	214,171
Net cash provided by (used in) operating activities	13,885,313	(1,359,115)	126,194	16,280	-	12,668,672
Cash flows from investing activities						
Escrow deposit and restricted reserves, net	-	-	-	5,800	-	5,800
Advances on notes receivable and accrued interest	(7,728,282)	-	(15,556)	-	-	(7,743,838)
Repayment of notes receivable and accrued interest	17,731,528	-	626,251	-	-	18,357,779
Purchase of limited partner interest	(442,668)	-	-	-	-	(442,668)
Distribution from partnership	884,823	-	-	-	-	884,823
Contribution to subsidiary	(1,000,000)	-	-	-	1,000,000	-
Distribution from subsidiary	300,000	-	-	-	(300,000)	-
Net cash provided by investing activities	9,745,401	-	610,695	5,800	700,000	11,061,896
Cash flows from financing activities						
Payments on line of credit	(1,752,393)	-	-	-	-	(1,752,393)
Proceeds from notes payable	2,767,494	-	-	-	-	2,767,494
Payments on notes payable	(9,300,000)	-	-	-	-	(9,300,000)
Deferred income	(4,035,183)	-	-	-	-	(4,035,183)
Contribution from member	-	1,000,000	-	-	(1,000,000)	-
Distributions to member	(5,190,000)	(300,000)	(736,889)	-	300,000	(5,926,889)
Net cash (used in) provided by financing activities	(17,510,082)	700,000	(736,889)	-	(700,000)	(18,246,971)
Net increase (decrease) in cash, cash equivalents, and restricted cash	6,120,632	(659,115)	-	22,080	-	5,483,597
Cash, cash equivalents, and restricted cash, beginning	7,027,570	2,635,070	-	41,195	-	9,703,835
Cash, cash equivalents, and restricted cash, ending	\$ 13,148,202	\$ 1,975,955	\$ -	\$ 63,275	\$ -	\$ 15,187,432

Preservation of Affordable Housing LLC and Subsidiaries

**Supplementary Information
Consolidating Statement of Cash Flow
Year ended December 31, 2022**

Supplemental disclosure of cash flow activities						
Cash paid for interest	<u>\$ 798,483</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 35,095</u>	<u>\$ -</u>	<u>\$ 833,578</u>
Schedule of noncash investing activities						
Increase in interest on notes receivable for acquisitions under common control	<u>\$ 318,917</u>	<u>\$ -</u>	<u>\$ 59,104</u>	<u>\$ -</u>	<u>\$ (59,104)</u>	<u>\$ 318,917</u>
Contribution of notes receivable	<u>\$ 1,885,182</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,885,182</u>
Additions to leased assets obtained from new lease liabilities	<u>\$ 702,739</u>	<u>\$ 358,835</u>	<u>\$ -</u>	<u>\$ 1,611,849</u>	<u>\$ -</u>	<u>\$ 2,673,423</u>

See Independent Auditor's Report.



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Housing Assistance Corporation and Affiliates

**Consolidated Financial Statements
and Supplemental Information**

June 30, 2022

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

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June 30, 2022

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Independent Auditor's Report

To the Board of Directors of
Housing Assistance Corporation

Report on the Audit of the Financial Statements

Opinion

We have audited the consolidated financial statements of Housing Assistance Corporation (a nonprofit organization) and Affiliates, (collectively, the Company), which comprise the consolidated statement of financial position as of June 30, 2022, and the related consolidated statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the consolidated financial statements.

In our opinion, the accompanying consolidated financial statements referred to above present fairly, in all material respects, the consolidated financial position of the Company as of June 30, 2022, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Company and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Other Matter

The consolidated financial statements of the Company for the year ended June 30, 2021 were audited by another auditor whose report dated October 25, 2021, included an emphasis-of-matter indicating that the Company has adopted Accounting Standards Update (ASU) No. 2014-09, *Revenue from Contracts with Customers* and ASU No. 2018-13, *Fair Value Measurement (Topic 820), Disclosure Framework - Changes to the Disclosure Requirements for Fair Value Measurement*, and expressed an unmodified opinion on those statements.

The prior year summarized comparative information is not intended to constitute a presentation in conformity with accounting principles generally accepted in the United States of America. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2021, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern for one year after the date that the consolidated financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Information

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* is presented for purposes of additional analysis and is not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated in all material respects in relation to the consolidated financial statements as a whole.

The supplemental information including the Consolidating Statement of Financial Position, Consolidating Statement of Activities, Section 8 - Supplemental Schedule of Financial Position and Section 8 - Supplemental Schedule of Activities, which is the responsibility of management, is presented for purposes of additional analysis and is not a required part of the consolidated financial statements. Such information has not been subjected to the auditing procedures applied in the audit of the consolidated financial statements, and accordingly, we do not express an opinion or provide any assurance on it.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated November 7, 2022, on our consideration of the Company's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing and not to provide an opinion on the effectiveness of the Company's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Company's internal control over financial reporting and compliance.



Braintree, Massachusetts
November 7, 2022

Housing Assistance Corporation and Affiliates

Consolidated Statement of Financial Position

As of June 30, 2022

With Comparative Totals as of June 30, 2021

	2022	2021
Current Assets		
Cash and cash equivalents	\$ 3,165,070	\$ 4,924,952
Restricted cash	2,413,198	5,323,822
Contracts and grants receivable	847,540	758,527
Other receivables	1,272,685	674,171
Prepaid expenses	62,634	113,712
Investments	1,235,417	-
Total current assets	8,996,544	11,795,184
Fixed Assets		
Land	4,127,456	4,127,456
Buildings	20,658,045	20,658,045
Building improvements	4,699,637	4,377,586
Leasehold improvements	63,288	63,288
Furniture and fixtures	404,790	404,790
Vehicles	270,884	330,141
Miscellaneous fixed assets	111,147	111,147
Construction in progress	65,442	-
Total fixed assets	30,400,689	30,072,453
Less: accumulated depreciation	(11,215,325)	(10,511,239)
Net fixed assets	19,185,364	19,561,214
Other Assets		
Tax credit fees, net of accumulated amortization	5,111	7,565
Project reserves	409,813	386,457
Total other assets	414,924	394,022
Total Assets	\$ 28,596,832	\$ 31,750,420

The accompanying notes are an integral part of the consolidated financial statements.

Housing Assistance Corporation and Affiliates

Consolidated Statement of Financial Position - continued

As of June 30, 2022

With Comparative Totals as of June 30, 2021

	2022	2021
Current Liabilities		
Accounts payable	\$ 607,208	\$ 503,254
Accrued expenses	1,016,908	1,050,788
Escrows held for program participants	221,835	350,087
Deferred revenue	259,251	1,504,038
Advances	1,337,465	3,155,677
Mortgage notes payable, current portion	132,300	125,419
Total current liabilities	3,574,967	6,689,263
Long Term Liabilities		
Mortgage notes payable, net of current portion, net of unamortized debt issuance costs	3,786,214	3,917,548
Other mortgages notes payable - non-amortizing	8,022,058	8,022,058
Accrued interest	1,766,565	1,610,607
Total long term liabilities	13,574,837	13,550,213
Total liabilities	17,149,804	20,239,476
Commitments and Contingencies	-	-
Net Assets		
Net assets without donor restrictions	9,609,881	9,247,205
Noncontrolling interest	1,320,322	1,674,004
Total net assets without donor restrictions	10,930,203	10,921,209
Net assets with donor restrictions	516,825	589,735
Total net assets	11,447,028	11,510,944
Total Liabilities and Net Assets	\$ 28,596,832	\$ 31,750,420

The accompanying notes are an integral part of the consolidated financial statements.

Housing Assistance Corporation and Affiliates

Consolidated Statement of Activities

For the Year Ended June 30, 2022
With Comparative Totals for the Year Ended June 30, 2021

	2022			2021
	Without Donor Restrictions	With Donor Restrictions	Total	Total
Revenue and Support				
Contributions	\$ 1,849,886	\$ 62,560	\$ 1,912,446	\$ 1,412,679
In-kind contributions	54,500	-	54,500	58,000
Grants	375,739	-	375,739	542,695
Program service fees	32,111,850	-	32,111,850	27,454,554
Low income rental housing	743,251	-	743,251	742,014
Other income	1,688,492	-	1,688,492	1,055,869
	36,823,718	62,560	36,886,278	31,265,811
Total revenue and support				
Net assets released from restrictions	135,470	(135,470)	-	-
Total revenue	36,959,188	(72,910)	36,886,278	31,265,811
Expenses				
Administration	1,954,557	-	1,954,557	1,868,053
Fundraising	1,006,613	-	1,006,613	840,512
Program services	33,085,745	-	33,085,745	27,866,572
	36,046,915	-	36,046,915	30,575,137
Total expenses				
Change in Net Assets from Operations	912,273	(72,910)	839,363	690,674
Non-operating Revenue (Expenses)				
Gain on debt extinguishment - PPP loan	-	-	-	1,268,900
Depreciation	(785,873)	-	(785,873)	(768,988)
Net loss on investments	(117,406)	-	(117,406)	-
Loss on disposal of fixed assets	-	-	-	(37,335)
	(903,279)	-	(903,279)	462,577
Total non-operating revenue (expenses)				
Change in Net Assets	8,994	(72,910)	(63,916)	1,153,251
Net Assets at Beginning of Year	10,921,209	589,735	11,510,944	10,357,693
Net Assets at End of Year	\$ 10,930,203	\$ 516,825	\$ 11,447,028	\$ 11,510,944
Changes in Net Assets Without Donor Restrictions				
	Total	Controlling Interest	Non-controlling Interest	
Net Assets Without Donor Restrictions, June 30, 2020	\$ 9,841,015	\$ 7,797,281	\$ 2,043,734	
Income (loss)	1,080,194	1,449,924	(369,730)	
Net Assets Without Donor Restrictions, June 30, 2021	10,921,209	9,247,205	1,674,004	
Income (loss)	8,994	362,676	(353,682)	
Net Assets Without Donor Restrictions, June 30, 2022	\$ 10,930,203	\$ 9,609,881	\$ 1,320,322	

The accompanying notes are an integral part of the consolidated financial statements.

Housing Assistance Corporation and Affiliates

Consolidated Statement of Functional Expenses

For the Year Ended June 30, 2022
With Comparative Totals for the Year Ended June 30, 2021

	2022										2021		
	Salaries and Wages	Payroll Taxes	Fringe Benefits	Total Compensation	Professional Fees	Other Program Expense	Occupancy	Pass Through Amounts	Interest	Total	Depreciation	Total Expenses	Total Expenses
Administration	\$ 1,029,907	\$ 96,728	\$ 178,467	\$ 1,305,102	\$ 238,183	\$ 347,873	\$ 58,930	\$ -	\$ 4,469	\$ 1,954,557	\$ 20,788	\$ 1,975,345	\$ 1,888,841
Fundraising	503,001	48,586	143,777	695,364	116,981	171,270	22,998	-	-	1,006,613	-	1,006,613	840,512
Program services	3,886,895	364,937	1,269,901	5,521,733	629,302	632,010	1,250,969	24,678,147	373,584	33,085,745	765,085	33,850,830	28,614,772
Total	\$ 5,419,803	\$ 510,251	\$ 1,592,145	\$ 7,522,199	\$ 984,466	\$ 1,151,153	\$ 1,332,897	\$ 24,678,147	\$ 378,053	\$ 36,046,915	\$ 785,873	\$ 36,832,788	\$ 31,344,125
Program Services													
Leased housing	\$ 716,765	\$ 67,713	\$ 265,625	\$ 1,050,103	\$ 61,175	\$ 103,277	\$ 48,603	\$ 14,256,666	\$ -	\$ 15,519,824	\$ 6,743	\$ 15,526,567	\$ 14,818,108
Consumer education	427,845	40,280	209,008	677,133	62,083	75,820	28,155	-	-	843,191	-	843,191	668,126
Family services	905,462	84,015	238,977	1,228,454	8,373	135,351	26,631	6,559,614	-	7,958,423	54,981	8,013,404	5,007,391
Family shelters	773,134	72,787	247,964	1,093,885	117,772	83,196	324,243	-	2,454	1,621,550	37,522	1,659,072	1,659,948
Individual services	308,003	28,997	117,234	454,234	61,675	98,035	70,497	527,824	-	1,212,265	2,606	1,214,871	1,258,942
Rental	106,290	10,007	19,150	135,447	42,662	6,631	298,053	-	75,766	558,559	242,722	801,281	832,976
Housing development	184,417	17,362	38,373	240,152	156,259	45,191	28,511	-	-	470,113	16,132	486,245	247,175
Energy	464,979	43,776	133,570	642,325	-	84,509	14,173	3,334,043	-	4,075,050	8,656	4,083,706	2,898,711
Low income rental housing	-	-	-	-	119,303	-	412,103	-	295,364	826,770	395,723	1,222,493	1,223,395
Total Program Services	\$ 3,886,895	\$ 364,937	\$ 1,269,901	\$ 5,521,733	\$ 629,302	\$ 632,010	\$ 1,250,969	\$ 24,678,147	\$ 373,584	\$ 33,085,745	\$ 765,085	\$ 33,850,830	\$ 28,614,772

The accompanying notes are an integral part of these consolidated financial statements.

Housing Assistance Corporation and Affiliates

Consolidated Statement of Cash Flows

For the Year Ended June 30, 2022
With Comparative Totals for the Year Ended June 30, 2021

Cash Flows from Operating Activities	<u>2022</u>	<u>2021</u>
Change in Net Assets	\$ (63,916)	\$ 1,153,251
Adjustments to reconcile change in net assets to net cash (used in) provided by operating activities:		
Depreciation	785,873	768,988
Amortization of debt issuance costs	3,511	4,468
Net realized/unrealized loss on investments	117,406	-
Gain on debt extinguishment - PPP loan	-	(1,268,900)
Loss on disposal of fixed assets	-	37,335
 (Increase) decrease in assets:		
Contracts and grants receivable	(93,797)	(273,236)
Other receivables	(593,730)	(351,883)
Prepaid expenses	51,078	(1,524)
Other assets	2,454	2,453
 Increase (decrease) in liabilities:		
Accounts payable	103,954	244,387
Accrued expenses	(33,880)	149,688
Escrows held for program participants	(128,252)	104,556
Deferred revenue	(1,244,787)	102,225
Advances	(1,818,212)	2,677,146
Accrued interest	<u>155,958</u>	<u>150,421</u>
 Net Cash (Used in) Provided by Operating Activities	<u>(2,756,340)</u>	<u>3,499,375</u>
 Cash Flows from Investing Activities		
Purchase of investments	(1,352,823)	-
Purchase of fixed assets	<u>(410,023)</u>	<u>(307,985)</u>
 Net Cash Used in Investing Activities	<u>(1,762,846)</u>	<u>(307,985)</u>
 Cash Flows from Financing Activities		
Repayments of mortgage notes payable	(127,964)	(193,880)
Repayments of other long term liabilities	-	(15,235)
Proceeds from mortgage notes payable	-	406,205
Proceeds from other mortgage notes payable - non-amortizing	<u>-</u>	<u>250,000</u>
 Net Cash (Used in) Provided by Financing Activities	<u>(127,964)</u>	<u>447,090</u>
 Net (Decrease) Increase in Cash, Cash Equivalents and Restricted Cash and Funded Reserves	(4,647,150)	3,638,480
Cash, Cash Equivalents and Restricted Cash and Funded Reserves - Beginning	<u>10,635,231</u>	<u>6,996,751</u>
Cash, Cash Equivalents and Restricted Cash and Funded Reserves - Ending	<u>\$ 5,988,081</u>	<u>\$ 10,635,231</u>
 Supplemental Disclosure of Cash, Cash Equivalents and Restricted Cash and Funded Reserves		
Cash and cash equivalents	\$ 3,165,070	\$ 4,924,952
Restricted cash	2,413,198	5,323,822
Project reserves	<u>409,813</u>	<u>386,457</u>
 Cash, Cash Equivalents and Restricted Cash and Funded Reserves - Ending	<u>\$ 5,988,081</u>	<u>\$ 10,635,231</u>
 Supplemental Disclosure of Cash Flow Information		
Cash paid during the year for interest	<u>\$ 218,725</u>	<u>\$ 226,519</u>
 Non Cash Investing and Financing Activities		
Gain on debt extinguishment - PPP loan	<u>\$ -</u>	<u>\$ 1,268,900</u>
Loss on disposal of fixed assets	<u>\$ -</u>	<u>\$ 37,335</u>

The accompanying notes are an integral part of the consolidated financial statements.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies

The following are the nature of operations and significant accounting policies followed by Housing Assistance Corporation (HAC) and Affiliates (the Company) in preparation of these consolidated financial statements.

(a) Nature of Operations

HAC is a Massachusetts not-for-profit organization that is exempt from taxation under Section 501(c)(3) of the U.S. Internal Revenue Code (IRC). HAC's mission is to promote and implement the right of all people on Cape Cod and the Islands to occupy safe and affordable housing. To achieve this goal, HAC has concentrated its major programs around rental subsidies, shelter services, consumer education and residential energy efficiency.

The following program divisions are listed in order of relative importance based upon total program expenditures:

Client Services - The client services division works with eligible individuals and families in Massachusetts to provide a wide range of affordable housing, homelessness prevention and shelter and self-sufficiency services. These services include housing assistance payments for low income tenants, transitional housing and assistance for the homeless including housing search and job placement, and training and support for homeowners including foreclosure counseling. During the year ended June 30, 2022, client services activity accounted for approximately 81% of total program expenditures.

Energy Efficiency Services - The energy efficiency services division works with eligible individuals and families in Massachusetts to provide a wide range of energy improvements options. These options include free energy assessments, home weatherization and energy efficient appliances and heating. During the year ended June 30, 2022, energy efficiency services activity accounted for approximately 12% of total program expenditures.

Property Management and Development - The property management and development division oversees the operations of all residential rental properties, as well as development activity, to its properties located on Cape Cod and the Islands. During the year ended June 30, 2022, property management and development activity accounted for approximately 7% of total program expenditures.

(b) Basis of Consolidation

It is HAC's policy to consolidate all of its wholly-owned subsidiaries as well as those entities that are controlled by HAC.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies - continued

(b) Basis of Consolidation - continued

The consolidated financial statements of the Company include the accounts of the following entities:

HAC

HAC includes its wholly-owned subsidiaries comprised of a limited partnership, limited liability company and a corporation.

West Barnstable Communities Limited Partnership

West Barnstable Communities Limited Partnership (WBCLP) was formed to develop, construct, own, maintain and operate 40 units of low-income housing located in Barnstable, Massachusetts. WBCLP is controlled by the wholly-owned subsidiary of HAC through its role as the general partner of WBCLP.

Great Cove Community, LLC

Great Cove Community, LLC (GC) is wholly-owned by HAC. GC consists of 10 affordable rental units located in Mashpee, Massachusetts and is managed by the Mashpee Housing Authority.

Pocasset Assisted Living, Inc.

Pocasset Assisted Living, Inc. (PAL) is wholly-owned by HAC, and is a Massachusetts Subchapter C corporation that was formed to hold a .05% services general partner investment in Pocasset Assisted Living Limited Partnership. Pocasset Assisted Living Limited Partnership is controlled by an unrelated Managing General Partner.

HAC Lofts LLC

HAC Lofts LLC (HAC Lofts) is wholly-owned by HAC. HAC Lofts is the owner of 8 rental units located in Barnstable, Massachusetts of which two units are restricted as affordable rental units.

All material intercompany transactions and accounts have been eliminated in consolidation.

The consolidated statement of activities reports all changes in net assets, including changes in net assets with and without donor restrictions from operating activities. Operating revenues consist of those monies received and other contributions attributable to the Company's ongoing efforts.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies - continued

(c) *Method of Accounting*

The accompanying consolidated financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

(d) *Low Income Housing Tax Credits*

WBCLP acquired its project (the Project) for the purpose of developing it in order to receive an allocation of Low Income Housing Tax Credits (LIHTC) under Section 42 of the IRC. The construction was completed in July 2009 and all 40 units were leased by September 2009.

Each building of the Project has qualified and been allocated LIHTC pursuant to IRC Section 42, which regulates the use of the Project as to occupant eligibility and unit gross rent, among other requirements. Each building of the Project must meet the provisions of these regulations during each of fifteen consecutive years in order to continue to qualify to receive the LIHTC. Failure to comply with occupant eligibility and/or unit gross rent, or to correct noncompliance within a specified time period could result in recapture of previously taken LIHTC plus interest. Such potential noncompliance may require an adjustment to the contributed capital by the limited partner.

WBCLP has received a reservation of LIHTC, under IRC Section 42, in the annual amount of \$630,000 for ten years from the Department of Housing and Community Development (DHCD). The credits commenced in 2009 and ended in 2019. In addition, WBCLP entered into a Regulatory Agreement with DHCD, which governs rental charges and operating methods and requires the Project to maintain the provisions of IRC Section 42 for a minimum of 15 years.

(e) *Standards of Accounting and Reporting*

The Company's consolidated net assets (excess of its assets over liabilities) and its revenues, expenses, gains and losses are classified based on the existence or absence of donor-imposed restrictions.

The consolidated statement of financial position presents two classes of net assets (net assets without donor restrictions and net assets with donor restrictions) and the consolidated statement of activities displays the change in each class of net assets.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies - continued

(e) Standards of Accounting and Reporting - continued

The classes of net assets applicable to the Company are presented as follows:

Net Assets Without Donor Restrictions - Net assets that are not subject to donor-imposed restrictions. Net assets without donor restrictions consist of assets and contributions available for the support of operations. These net assets may be designated for specific purposes by the Board of Directors.

Net Assets With Donor Restrictions - Net assets that are subject to donor-imposed stipulations that may or will be met, either by actions of the Company and/or passage of time. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the consolidated statement of activities as net assets released from restrictions. Contributions, gains and investment income that are restricted by the donor are reported as increases in net assets without donor restrictions if the restriction expires in the reporting period in which the contributions are recognized.

(f) Revenue Recognition

The Company earns revenue as follows:

The Company generally measures revenue based on the amounts of consideration it expects to be entitled for the transfers of goods and services to a customer, then recognizes its revenue as performance obligations are satisfied under a contract, except in transactions where U.S. GAAP provides other applicable guidance. The Company evaluates its revenue contracts with customers based on the five-step model under Topic 606: (1) Identify the contract with the customer; (2) Identify the performance obligations in the contract; (3) Determine the transaction price; (4) Allocate the transaction price to separate performance obligations; and (5) Recognize revenue when (or as) each performance obligation is satisfied.

Program Service Fees - Program service fee revenue, including rental housing assistance payments, that are considered reciprocal transactions or purchases of services, the results of which are turned over to the grantor, are recognized as the work under the contract is performed. Contracts that are considered nonreciprocal transactions that further the programs of the Company are recorded when the Company receives notification of the contract, or if, conditions for performance are imposed, revenue is recognized when conditions have been met. All contracts consist of two types, unit-rate and cost-reimbursement contracts, all with ceiling amounts. Unit-rate contracts provide that revenue is to be earned and recognized at a negotiated or class rate for each unit-of-service that is provided under the terms of the contract. Under the cost-reimbursement contracts, revenue recognition takes place as costs related to the services provided are incurred. Billings on the contracts are subject to final approval by the governmental agency. For the year ended June 30, 2022, predominantly all program service fees of the Company represent reciprocal transactions.

Rental - Rental revenue is derived from residential tenant leases and is recognized as the rents are earned. Rental payments received in advance are deferred. All leases between HAC, WBCLP, GC, HAC Lofts and their tenants are operating leases.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies - continued

(f) Revenue Recognition - continued

Grants - The Company receives funding from federal and state governmental agencies and various other grantors for direct and indirect program costs associated with specific programs and projects. Various grants are subject to certain barriers as outlined in the agreement. Revenue is recognized as the barrier is met. For unconditional grants, revenue is recognized as contribution revenue that increases net assets with donor restrictions at the time the grant is received or pledged and the funds are released from restriction when the restriction has been met. Grants with donor restrictions received and satisfied in the same period are included in grants and contributions without donor restrictions.

Contributions - In accordance with ASC Sub Topic 958-605, *Revenue Recognition*, the Company must determine whether a contribution (or a promise) is conditional or unconditional for transactions deemed to be a contribution. A contribution is considered to be a conditional contribution if an agreement includes a barrier that must be overcome and either a right of return of assets or a right of release of a promise to transfer assets exists. Indicators of a barrier include measurable performance-related barrier or other measurable barrier, a stipulation that limits discretion by the recipient on the conduct of an activity and stipulations that are related to the purpose of the agreement. Topic 958 prescribes that the Company should not consider probability of compliance with the barrier when determining if such awards are conditional and should be reported as conditional grant advance liabilities until such conditions are met.

Contributions without donor restrictions are recognized as revenue when received or unconditionally pledged. Contributions with donor restrictions are recorded as revenues and net assets with donor restrictions when received or unconditionally pledged. Transfers are made to net assets without donor restrictions as services are performed and costs are incurred pro-rata over the period covered by the grant or contribution as time restrictions lapse. Contributions with donor restrictions and conditions received and satisfied in the same period are included in grants and contributions without donor restrictions.

Deferred revenue and advances represent program service fee income received prior to year-end. These amounts are deferred and recognized over the periods to which the fees are earned. The majority of deferred revenue and advances as of June 30, 2022 relates to rental housing assistance payments received in advance during June 2022 to be paid out in July 2022.

Substantially all of the Company's revenue is derived from its activities in Massachusetts. During the year ended June 30, 2022, the Company derived approximately 83% of its total revenue from governmental agencies, 10% from private and third party sources and 7% from other sources. All revenue is recorded at the estimated net realizable amounts.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies - continued

(g) *Cash, Cash Equivalents and Restricted Cash and Funded Reserves*

The Company considers all highly liquid investments purchased with an original maturity of three months or less, which are neither held for nor restricted by donors for long-term purposes, to be cash equivalents. Cash and highly liquid financial instruments restricted to building projects that are perpetual in nature, or other long-term purposes are excluded from this definition.

The Company maintains its cash balances at several financial institutions located in Massachusetts and with the Massachusetts Housing Partnership (MHP), as required according to various regulatory agreements. The cash balances of the Company held in financial institutions and MHP are insured by the Federal Deposit Insurance Corporation or collateralized by agreement with HAC's primary financial institution. At times these balances may exceed the federal insurance limits; however, the Company has not experienced any losses with respect to its bank balances in excess of government provided insurance. Management believes that no significant concentration of credit risk exists with respect to these cash balances as of June 30, 2022.

Under agreements with some of its funding agencies, the Company maintains separate bank accounts to handle certain cash receipts and disbursements. Restricted cash represents cash that is restricted due to these program and funding requirements. See Note 2 for the detail of restricted cash.

Restricted deposits and project reserves required by regulatory or loan agreements are included in project reserves in the accompanying consolidated statement of financial position. See Note 4 for the detail of project reserves.

(h) *Accounts Receivable*

Accounts receivable are stated at the amount management expects to collect from outstanding balances. Management provides for probable uncollectible amounts through a provision for bad debt expense and an adjustment to a valuation allowance based on its assessment of the current status of individual accounts. Balances that are outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance and a credit to accounts receivable. As of June 30, 2022, management has determined any allowance would be immaterial.

The Company does not have a policy to accrue interest on accounts receivable. WBCLP's, GC's and HAC Lofts' accounts receivable are written off as uncollectible upon the move-out or eviction of the tenant.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies - continued

(h) *Accounts Receivable - continued*

HAC has no policies requiring collateral or other security to secure the accounts receivable. WBCLP, GC and HAC Lofts have a policy to collect security deposits up to one month's rent from tenants. The security deposits can be used to pay for damages caused by the tenant or used against unpaid receivables.

As of June 30, 2022, 60% of the Company's accounts receivable is due from private and third party vendors and 40% is due from government agencies. As of June 30, 2022, two vendors account for approximately 78% of outstanding accounts receivable balance due from private and third party vendors.

(i) *Promises to Give*

Conditional promises to give are not recognized as revenue in the consolidated financial statements until the conditions are substantially met. Unconditional promises to give that are expected to be collected within one year are recorded at net realizable value. Unconditional promises to give that are expected to be collected in more than one year are recorded at fair value, which is measured as the present value of their future cash flows. The discounts on those amounts are computed using risk-adjusted interest rates applicable to the years in which the promises are received. Amortization of the discounts is included in contribution revenue. In the absence of donor stipulations to the contrary, promises with payments due in future periods are restricted to use after the due date. As of June 30, 2022, there were no conditional promises to give outstanding.

Unconditional promises to give are periodically reviewed to estimate an allowance for doubtful accounts. Management estimates the allowance by review of historical experience and a specific review of collections trends that differ from scheduled collections on individual promises. As of June 30, 2022, there were no unconditional promises to give outstanding.

(j) *Investments*

Investments in marketable securities with readily determinable fair values and all investments in debt securities are valued at their fair values in the consolidated statement of financial position. Investments for the Company are professionally managed in a portfolio that is mainly consisted of equities and bonds of publicly traded companies and mutual funds. Such investments are exposed to various risks such as interest rate, market and credit. Due to level of risk associated with such investments and uncertainty related to changes in the value of such investments, it is at least reasonably possible that changes in risks in the near term would materially affect investments balances and the amounts reported in the accompanying consolidated financial statements. Unrealized gains and losses are included in the consolidated statement of activities.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies - continued

(k) Fixed Assets

Fixed assets are recorded at cost or if donated, fair value on the date of receipt. Depreciation is provided for in amounts sufficient to relate the cost of depreciable assets to operations over their estimated service lives. Improvements, including planned major maintenance activities are capitalized, while expenditures for routine maintenance and repairs are charged to expense as incurred. Upon disposal of depreciable property, the appropriate property accounts are reduced by the related costs and accumulated depreciation. The resulting gains and losses are reflected in the consolidated statement of activities.

The Company computes depreciation using the straight-line method over the following estimated lives:

Buildings and building improvements	15-40 years
Leasehold improvements	5 years
Furniture and fixtures	3-10 years
Vehicles	3-5 years
Miscellaneous fixed assets	3-5 years

The Company reviews its investment in real estate for impairment whenever events or changes in circumstances indicate that the carrying value of such property may not be recoverable. Recoverability is measured by a comparison of the carrying amount of the real estate to the future net undiscounted cash flow expected to be generated by the property and any estimated proceeds from the eventual disposition of the real estate. If the real estate is considered to be impaired, the impairment to be recognized is measured at the amount by which the carrying amount of the real estate exceeds the fair value of such property. There was no impairment loss recognized during the year ended June 30, 2022.

(l) Contributed Services and Gifts in Kind

Gifts in kind are reported as contributions in the consolidated financial statements at their estimated fair values at the time of receipt. Contributed services are similarly reported when services are performed which would otherwise have been purchased or performed by Company personnel.

Many individuals volunteer their time and perform a variety of tasks that assist the Company with its program services and fundraising campaigns. The Company would not have paid for these volunteered services if they had not been donated and therefore, they have not been reflected in the consolidated financial statements. The Company also receives a significant amount of clothing and supplies from individuals, businesses and religious organizations. The value of these items is not recorded in these consolidated financial statements as there is no objective measure of their fair value.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies - continued

(m) Tax Credit Fees

Tax credit fees are amortized over WBCLP's 15 year compliance period using the straight line method.

(n) Amortization

Debt issuance costs relating to the mortgage notes payable are amortized over the term of the related loans using the effective yield method, as required by U.S. GAAP. Unamortized debt issuance costs are presented as a deduction from the carrying value of the mortgage notes payable. Amortization expense on unamortized debt issuance costs has been included in interest expense on the consolidated statement of functional expenses.

(o) Income Taxes

HAC qualifies as an organization formed for charitable purposes under Section 501(c)(3) of the IRC and therefore is not subject to income tax. HAC is not a private foundation under Section 509(a)(1) of the IRC. However, income from certain activities not directly related to HAC's tax-exempt purpose is subject to taxation as unrelated business income. For the year ended June 30, 2022, there was no liability for tax on unrelated business income.

For WBCLP, GC and HAC Lofts, no provision has been made for federal or state income taxes since all taxable income, losses and credits are allocated to the partners/members.

PAL is a Subchapter C corporation that has elected to be taxed as a corporation, that is subject to taxation at the federal and state levels. Deferred taxes are computed based on the difference between the financial statements and income tax bases of assets and liabilities using enacted marginal tax rates. As of June 30, 2022, the tax expense, deferred taxes and valuation allowances were immaterial.

U.S. GAAP prescribes a recognition threshold and measurement attribute for financial statement recognition and measurement of a tax position taken or expected to be taken in a tax return. Generally, the Company's information/tax returns remain open for possible federal income tax examination for three years after the filing date. The Company is not currently under examination by any taxing jurisdiction.

(p) Use of Estimates

In preparing the Company's consolidated financial statements in conformity with U.S. GAAP, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies - continued

(q) *Fundraising*

Fundraising relates to the activities of raising general and specific contributions for the Company.

(r) *Construction in Progress*

Construction in progress is recorded using the cost method. Costs associated with the acquisition, and construction of property including property taxes, interest and insurance, are capitalized as cost of the property.

(s) *Functional Allocation of Expenses*

The costs of providing various programs and other activities have been summarized on a functional basis in the consolidated statement of activities and in the consolidated statement of functional expenses. Directly identifiable expenses are charged to programs and supporting services. Expenses related to more than one function are allocated to programs and supporting services. Administration expenses include those expenses that are not directly identifiable with any other specific function but provide for the overall support and direction of the Company.

Payroll and associated costs are allocated to functions based upon actual time charges. Occupancy costs are allocated based upon full-time equivalents and office space occupied.

(t) *Summarized Financial Information for 2021*

The consolidated financial statements include certain prior year summarized comparative information in total but not by net asset class. Also, there is no presentation of consolidated statement of cash flows or functional expenses for the year ended June 30, 2021. The prior year summarized data also does not include a presentation of net assets attributable to non-controlling interests nor changes in net assets attributable to non-controlling interests.

In addition, the consolidated financial statements do not include full consolidated financial statement disclosures for the prior year. Such information does not include sufficient detail to constitute a presentation in conformity with U.S. GAAP. Accordingly, such information should be read in conjunction with the Company's consolidated financial statements for the year ended June 30, 2021, from which the summarized information is derived.

(u) *Fair Value Measurements*

U.S. GAAP defines fair value, establishes a framework for measuring fair value, and establishes a fair value hierarchy that prioritizes the inputs to valuation techniques. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. A fair value measurement assumes that the transaction to sell the asset or transfer the liability occurs in the principal market for the asset or liability or, in the absence of a principal market, the most advantageous market. Valuation techniques that are consistent with the market, income or cost approach are used to measure fair value.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies - continued

(u) Fair Value Measurements - continued

The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three broad levels:

Level 1: Inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities the Company has the ability to access.

Level 2: Observable inputs other than quoted prices included in level 1. Assets and liabilities included in this level are valued using quoted prices for similar assets and liabilities in active markets or other inputs that are observable or can be corroborated by observable market data.

Level 3: Inputs are unobservable inputs for the asset or liability and rely on management's own assumptions about the assumptions that market participants would use in pricing the asset or liability.

The Company's investment in assets held by Cape Cod Foundation (the CCF) are valued on Level 3 inputs based on the underlying investments using prices obtained from the custodians, which used third party data service providers, without adjustment by management.

The following table presents the Company's fair value hierarchy for those assets measured at fair value on a recurring basis as of June 30, 2022:

	<u>Fair value</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Investment in assets held at CCF, Note 3	\$ 1,235,417	\$ -	\$ -	\$ 1,235,417
Total	<u>\$ 1,235,417</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,235,417</u>

During the year ended June 30, 2022, the Company purchased these Level 3 investments from cash and cash equivalents for \$1,352,823. A reconciliation of the activity for the year ended June 30, 2022, including original and additional purchase amounts, for investments in assets held at CCF measured at fair value on a recurring basis using Level 3 inputs is presented in Note 3.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(1) Summary of Significant Accounting Policies - continued

(v) *Designation of Net Assets Without Donor Restrictions*

It is the policy of the Board of Directors of the Company to review its plans for future expenditures from time to time and to designate appropriate sums of net assets without donor restrictions as part of the Company's liquidity management.

(w) *Recent Accounting Standards*

In June 2020, FASB issued ASU 2020-05, *Revenue from Contracts with Customers (Topic 606)* and *Leases (Topic 842)*. ASU 2020-05 deferred the implementation date of ASU 2016-02 and ASU 2014-09 by one year. The Company has adopted ASU 2014-09 in the prior year. ASU 2016-02 is described below.

In February 2016, FASB issued ASU 2016-02, *Leases (Topic 842)* which sets out the principles for the recognition, measurement, presentation and disclosure of leases for both parties to a contract (i.e., lessees and lessors). The new standard requires lessees to apply a dual approach, classifying leases as either finance or operating leases based on the principle of whether or not the lease is effectively a financed purchase by the lessee. This classification will determine whether lease expense is recognized based on an effective interest method or on a straight line basis over the term of the lease, respectively. A lessee is also required to record a right-of-use asset and a lease liability for all leases with a term of greater than 12 months regardless of their classification. Leases with a term of 12 months or less will be accounted for similar to existing guidance for operating leases today.

The new standard requires lessors to account for leases using an approach that is substantially equivalent to existing guidance for sales-type leases, direct financing leases and operating leases. The ASU was set to be effective on January 1, 2021, with early adoption permitted. The effective date was extended to fiscal years beginning after December 15, 2021. The Company is currently evaluating the impact the adoption of this new standard will have on its consolidated financial statements.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(2) Restricted Cash

Under agreements with some of its funding agencies, the Company maintains separate bank accounts to handle cash that is restricted due to program and funding requirements. The amounts are included in restricted cash on the consolidated statement of financial position and relate to the following programs:

Emergency Rental Assistance Program (ERAP)	\$	135,243
Section 8 Rental Assistance		1,175,368
Residential Assistance for Families in Transition (RAFT)		210,020
HomeBASE Rental Assistance		181,665
Massachusetts Rental Voucher Program (MRVP)		113,524
Massachusetts Housing Partnership (MHP)		121,718
Family Self-Sufficiency Program		124,819
Cooperative - Cape Cod		246,826
Other Restricted Cash Held		104,015
	\$	<u>2,413,198</u>

(3) Board Designated - Investments

As of June 30, 2022, the Company's investment in assets held at CCF is comprised of Board designated amounts totaling \$1,235,417. HAC created the agency fund as its operating reserve for the purposes of the Company's liquidity management. The Board of Directors of CCF designated responsibility to the Investment Committee of CCF, which consist of between five to seven members, to monitor and evaluate the portfolio on a regular basis. The Investment Committee of CCF establishes guidelines, as approved by the Board of Directors of CCF, which the investment managers must adhere to. The Board of Directors bears the fiduciary responsibility to ensure investments are being properly managed in accordance with the investment guidelines which sets out specific ranges of allocation for each asset class. The agency fund is available to HAC at any time.

During the year ended June 30, 2022, HAC's Board of Directors designated an additional \$364,040 into the agency fund.

Activity in the agency fund was as follows for the year ended June 30, 2022:

Balance, June 30, 2021	\$	988,783
Additional Board designated funds		364,040
Net loss on investments		(117,406)
Balance, June 30, 2022	\$	<u>1,235,417</u>

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(4) Project Reserves

(a) *WBCLP*

WBCLP is required to maintain an escrow fund from which to pay all real estate taxes and annual insurance premiums. Funds are held by MHP. As of June 30, 2022, the balance of the escrow was \$50,020. In accordance with the MHP Regulatory Agreement, WBCLP is required to maintain a reserve for significant repairs and replacements. WBCLP is required to make monthly deposits which increase annually. The reserve funds are held by MHP and can only be drawn upon with permission of MHP. As of June 30, 2022, the balance was \$96,155.

In accordance with WBCLP's Partnership Agreement, WBCLP is required to establish and maintain a reserve for operating shortfalls. The reserve is held by MHP and withdrawals are subject to the Development Fund Agreement between WBCLP and MHP. The minimum required balance is 50% of WBCLP's expenses, as defined in the Partnership Agreement. During the year ended June 30, 2019, WBCLP made an approved withdrawal which caused the balance in the reserve to be less than 50% of WBCLP's expenses. As a part of the approval for the withdrawal, WBCLP has agreed to replenish the reserve from first available cash as defined in the MHP loan agreement at the end of each calendar year as well as to adhere to additional requirements from MHP. As of June 30, 2022, the balance was \$151,879.

(b) *GC*

In accordance with GC's Partnership, Regulatory and Mortgage Agreements, GC is required to maintain several reserves and escrows. All reserves and escrows are held by MHP. As of June 30, 2022, the balance of these reserves and escrows totaled \$68,364.

(5) Debt Obligations

As of June 30, 2022, the total outstanding principal balance of debt less unamortized debt issuance costs was \$11,940,572. As of June 30, 2022, unamortized debt issuance costs of \$33,605 consist of debt issuance costs of \$75,815 less accumulated amortization of \$42,210. During the year ended June 30, 2022, amortization expense incurred was \$3,511 and was included in interest expense in the consolidated statement of functional expenses.

(a) *Lines of Credit*

HAC had a revolving line of credit with Santander Bank of \$500,000 to be drawn upon as needed, with a variable interest rate based on an index described in the agreement. The line was unsecured. During the year ended June 30, 2022, the line of credit was closed. Subsequent to the year end, HAC is working with Santander Bank to open another line of credit to gain access to short-term funding when needed.

HAC has available a revolving line of credit with Massachusetts Housing Investment Corporation (MHIC) of \$500,000 to be drawn upon as needed, with an interest rate equal to the prime rate plus 2%. The line is unsecured and set to mature in June 2023. As of June 30, 2022, there were no borrowings outstanding.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(5) Debt Obligations - continued

(b) Community Economic Development Assistance Corporation (CEDAC)

HAC has three mortgage notes payable with CEDAC whose details are listed below. All three notes are non-interest bearing second mortgage notes payable under CEDAC's Facilities Consolidation Fund program with no payments due until maturity. All of the maturity dates may be extended in ten year increments by CEDAC. If gross receipts for the individual projects covered by the notes exceed 105% of cash expenditures for any fiscal year, HAC may have to submit the excess to CEDAC within 45 days after fiscal year end at CEDAC's discretion under all note agreements.

Collateralized by	Balance as of 6/30/22	Balance as of 6/30/21	Maturity
Southside Village Condo units	\$ 236,000	\$ 236,000	November 8, 2034
Foundations properties	221,343	221,343	December 4, 2027
309 South Street, Hyannis	220,400	220,400	June 30, 2028

(c) Additional Mortgages and Notes Payable - HAC

Lender	Collateralized by	Balance as of 6/30/22	Balance as of 6/30/21	Monthly Prin. and Interest	Fixed Interest Rate at 6/30/22	Maturity
Cape Cod Coop. Bank	92 Rosary Ln.,# 19, Hyannis	\$ 32,498	\$ 35,278	\$ 380	5.25%	June 10, 2031
Barnstable County	Multiple properties	130,000	130,000	None	0.00%	June 13, 2027
Barnstable County	Southside Village Condos	75,000	75,000	None	0.00%	November 1, 2044
Barnstable County	Southside Village Condos	100,000	100,000	None	0.00%	November 1, 2044
MHP	Southside Village Condos	743,005	743,005	None	0.00%	November 7, 2024
MHP	Southside Village Condos	384,249	403,785	3,718	6.35%	November 7, 2024
RK-Yachtsman, LLS	1252 Rte 28A, Cataumet	74,638	90,145	Varies	3.00%	December 16, 2026
Town of Barnstable	27 Parkway Pl., Barnstable	148,000	148,000	None	0.00%	April 25, 2038
FCFCU	6-8 Sachus Village Rd, Dennis	43,026	47,714	590	5.25%	October 25, 2029
Affordable Housing Trust Fund	57 Ridgewood Ave, Hyannis	150,000	150,000	None	0.00%	August 12, 2050
Affordable Housing Trust Fund	57 Ridgewood Ave, Hyannis	200,000	200,000	None	0.00%	August 5, 2039
MA Development Housing Agency	57 Ridgewood Ave, Hyannis	1,071,508	1,090,484	5,600	4.50%	September 1, 2029

(d) HAC Lofts

HAC Lofts has two mortgage notes payable with DHCD under the Affordable Housing Trust Fund and Housing Stabilizing Fund, whose details are listed below. Both of these notes are non-interest bearing second mortgage notes payable on real estate located at 57 Ridgewood Ave, Hyannis, MA with no payments due until maturity. All of the maturity dates may be extended with the consent of lender. If gross cash receipts exceed gross cash expenditures as defined in the promissory notes for any fiscal year, HAC Lofts may have to submit 50% of the excess to lender within 45 days after fiscal year end at lender's discretion under both note agreements

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(5) Debt Obligations - continued

(d) HAC Lofts - continued

Lender	Collateralized by	Balance as of 6/30/22	Balance as of 6/30/21	Monthly Prin. and Interest	Fixed Interest Rate at 6/30/22	Maturity
Affordable Housing Trust Fund	57 Ridgewood Ave, Hyannis	\$ 125,000	\$ 125,000	None	0.00%	August 12, 2050
Housing Stabilizing Fund	57 Ridgewood Ave, Hyannis	125,000	125,000	None	0.00%	August 12, 2070

Interest expense on all HAC and HAC Lofts debts including amortization expense totaled to \$82,689 for the year ended June 30, 2022. As of June 30, 2022, accrued interest on all HAC and HAC Lofts debt totaled \$2,310.

(e) WBCLP

Lender	Balance as of 6/30/22	Balance as of 6/30/21	Monthly Prin. and Interest	Fixed Interest Rate at 6/30/22	Maturity
MHP	\$ 1,645,931	\$ 1,694,241	\$ 13,057	6.48%	February 2031
DHCD	750,000	750,000	None	3.00%	April 29, 2059
DHCD	2,000,000	2,000,000	None	2.00%	April 29, 2039
Town of Barnstable Barnstable County Home Consortium	300,000	300,000	None	6.50%	April 30, 2038
	400,000	400,000	None	6.50%	April 30, 2058

All WBCLP mortgage notes payable are collateralized by the Project. Interest expense on all WBCLP debt including amortization expense totaled to \$265,095 for the year ended June 30, 2022. As of June 30, 2022, accrued interest on all WBCLP debt totaled \$1,766,565.

(f) GC

Lender	Balance as of 6/30/22	Balance as of 6/30/21	Monthly Prin. and Interest	Fixed Interest Rate at 6/30/22	Maturity
MHP	\$ 750,000	\$ 750,000	None	0.00%	March 28, 2034
AHTF	664,617	664,617	None	0.00%	March 29, 2044
DHCD	287,418	287,418	None	0.00%	March 29, 2044
County HOME	225,000	225,000	None	0.00%	May 1, 2063
CBH	171,275	171,275	None	0.00%	March 29, 2044
MHP	700,269	718,436	4,036	4.26%	March 31, 2034

All GC mortgage notes payable are collateralized by the GC project. Interest expense on all GC debt amounted to \$30,269 for the year ended June 30, 2022. As of June 30, 2022, there was no accrued interest.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(5) Debt Obligations - continued

(g) Maturities

Minimum future principal payments on debt obligations are as follows:

<u>Year</u>	<u>HAC & HAC Lofts</u>	<u>WBCLP</u>	<u>GC</u>	<u>Total</u>
2023	\$ 63,431	\$ 49,897	\$ 18,972	\$ 132,300
2024	66,556	56,615	19,797	142,968
2025	1,130,490	58,646	20,657	1,209,793
2026	48,148	62,562	21,554	132,264
2027	170,056	66,738	22,490	259,284
Thereafter	2,600,984	4,801,475	2,695,109	10,097,568

(6) Operating Lease Commitments

HAC leases office space from Asclepius Corporation (Asclepius) (see Note 7), a related not-for-profit corporation, under a tenant-at-will operating lease agreement with monthly payments of \$16,874.

Rent expense for the year ended June 30, 2022 was \$202,489.

HAC additionally rents from numerous scattered sites as a tenant at will. Rent expense for these sites for the year ended June 30, 2022 was \$122,850.

(7) Related Party Transactions

Asclepius is a Massachusetts not-for-profit corporation which was created to own and provide office space for other not-for-profit and governmental agencies. HAC controls 40% of the board of directors of Asclepius and rents its main office space from Asclepius (see Note 6). During the year ended June 30, 2022, Asclepius charged and was paid by HAC \$202,489 for rent.

HAC also provides management and accounting services to Asclepius. During the year ended June 30, 2022, HAC charged and received \$18,500 from Asclepius for these services.

HAC is the sole member of West Barnstable Communities - HAC LLC (WBC), which is the .01% general partner of WBCLP. WBC has agreed to certain performance guarantees, no provision for which has been recorded in these consolidated financial statements.

HAC is a 21% member of HAC POAH Community Housing LLC, which is the .01% general partner of Dennis Community Housing Preservation Associates Limited Partnership (DCLP).

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(7) Related Party Transactions - continued

HAC is a 21% member of CB Rental HAC LLC, which is the .01% general partner of CB Rental Limited Partnership.

HAC is a 21% member of Clay Pond Rental LLC, which is the .01% general partner of Clay Pond Preservation Associates Limited Partnership.

During the year ended June 30, 2022, HAC received and was reimbursed immaterial amounts for fees and expenses related to these entities.

WBCLP shall pay a non-cumulative partnership management fee of \$15,000 per year, increasing by 4% per year, to HAC from available cash flow. For the year ended June 30, 2022, no fee has been recorded as WBCLP did not generate cash flow sufficient to pay this fee.

WBCLP shall pay a non-cumulative incentive management fee calculated at 4% of gross revenues per year to HAC from available cash flow. For the year ended June 30, 2022, no fee has been recorded as WBCLP did not generate cash flow sufficient to pay this fee.

(8) Employee Benefits

HAC has a tax-deferred annuity plan qualified under Section 403(b) of the IRC covering eligible employees. HAC incurred \$170,628 for total plan related costs, which included plan administration costs and provisions for employer contributions for qualified employees. Employees may make contributions to the plan up to the maximum amount allowed by the IRC.

(9) Ground Lease

WBCLP has entered into a ground lease with the Town of Barnstable for the YMCA site and Lombard Trust for the Lombard site. Each ground lease has a term of 90 years. The YMCA site ground lease required a \$250,000 initial payment and annual rent during the lease term of \$60,000 commencing on January 1, 2027. WBCLP can defer payment of annual base rent to the extent net cash flow of WBCLP is insufficient to pay annual base rent. The Lombard site ground lease requires annual rent during the lease term of \$144 per year. The lease is intended to convey to WBCLP all the burdens and benefits of ownership and to cause WBCLP to be treated as the owner of the land for federal and state tax purposes. Accordingly, the lease has been treated as a purchase and included with fixed assets on the consolidated statement of financial position.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(10) WBCLP Capital Structure

WBCLP consists of one general partner, WBC, with a .01% share and one investor limited partner, Massachusetts Housing Equity Fund XIV, LLC (MHEF XIV), with a 99.99% share. Except as otherwise specified in the Partnership Agreement, all items of income, expense, gain, loss, tax credits, tax preferences and cash are allocated to the partners based on those percentages.

In accordance with the Partnership Agreement, the investor limited partner has agreed to make capital contributions of \$5,795,420. As of June 30, 2022, the investor limited partner has made installments totaling \$5,795,390. In addition, HAC agreed to make a capital contribution in the amount of \$100.

HAC, as the general partner, shall apply net cash flow as follows:

- (a) First, to make required deposits to the operating reserve;
- (b) Second, to pay accrued and unpaid amounts under the ground lease;
- (c) Third, to pay any accrued or unpaid developer fee;
- (d) Fourth, to pay any accrued and unpaid portion of the partnership management fee; and
- (e) Fifth, to pay any accrued or unpaid incentive management fee.

Any cash flow remaining after the above payments shall be designated Distributable Net Cash Flow, will be distributed annually within 120 days after the close of each fiscal year and will be paid as follows:

- (a) First, if HAC has made operating deficit capital contributions, to HAC in an amount up to the aggregate amount of such operating deficit capital contributions; and
- (b) Second, the balance, if any, 99.99% to MHEF XIV and .01% to HAC.

WBCLP is a "limited dividend organization" under the provisions of Massachusetts General Laws, Chapter 40B, §20 through 23 and therefore, distributions are subject to the limitations of DHCD as set forth in the Regulatory Agreement.

Cash from a sale or refinancing (other than in connection with a liquidation of WBCLP or any partners interest in WBCLP) will be distributed within 30 days of its receipt by the Company as follows:

- (a) First, 99.99% to MHEF XIV and .01% to HAC until MHEF XIV has received distributions sufficient for MHEF XIV to achieve the internal rate of return set forth in Section 4.04(a) of the Partnership Agreement;
- (b) Second, if HAC has made operating deficit capital contributions, to HAC in an amount up to the aggregate amount of such operating deficit capital contributions; and
- (c) Third, the balance, if any, 50% to MHEF XIV and 50% to HAC.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(11) Commitments and Contingencies

WBCLP's LIHTC are contingent on its ability to maintain compliance with applicable sections of Section 42 of the IRC. Failure to maintain compliance with occupant eligibility, and/or unit gross rent, or to correct noncompliance within a specified time period could result in recapture of previously taken tax credits plus interest.

The Company receives a portion of its funding from government agencies. The ultimate determination of amounts received under these programs generally is based upon allowable costs reported to and audited by the government. Until such audits have been completed, if any, and final settlement reached, there exists a contingency to refund any amount received in excess of allowable costs. Management is of the opinion that no material liability will result from such audits.

The Company's operations are concentrated in the social service provider field. As such, the Company operates in a heavily regulated environment.

The operations of the Company are subject to administrative directives, rules and regulations of federal, state and local regulatory agencies, including, but not limited to the following:

- United States Department of Housing and Urban Development
- United States Department of Health and Human Services
- United States Department of Energy
- United States Department of Homeland Security
- United States Department of the Treasury
- United States Small Business Administration
- Commonwealth of Massachusetts Department of Housing and Community Development
- Commonwealth of Massachusetts Executive Office of Community Development
- Commonwealth of Massachusetts Operational Services Division
- Commonwealth of Massachusetts Department of Mental Health
- Commonwealth of Massachusetts Department of Public Health
- Town of Barnstable
- Barnstable Housing Authority
- Barnstable County/Cape Cod Commission

Such administrative directives, rules and regulations are subject to change by an act of Congress, act of the state and local legislature or an administrative change mandated by, the United States Departments, Commonwealth of Massachusetts Departments or local departments listed above. Such changes may occur with little notice or inadequate funding to pay for the related cost, including the additional administrative burden, to comply with a change. Additionally, contractual funding may decrease or be withdrawn with little notice. The Company is involved with certain claims and other routine litigation matters in the normal course of business. In the opinion of management, after consultation with legal counsel, the outcome of such matters is not expected to have a materially adverse effect on the Company's consolidated financial position or results of operations.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(12) Net Assets

(a) *Net Assets With Donor Restrictions*

Net assets with donor restrictions consist of resources available to meet future obligations, but only in compliance with the restrictions specified by donors. During the year ended June 30, 2022, net assets released from restrictions totaling \$135,470 were from program restrictions. As of June 30, 2022, net assets with donor restrictions are restricted for the following programs:

Workforce Housing Relief Fund	\$	420,315
Prevention		86,157
Family Shelter		5,611
Family Support Services		<u>4,742</u>
Total	\$	<u>516,825</u>

(b) *Net Assets Without Donor Restrictions*

As of June 30, 2022, the Company's net assets without donor restrictions is comprised of undesignated and Board designated amounts totaling \$10,930,203, of which the Board of Directors has designated \$1,235,417 as a future operating reserve.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(13) Liquidity and Availability of Resources

The following reflects the Company's consolidated financial assets as of June 30, 2022, reduced by amounts not available for general use because of general or donor-imposed restrictions within one year from the consolidated statement of financial position date. Amounts not available include amounts set aside for long-term investing in the foundation legacy fund that could be drawn upon if the board approves the action. Available lines of credit are not included in the below schedule:

Financial assets at year end:	HAC & HAC Lofts	WBC	GC	Eliminations	Total
Cash and cash equivalents	\$ 2,994,822	\$ 142,758	\$ 27,490	\$ -	\$ 3,165,070
Receivables, net	2,176,895	5,412	-	(62,082)	2,120,225
Investments	1,235,417	-	-	-	1,235,417
Total	6,407,134	148,170	27,490	(62,082)	6,520,712
Less amounts unavailable for general expenditures within one year, due to:					
Restricted by donors for specific purposes	516,825	-	-	-	516,825
Total	516,825	-	-	-	516,825
Less amounts unavailable to management without Board approval:					
Board designated for operating reserve	1,235,417	-	-	-	1,235,417
Total	1,235,417	-	-	-	1,235,417
Financial assets available to meet cash needs for general expenditures within one year	\$ 4,654,892	\$ 148,170	\$ 27,490	\$ (62,082)	\$ 4,768,470

As part of the Company's liquidity management, the Company regularly monitors liquidity required to meet operating needs and other contractual commitments. The Company also maintains a board designated reserve. This is a reserve established by the Board of Directors that may be drawn upon at their discretion. In addition, as part of the Company's liquidity management, it has a policy to structure its financial assets to be available as its general expenditures, liabilities and other obligations as they come due. In addition, HAC has the ability to draw on its line of credit of up to \$500,000, see Note 5(a), in the event of an unanticipated need.

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Notes to Consolidated Financial Statements

June 30, 2022

(14) Risks and Uncertainties - COVID-19

In early 2020, an outbreak of a novel strain of coronavirus (COVID-19) emerged globally. As a result, events have occurred including mandates from federal, state and local authorities leading to an overall decline in economic activity. The Company's liquidity as of June 30, 2022 is documented at Note 13. The Company is not able to estimate the length or severity of this outbreak and the related financial impact. Management plans to adjust its operations accordingly and will continue to assess and monitor the situation as it evolves. If the length of the outbreak and related effects on the Company's operations continue for an extended period of time the Company may have to seek alternative measures to finance its operations. The Company does not believe that the impact of COVID-19 would have a material adverse effect on its financial condition or liquidity.

(15) Subsequent Events

The Company has performed an evaluation of subsequent events through November 7, 2022, which is the date the Company's consolidated financial statements were available to be issued. No material subsequent events have occurred, other than those disclosed below, since June 30, 2022 that required recognition or disclosure in these consolidated financial statements.

In July 2022, HAC entered into a purchase and sale agreement to purchase a real property located in Barnstable, MA for \$2,500,000 which includes land, buildings and any improvements and fixtures connected to the premise. The seller of the said property (the Seller) will provide full financing to HAC as part of the purchase and sale agreement. The loan is set to mature at the earlier date of 1) 2 years after closing date, or 2) the date HAC closes on a construction loan to develop the real property. If HAC is unable to close on a construction loan or obtain any required permits and approvals for HAC's intended use of the property during the original 2 years term of the loan, HAC has the option to convey the property back to the Seller and the Seller will fully forgive the loan. If HAC exercised the extensions and is still unable to close on a construction loan at the end of any such extension periods, HAC also has the option to convey the property back to the Seller and the Seller will fully forgive the loan. No principal or interest payment will be required during the term of the loan.

Supplemental Information

Housing Assistance Corporation and Affiliates

Consolidating Statement of Financial Position - Unaudited

As of June 30, 2022

	<u>HAC & HAC Lofts</u>	<u>GC</u>	<u>WBC</u>	<u>Eliminations</u>	<u>TOTAL</u>
Assets					
Current Assets					
Cash and cash equivalents	\$ 2,994,822	\$ 27,490	\$ 142,758	\$ -	\$ 3,165,070
Restricted cash	2,413,198	-	-	-	2,413,198
Contracts and grants receivable	847,540	-	-	-	847,540
Other receivables	1,329,355	-	5,412	(62,082)	1,272,685
Prepaid expenses	47,482	-	15,152	-	62,634
Investments	1,235,417	-	-	-	1,235,417
Total current assets	<u>8,867,814</u>	<u>27,490</u>	<u>163,322</u>	<u>(62,082)</u>	<u>8,996,544</u>
Fixed Assets					
Land	3,601,456	-	526,000	-	4,127,456
Buildings	7,806,185	3,459,121	9,672,140	(279,401)	20,658,045
Building improvements	3,663,874	-	1,035,763	-	4,699,637
Leasehold improvements	63,288	-	-	-	63,288
Furniture and fixtures	330,720	-	74,070	-	404,790
Vehicles	270,884	-	-	-	270,884
Miscellaneous fixed assets	111,147	-	-	-	111,147
Construction in progress	65,442	-	-	-	65,442
Total fixed assets	<u>15,912,996</u>	<u>3,459,121</u>	<u>11,307,973</u>	<u>(279,401)</u>	<u>30,400,689</u>
Less: accumulated depreciation	<u>(6,800,601)</u>	<u>(943,397)</u>	<u>(3,562,132)</u>	<u>90,805</u>	<u>(11,215,325)</u>
Net fixed assets	<u>9,112,395</u>	<u>2,515,724</u>	<u>7,745,841</u>	<u>(188,596)</u>	<u>19,185,364</u>
Other Assets					
Tax credit fees, net of accumulated amortization	-	-	5,111	-	5,111
Project reserves	-	83,031	326,782	-	409,813
Total other assets	<u>-</u>	<u>83,031</u>	<u>331,893</u>	<u>-</u>	<u>414,924</u>
Total Assets	<u>\$ 17,980,209</u>	<u>\$ 2,626,245</u>	<u>\$ 8,241,056</u>	<u>\$ (250,678)</u>	<u>\$ 28,596,832</u>
Liabilities and Net Assets					
Current Liabilities					
Accounts payable	\$ 588,868	\$ 62,082	\$ 18,340	\$ (62,082)	\$ 607,208
Accrued expenses	990,651	-	26,257	-	1,016,908
Escrows held for program participants	181,745	12,951	27,139	-	221,835
Deferred revenue	259,251	-	-	-	259,251
Advances	1,337,465	-	-	-	1,337,465
Mortgage notes payable, current portion	63,431	18,972	49,897	-	132,300
Total current liabilities	<u>3,421,411</u>	<u>94,005</u>	<u>121,633</u>	<u>(62,082)</u>	<u>3,574,967</u>
Long Term Liabilities					
Mortgage notes payable, net of current portion, net of unamortized debt issuance costs	1,521,849	681,297	1,583,068	-	3,786,214
Other mortgages notes payable - non-amortizing	2,473,748	2,098,310	3,450,000	-	8,022,058
Accrued interest	-	-	1,766,565	-	1,766,565
Total long term liabilities	<u>3,995,597</u>	<u>2,779,607</u>	<u>6,799,633</u>	<u>-</u>	<u>13,574,837</u>
Total liabilities	<u>7,417,008</u>	<u>2,873,612</u>	<u>6,921,266</u>	<u>(62,082)</u>	<u>17,149,804</u>
Net Assets					
Without donor restrictions	10,046,376	(247,367)	(354,214)	165,086	9,609,881
Noncontrolling interest	-	-	1,674,004	(353,682)	1,320,322
Total net assets without donor restrictions	<u>10,046,376</u>	<u>(247,367)</u>	<u>1,319,790</u>	<u>(188,596)</u>	<u>10,930,203</u>
Net assets with donor restrictions	<u>516,825</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>516,825</u>
Total net assets	<u>10,563,201</u>	<u>(247,367)</u>	<u>1,319,790</u>	<u>(188,596)</u>	<u>11,447,028</u>
Total Liabilities and Net Assets	<u>\$ 17,980,209</u>	<u>\$ 2,626,245</u>	<u>\$ 8,241,056</u>	<u>\$ (250,678)</u>	<u>\$ 28,596,832</u>

See independent auditor's report.

Housing Assistance Corporation and Affiliates

Consolidating Statement of Activities - Unaudited

For the Year Ended June 30, 2022

	<u>HAC & HAC Lofts</u>	<u>GC</u>	<u>WBC</u>	<u>Eliminations</u>	<u>TOTAL</u>
Revenue and Support					
Contributions	\$ 1,912,446	\$ -	\$ -	\$ -	\$ 1,912,446
In-kind contributions	54,500	-	-	-	54,500
Grants	375,739	-	-	-	375,739
Program service fees	32,111,850	-	-	-	32,111,850
Low income rental housing	-	141,579	601,672	-	743,251
Other income	1,688,492	-	-	-	1,688,492
	<u>36,143,027</u>	<u>141,579</u>	<u>601,672</u>	<u>-</u>	<u>36,886,278</u>
Total revenue and support					
Expenses					
Salaries	5,419,803	-	-	-	5,419,803
Payroll taxes and benefits	2,102,396	-	-	-	2,102,396
Occupancy	920,794	90,681	321,422	-	1,332,897
Professional fees	865,163	27,352	91,951	-	984,466
Interest	82,689	30,269	265,095	-	378,053
Other program expense	1,151,153	-	-	-	1,151,153
Pass through	24,678,147	-	-	-	24,678,147
	<u>35,220,145</u>	<u>148,302</u>	<u>678,468</u>	<u>-</u>	<u>36,046,915</u>
Total expenses					
Change in Net Assets from Operations	<u>922,882</u>	<u>(6,723)</u>	<u>(76,796)</u>	<u>-</u>	<u>839,363</u>
Non-operating Revenue (Expenses)					
Depreciation	(390,150)	(125,787)	(276,921)	6,985	(785,873)
Net loss on investments	(117,406)	-	-	-	(117,406)
	<u>(507,556)</u>	<u>(125,787)</u>	<u>(276,921)</u>	<u>6,985</u>	<u>(903,279)</u>
Total non-operating revenue (expenses)					
Change in Net Assets	415,326	(132,510)	(353,717)	6,985	(63,916)
Net Assets at Beginning of Year	<u>10,147,875</u>	<u>(114,857)</u>	<u>1,673,507</u>	<u>(195,581)</u>	<u>11,510,944</u>
Net Assets at End of Year	<u>\$ 10,563,201</u>	<u>\$ (247,367)</u>	<u>\$ 1,319,790</u>	<u>\$ (188,596)</u>	<u>\$ 11,447,028</u>

See independent auditor's report.

Housing Assistance Corporation and Affiliates

Section 8 - Supplemental Schedule of Financial Position - Unaudited

As of June 30, 2022 with Comparative Totals as of June 30, 2021

Assets	2022	2021
Current Assets		
Cash and cash equivalents	\$ 1,176,094	\$ 1,156,328
Cash - escrow	124,819	249,283
Accounts receivable portability	237,746	247,611
Accounts receivable fraud recovery	47,219	32,304
Due from HAC	1,246,248	1,166,922
Total Current Assets	<u>2,832,126</u>	<u>2,852,448</u>
Total Assets	<u>\$ 2,832,126</u>	<u>\$ 2,852,448</u>
Liabilities and Net Assets		
Current Liabilities		
Accounts payable	\$ -	\$ -
Accounts payable - portability	-	-
Deferred revenue - fraud recovery	15,298	32,289
Deferred revenue and advances	1,335,496	1,185,125
Interest payable	-	-
Total Current Liabilities	<u>1,350,794</u>	<u>1,217,414</u>
Long-Term Liabilities		
Escrow and other non-current liabilities	155,450	249,283
Total Long-Term Liabilities	<u>155,450</u>	<u>249,283</u>
Total Liabilities	<u>1,506,244</u>	<u>1,466,697</u>
Net Assets		
Net assets without donor restrictions	<u>1,325,882</u>	<u>1,385,751</u>
Total Net Assets	<u>1,325,882</u>	<u>1,385,751</u>
Total Liabilities and Net Assets	<u>\$ 2,832,126</u>	<u>\$ 2,852,448</u>

See independent auditor's report.

Housing Assistance Corporation and Affiliates

Section 8 - Supplemental Schedule of Activities - Unaudited

For the Year Ended June 30, 2022 with Comparative Totals for the Year Ended June 30, 2021

Revenue	2022	2021
Administrative	\$ 1,274,991	\$ 1,245,912
Other	-	-
Fraud recovery	7,839	1,992
Fees	2,000	2,000
Program	<u>13,251,145</u>	<u>12,819,274</u>
Total Revenue	<u>14,535,975</u>	<u>14,069,178</u>
Expenses		
Personnel	900,882	813,964
Training	20,610	16,015
Travel	3,694	401
Food	2,524	105
Transportation	11,842	4,581
Support	59,004	57,298
Professional	61,175	49,923
Facility - rent	41,103	39,402
Facility - depreciation	-	2,050
Contracted services	13,251,145	12,819,274
Other	-	-
Administrative allocation	<u>243,865</u>	<u>208,607</u>
Total Expenses	<u>14,595,844</u>	<u>14,011,620</u>
Change in Net Assets	(59,869)	57,558
Net Assets, Beginning of Year	<u>1,385,751</u>	<u>1,328,193</u>
Net Assets, End of Year	<u>\$ 1,325,882</u>	<u>\$ 1,385,751</u>

See independent auditor's report.

Housing Assistance Corporation and Affiliates

Schedule of Expenditures of Federal Awards

For the Year Ended June 30, 2022

Federal Grantor/Pass-Through Grantor/Program or Cluster Title	Federal Assistance Listing Number	Pass-Through Entity Identifying Number	Passed Through to Subrecipients	Federal Expenditures
U.S. Department of Housing and Urban Development:				
Continuum of Care Program	14.267		N/A	\$ 561,189
<i>Passed through the Commonwealth of Massachusetts Department of Housing and Community Development</i>				
Moving to Work Demonstration Program	14.881	SCOCD264019699018811	N/A	14,348,131
Section 8 Housing Choice Vouchers Program - Housing Voucher Cluster	14.871	SCOCD264019699014HCV	N/A	37,323
Supportive Housing for Persons with Disabilities	14.181	SCOCD264219699017MS5	N/A	27,351
Family Self - Sufficiency Program	14.896	FSS21MA3861-01-00/MA901FSS	N/A	76,930
Family Unification Program (FUP)	14.880	SCOCD264119699016FUP	N/A	7,218
Emergency Solutions Grant Program	14.231	OCD800016FMESG622201	N/A	30,395
<i>Passed through the Commonwealth of Massachusetts Department of Mental Health</i>				
Shelter Plus Care	14.238	SCDMH535050057770000	N/A	<u>334,796</u>
Total - U.S. Department of Housing and Urban Development				<u>15,423,333</u>
U.S. Department of the Treasury:				
<i>Passed through the Commonwealth of Massachusetts Department of Housing and Community Development</i>				
Emergency Rental Assistance Program - COVID-19	21.023	OCD2650HSLERAFT22250	N/A	6,181,122
<i>Passed through the Massachusetts Housing Partnership</i>				
Coronavirus State and Local Fiscal Recovery Funds	21.027	MOU	N/A	<u>10,700</u>
Total - U.S. Department of the Treasury				<u>6,181,122</u>
U.S. Department of Health and Human Services:				
<i>Passed through the Commonwealth of Massachusetts Department of Housing and Community Development</i>				
Low-Income Home Energy Assistance	93.568	SCOCD44002057HW10000	N/A	477,637
<i>Passed through the Commonwealth of Massachusetts Department of Public Health</i>				
Block Grants for Prevention and Treatment of Substance Abuse	93.959	33M03172920001DPH003	N/A	<u>25,677</u>
Total - U.S. Department of Health and Human Services				<u>503,314</u>
U.S. Department of Energy				
<i>Passed through the Commonwealth of Massachusetts Department of Housing and Community Development</i>				
Weatherization Assistance for Low-Income Persons	81.042	SCOCD410019570000008	N/A	<u>128,013</u>
Total - U.S. Department of Energy				<u>128,013</u>
U.S. Department of Homeland Security:				
<i>Passed through Federal Emergency Management Agency</i>				
Emergency Food and Shelter National Board Program	97.024	Phase 39	N/A	<u>3,510</u>
Total - U.S. Department of Homeland Security				<u>3,510</u>
Total Expenditures of Federal Awards				\$ <u>22,249,992</u>

See notes to schedule of expenditures of federal awards and independent auditor's report.

Housing Assistance Corporation and Affiliates

Notes to Schedule of Expenditures of Federal Awards

For the Year Ended June 30, 2022

Note 1: Basis of Presentation

The accompanying schedule of expenditures of federal awards (the Schedule) includes the federal award activity of Housing Assistance Corporation and Affiliates (the Company) under programs of the federal government for the year ended June 30, 2022. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of the Company, it is not intended to and does not present the consolidated financial position, changes in net assets or cash flows of the Company.

Note 2: Indirect cost rate

The Company has elected not to use the 10-percent de minimis indirect cost rate as allowed under the Uniform Guidance.

Note 3: Summary of Significant Accounting Policies

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

See independent auditor's report.

Independent Auditor's Report on Internal Control over Financial Reporting and on
Compliance and Other Matters Based on an Audit of Financial Statements
Performed in Accordance With *Government Auditing Standards*

To the Board of Directors of
Housing Assistance Corporation

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the consolidated financial statements of Housing Assistance Corporation (a nonprofit organization) and Affiliates, (collectively, the Company), which comprise the consolidated statement of financial position as of June 30, 2022, and the related consolidated statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the consolidated financial statements, and have issued our report thereon dated November 7, 2022.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered the Company's internal control over financial reporting as a basis for designing the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Company's internal control over financial reporting.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's consolidated financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over financial reporting that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Company's consolidated financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the consolidated financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control over financial reporting or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control over financial reporting and compliance. Accordingly, this communication is not suitable for any other purpose.

CohnReznick LLP

Braintree, Massachusetts

November 7, 2022

Independent Auditor's Report on Compliance for the Major Federal Program and
Report on Internal Control over Compliance Required by the Uniform Guidance

To the Board of Directors of
Housing Assistance Corporation

Report on Compliance for the Major Federal Program

Opinion on the Major Federal Program

We have audited Housing Assistance Corporation's (a nonprofit organization), and Affiliates (the "Company") compliance with the types of compliance requirements identified as subject to audit in the *OMB Compliance Supplement* that could have a direct and material effect on the Company's major federal program for the year ended June 30, 2022. The Company's major federal program is identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the Company complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on its major federal program for the year ended June 30, 2022.

Basis for Opinion on the Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America ("GAAS"); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States ("*Government Auditing Standards*"); and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* ("Uniform Guidance"). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Company and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for the major federal program. Our audit does not provide a legal determination of the Company's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the Company's federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Company's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material, if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Company's compliance with the requirements of its major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Company's compliance with the compliance requirements referred to above and performing such other procedures as we consider necessary in the circumstances.
- Obtain an understanding of the Company's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control over Compliance

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

CohnReznick LLP

Braintree, Massachusetts
November 7, 2022

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Schedule of Findings and Questioned Costs

For the Year Ended June 30, 2022

(1) Summary of Auditor's Results

Financial Statements:

Type of report the auditor issued on whether the consolidated financial statements audited were prepared in accordance with generally accepted accounting principles:

Unmodified opinion

Internal Control over Financial Reporting:

Material Weakness(es) Identified?

yes no

Significant Deficiency(ies) Identified?

yes none reported

Noncompliance Material to Consolidated Financial Statements Noted?

yes no

Federal Awards:

Internal Control over Major Programs:

Material Weakness(es) Identified?

yes no

Significant Deficiency(ies) Identified?

yes none reported

Type of Auditor's Report Issued on Compliance for Major Programs:

Unmodified Opinion

Any Audit Findings Disclosed that are Required to be Reported in Accordance with 2 CFR Section 200.516(a)?

yes no

Identification of Major Programs:

Assistance Listing Number

Name of Federal Program or Cluster

21.023

Emergency Rental Assistance Program

Dollar Threshold Used to Distinguish Between Type A and Type B Programs:

\$ 750,000

Auditee Qualified as Low-Risk Auditee?

yes no

HOUSING ASSISTANCE CORPORATION AND AFFILIATES

Schedule of Findings and Questioned Costs

For the Year Ended June 30, 2022

(2) Findings - Consolidated Financial Statement Audit

No significant deficiencies or material weaknesses reported.

(3) Findings and Questioned Costs - Major Federal Programs Audit

No significant deficiencies or material weaknesses reported.

(4) Status of Prior Year Findings

No significant deficiencies or material weaknesses reported.



Independent Member of Nexia International

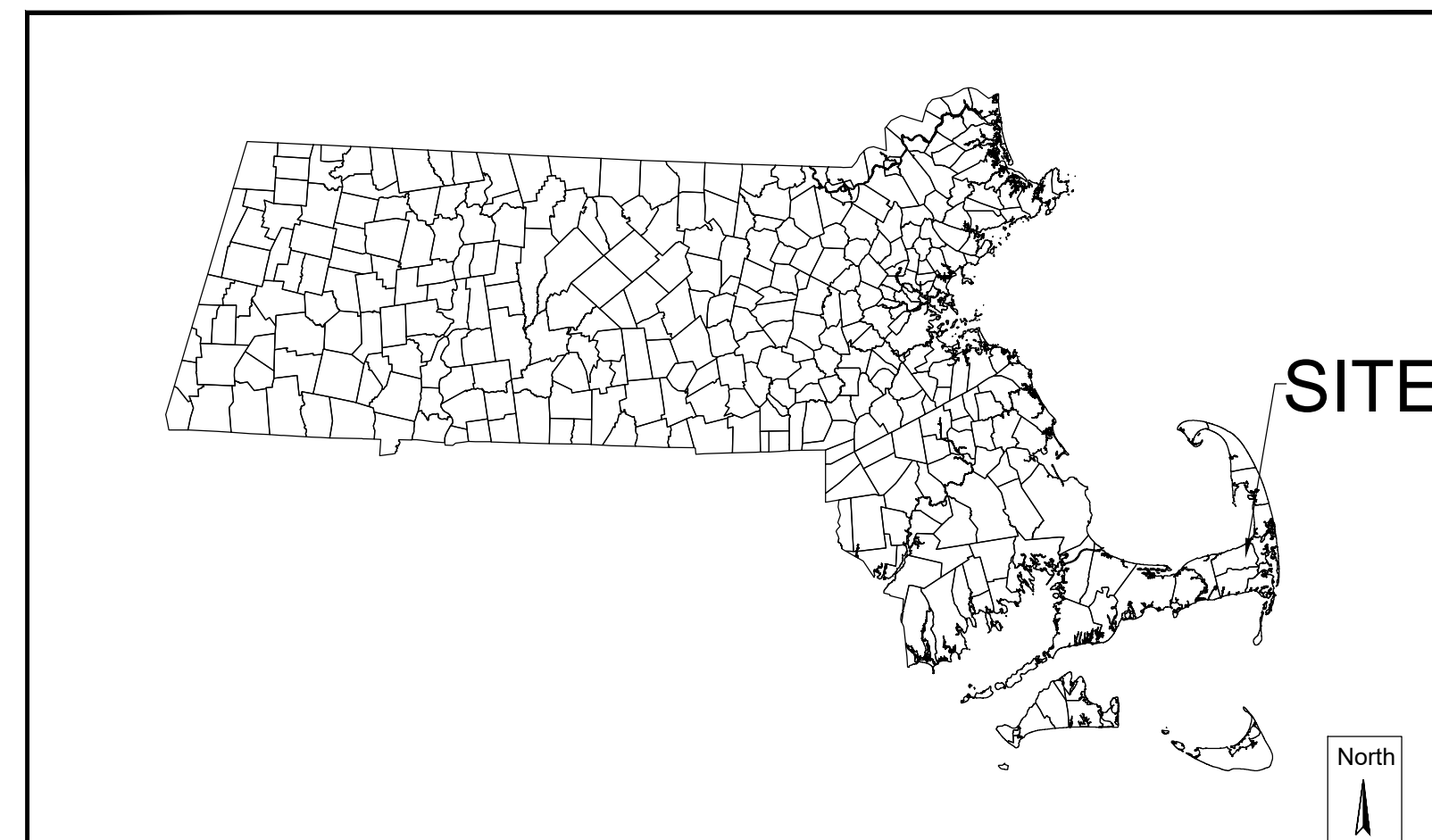
cohnreznick.com

0 MILLSTONE ROAD COMPREHENSIVE PERMIT SET BREWSTER, MASSACHUSETTS

DECEMBER 20, 2022
REVISED: MAY 2, 2023

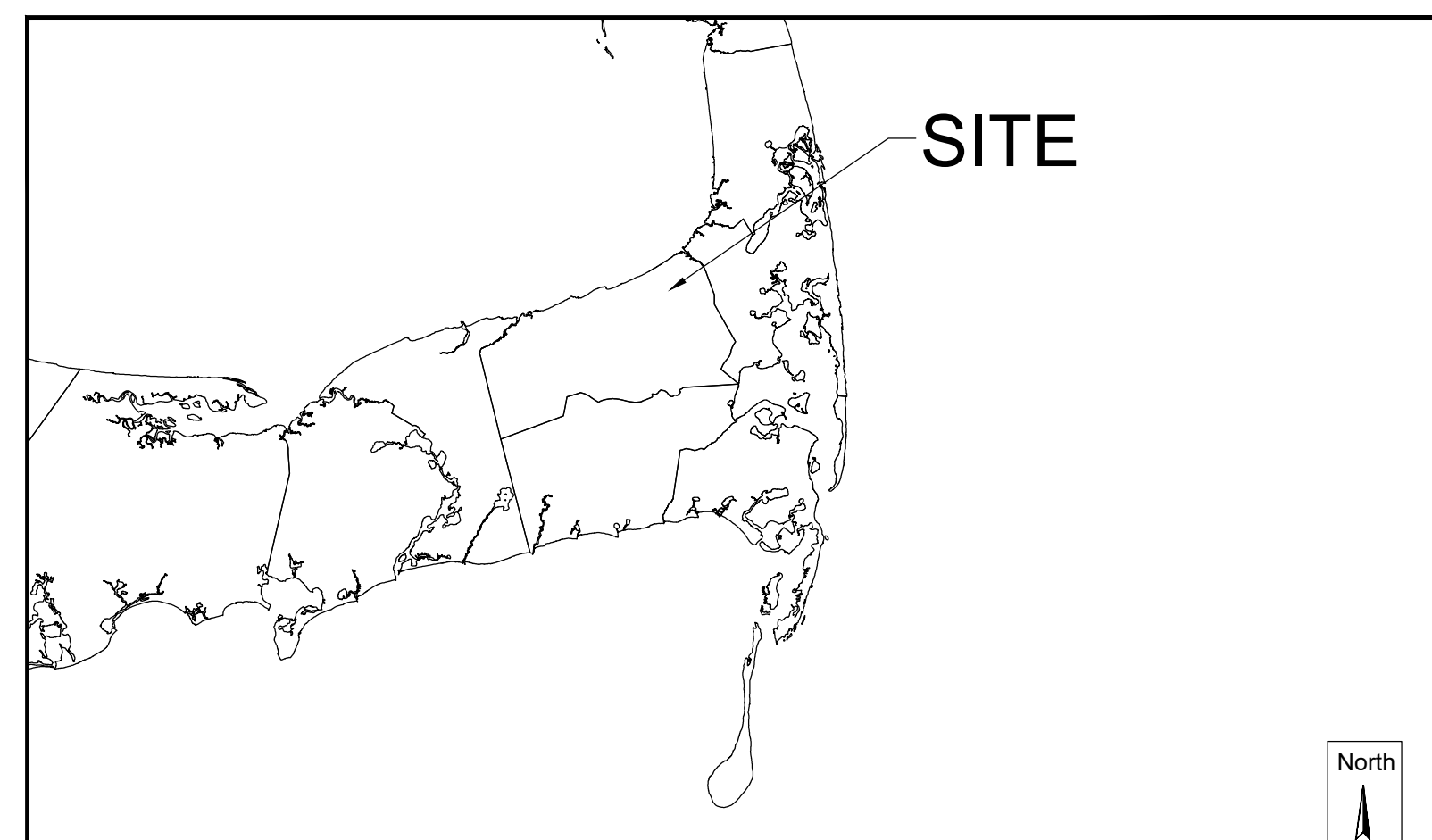
Sheet List Table	
Sheet Number	Sheet Title
C-1	COVER
C-2	GENERAL NOTES
C-3	PROPERTY LINE PLAN
C-4	EXISTING CONDITIONS
C-5	DEMOLITION & EROSION CONTROL PLAN
C-6	OVERALL SITE PLAN
C-7	SITE PLAN (1)
C-8	SITE PLAN (2)
C-9	GRADING PLAN (1)
C-10	GRADING PLAN (2)
C-11	UTILITY PLAN (1)
C-12	UTILITY PLAN (2)
C-13	DETAILS (1)
C-14	DETAILS (2)
C-15	DETAILS (3)
C-16	DETAILS (4)
L-17	PLANTING PLAN (1)
L-18	PLANTING PLAN (2)
L-19	PLANTING DETAILS
A101	FLOOR PLANS - BUILDING 1
A201	EXTERIOR ELEVATIONS - BUILDING 1
A101	FLOOR PLANS - BUILDING 2
A201	EXTERIOR ELEVATIONS - BUILDING 2
A202	EXTERIOR ELEVATIONS - BUILDING 2
A101	FLOOR PLANS - BUILDINGS 3 (7 & 10 SIMILAR)
A201	EXTERIOR ELEVATIONS - BUILDING 3 (7 & 10 SIMILAR)
A101	FLOOR PLANS - BUILDINGS 5 & 9 (4 & 6 SIMILAR)
A201	EXTERIOR ELEVATIONS - BUILDINGS 5 & 9 (4 & 6 SIMILAR)
A101	BUILDINGS 8 & 11 - FLOOR PLANS
A201	BUILDINGS 8 & 11 - EXTERIOR ELEVATIONS

PLANS SUBMITTED PREVIOUSLY
(NO REVISIONS MADE TO DATE)



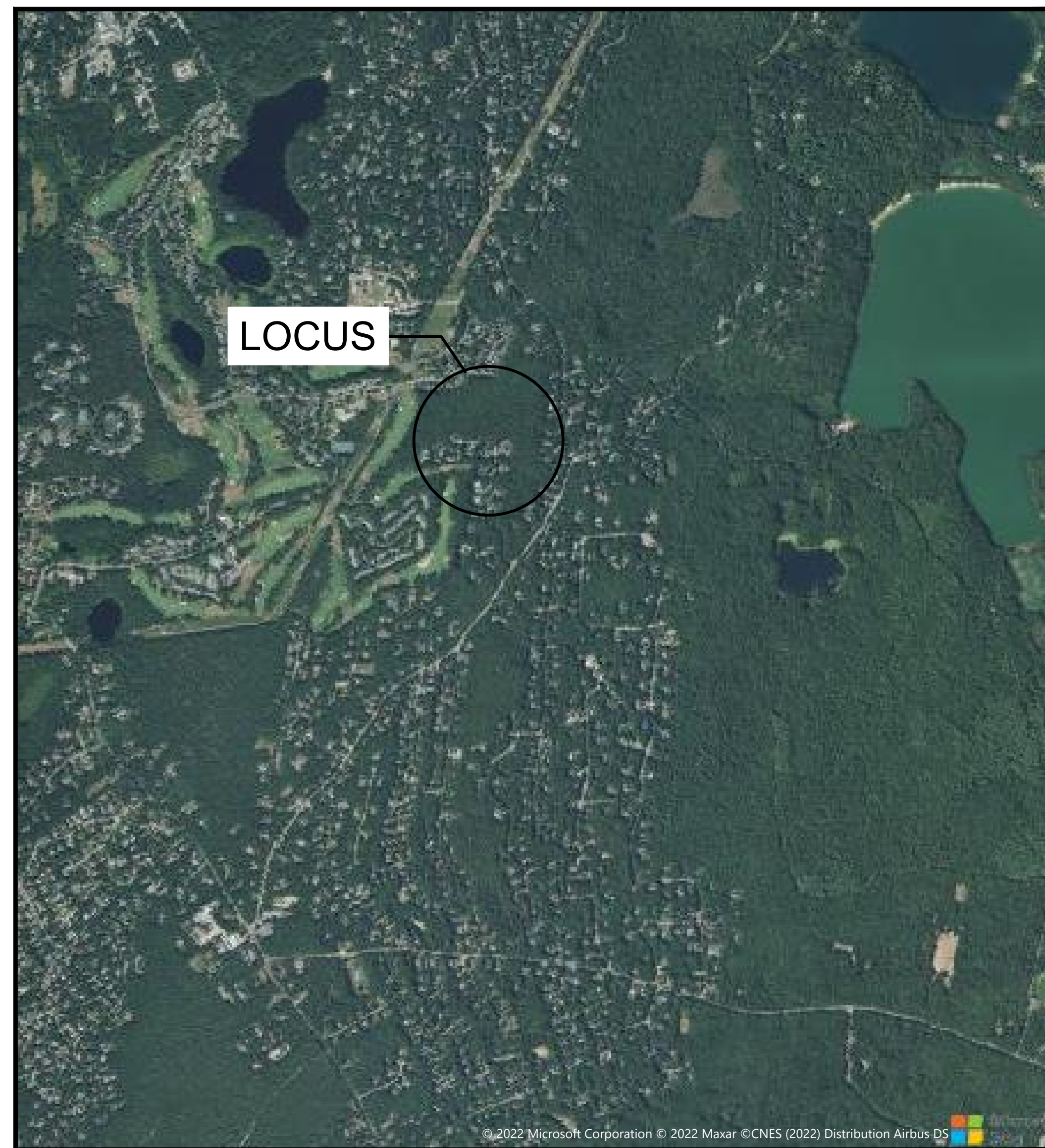
MASSACHUSETTS

Graphic Scale
0 150000
SCALE IN FEET
1:150000



BREWSTER



Graphic Scale
0 12000
SCALE IN FEET
1:12000



VICINITY MAP

Graphic Scale
1-inch = 1000-feet

- GENERAL NOTES:**
- THIS PLAN SET IS FOR PERMITTING ONLY AND NOT FOR CONSTRUCTION.
 - SITE INFORMATION:
ASSESSOR'S MAP
ADDRESS: 0 MILLSTONE ROAD, BREWSTER, MA
ZONING DISTRICT: R-L
 - THE PROPERTY IS LOCATED WITHIN F.I.R.M. ZONE X AS SHOWN ON COMMUNITY PANEL NO.25001C 0418J DATED JULY 16, 2014.
 - WETLANDS ARE NOT PRESENT ON THE SITE.

Plan Set:	0 MILLSTONE ROAD COMPREHENSIVE PERMIT SET BREWSTER, MASSACHUSETTS												
Prepared For:	Preservation of Affordable Housing, Inc. 2 Oliver Street, Suite 500 Boston, MA 02109												
Prepared By:	Horsley Witten Group, Inc. Sustainable Environmental Solutions www.horsleywitten.com 												
Headquarters	294 Washington Street Suite 801 Sandwich, MA 02563 (508) 833-6600 voice (508) 833-3150 fax	55 Dorrance Street Suite 403 Providence, RI 02906 (857) 263-8193 voice (617) 574-4799 fax	113 R2 Water Street Exeter, NH 03833 (603) 658-1660 voice										
Date Issued:	DECEMBER 20, 2022	Registration:											
Revisions	<table border="1"> <thead> <tr> <th>Rev.</th> <th>Date</th> <th>By</th> <th>Appr.</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>05/02/23</td> <td>ML</td> <td>JH</td> <td>Plan set revisions</td> </tr> </tbody> </table>		Rev.	Date	By	Appr.	Description	1	05/02/23	ML	JH	Plan set revisions	Project Number: 22084 Sheet Number: 1 of 19 Drawing Number: C - 1
Rev.	Date	By	Appr.	Description									
1	05/02/23	ML	JH	Plan set revisions									

PERMITTING SET ONLY
NOT FOR CONSTRUCTION

last modified: 12/23/22 by jh K:\Projects\2022\22084 Millstone Road Brewster\Drawings\22084-CV.dwg

GENERAL CONSTRUCTION NOTES:

- 1. ALL SITE WORK TO COMPLETE THIS PROJECT AS INDICATED ON THE DRAWINGS AND IN THE SPECIFICATIONS IS THE SOLE RESPONSIBILITY OF THE CONTRACTOR.
2. IMMEDIATELY CONTACT AND COORDINATE WITH THE ENGINEER AND OWNER IF ANY DEVIATION OR ALTERATION OF THE WORK PROPOSED ON THESE DRAWINGS IS REQUIRED.
3. UTILIZE ALL PRECAUTIONS AND MEASURES TO ENSURE THE SAFETY OF THE PUBLIC, ALL PERSONNEL AND PROPERTY DURING CONSTRUCTION IN ACCORDANCE WITH OSHA STANDARDS...

BASIC CONSTRUCTION SEQUENCE:

- 1. SURVEY AND STAKE THE PROPOSED LIMIT OF DISTURBANCE AND LIMIT OF SEDIMENTATION BARRIERS.
2. PLACE SEDIMENTATION BARRIERS AS INDICATED ON DRAWINGS AND STAKED OUT IN THE FIELD. UNDER NO CIRCUMSTANCES IS THE LIMIT OF WORK TO EXTEND BEYOND THE SEDIMENTATION BARRIERS/LIMIT OF DISTURBANCE AS INDICATED ON THE APPROVED DRAWINGS.
3. INSTALL TEMPORARY CONSTRUCTION ENTRANCES IN LOCATIONS INDICATED ON DRAWINGS. NO OTHER ENTRANCES ARE TO BE USED TO GAIN ACCESS TO THE SITE BY ANY CONSTRUCTION OR DELIVERY VEHICLES.

GENERAL GRADING AND DRAINAGE NOTES:

- 1. ALL CUT AND FILL SLOPES SHALL BE 3:1 OR FLATTER UNLESS OTHERWISE NOTED.
2. EXISTING GRADE CONTOUR INTERVALS SHOWN AT 1 FOOT.
3. PROPOSED GRADE CONTOUR INTERVALS SHOWN AT 1 FOOT.
4. ADJUST AND/OR CUT EXISTING PAVEMENT AS NECESSARY TO ASSURE A SMOOTH FIT AND CONTINUOUS GRADE.

STORMWATER FACILITY OPERATION & MAINTENANCE:

- 1. INSPECT AND RESTORE/CLEAN ALL FACILITIES (INLETS, MANHOLES, INFILTRATION BASINS, STORMWATER MANAGEMENT AREAS AS DESCRIBED BELOW OF SEDIMENT AND DEBRIS PRIOR TO THE OWNER'S ACCEPTANCE.
2. REMOVE AND DISPOSE ALL SEDIMENT AND DEBRIS TO A PRE-APPROVED LOCATION.
3. REFER TO THE STORMWATER POLLUTION PREVENTION PLAN (SWPPP) FOR ADDITIONAL INFORMATION PERTAINING TO STORMWATER FACILITY OPERATION AND MAINTENANCE REQUIREMENTS.

WATER & SEWER INSTALLATION NOTES:

- 1. INSTALL SEWER AND WATER MAINS ACCORDING TO THE FOLLOWING GUIDELINES TO PREVENT FREEZING OF THE MAIN OR SEWER.
2. INSULATE SANITARY FORCE MAINS, WATER MAINS, HYDRANT PIPING AND DEAD END WATER LINES WHERE SOIL COVER OR HORIZONTAL SEPARATION TO PRECAST STRUCTURES IS LESS THAN THE DISTANCE SPECIFIED ABOVE AND/OR WHERE SHOWN ON PLANS.
3. INSULATION 2" THICK POLYURETHANE INSULATION WITH PVC JACKET PLACED AROUND PIPE OR DESIGNER APPROVED EQUAL.

WATER SYSTEM INSTALLATION NOTES:

- 1. CONSTRUCT THE WATER MAIN AND ITS APPURTENANCE IN ACCORDANCE WITH THE LOCAL WATER DEPARTMENT'S STANDARDS AND SPECIFICATIONS AND PAY FOR ALL ASSOCIATED FEES AS REQUIRED BY THE WATER DEPARTMENT.
2. ALL PROPOSED WATER MAIN 4-INCHES AND GREATER IN DIAMETER ARE DUCTILE IRON CLASS 52. ONLY USE HDPE 3408 OR AS INDICATED ON DRAWINGS OR AS APPROVED BY THE ENGINEER.
3. SUPPLY TWO COPIES OF SWORN CERTIFICATES TO PROVE THAT ALL PIPES AND FITTINGS ARE INSPECTED AND TESTED AS REQUIRED BY THE STANDARD SPECIFICATIONS TO WHICH THE MATERIAL IS MANUFACTURED.

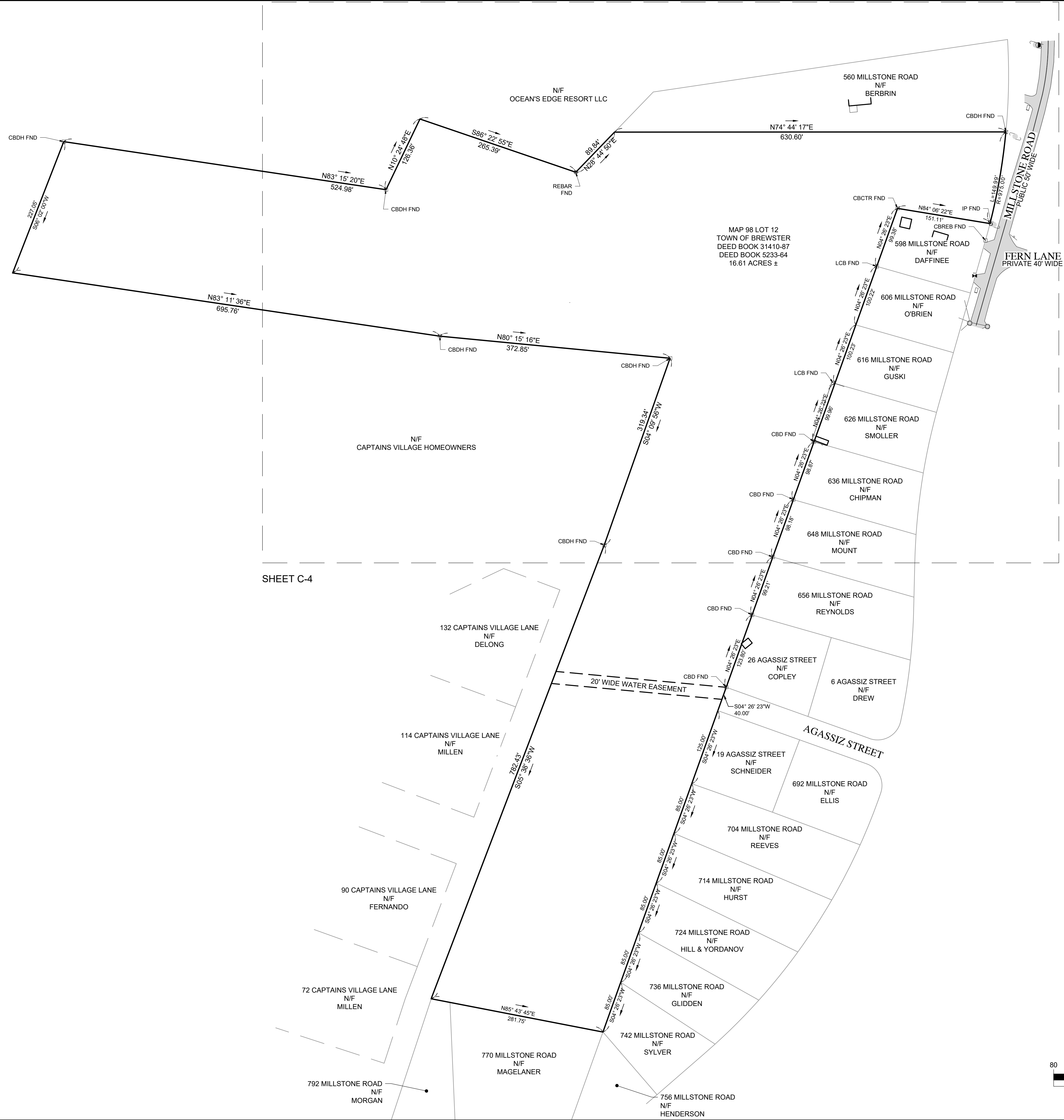
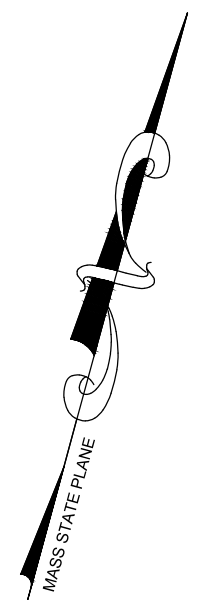
SEWER SYSTEM OPERATION & MAINTENANCE:

- 1. CLEAN ALL NEWLY INSTALLED FACILITIES, INCLUDING SEWER COLLECTION SYSTEM OF ALL FOREIGN MATERIALS SUCH AS DIRT AND MISCELLANEOUS DEBRIS PRIOR TO SYSTEM TESTING. TESTING MUST BE WITNESSED AND INSPECTED BY THE ENGINEER. NO TESTING IS ALLOWED WITHOUT REMOVAL OF ALL FOREIGN MATERIALS.
2. CONDUCT A LEAKAGE TEST OF ALL SEWER MAINS. TEST MUST BE WITNESSED BY THE ENGINEER. THE CONTRACTOR MUST PROVIDE THE ENGINEER WITH A MINIMUM OF 48-HOURS ADVANCE NOTICE TO THE TIME OF THE PRESSURE TEST.

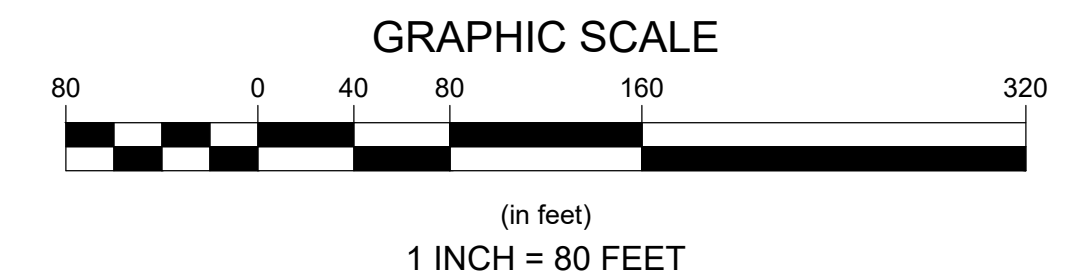
LEGEND:

Legend table with columns for GENERAL, PROPERTY INFORMATION, UTILITIES, EROSION & SEDIMENT CONTROL, ENVIRONMENTAL, and SYMBOLS. Includes symbols for berm, building, centerline, curb cut, edge of pavement, fence, guard rail, limit of work, pathway, stone, sidewalk, stormwater area, tree line, wall, retaining wall, vegetated swale, concrete, crosswalk/pavement striping, abutting lot, easement line, property, lot, or row, setback line, drain pipe, gas line, overhead wire, sanitary sewer, sewer force main, underground ET/C, underground elec., cable line, telephone line, water line, strawbale, silt fence-strawbale, silt fence, silt sock, wetland boundary, wetland 50 buffer, wetland 100 buffer, riverfront boundary, inner riverfront (100), outer riverfront (100-200), mean low water, mean high water, coastal bank, coastal bank buffer, fema flood zone, utility pole w/guy, utility pole, guy, light post, monitoring well, water well, test pit, boring, wetland flag, mail box, rock, sign, bench, picnic table, bike rack, handicap symbol, number of parking spaces, vehicle circulation.

Project information and title block. Includes: Project Number: 22084, Sheet: 2 of 19, Sheet Number: C-2, Date: DECEMBER 20, 2022, Prepared By: MCL/EVH, Checked By: MCL/EVH, Designated By: MCL/EVH, Title: 0 MILLSTONE ROAD COMPREHENSIVE PERMIT SET BREWSTER, MASSACHUSETTS, and logos for Preservation of Affordable Housing, Inc. and Horsley Witten Group, Inc.



SHEET C-4



Rev.	Date	By	Appr.	Description
1				
2				
3				
4				
5				

Horsley Witten Group, Inc.
 Sustainable Environmental Solutions
 90 Route 6A
 Sandwich, MA 02563
 Phone: (508) 833-3150
 Fax: (508) 833-3150

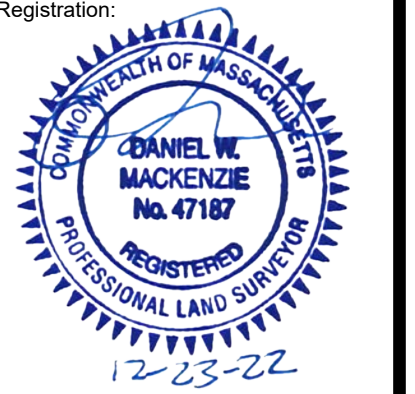
Checked By: [Signature]
 Drawn By: MCL
 Designated By: MCL/EVH
 Date: 12/22/22

**0 MILLSTONE ROAD
 COMPREHENSIVE PERMIT SET
 BREWSTER, MASSACHUSETTS**

Plan Set: []
 Plan Title: PROPERTY LINE PLAN

Prepared For:
**Preservation of
 Affordable Housing,
 Inc.**
 2 Oliver Street, Suite 500
 Boston, MA 02109
 Phone: -
 Fax: -

Survey Provided By:
Horsley Witten Group, Inc.
 90 Route 6A
 Sandwich, MA 02563
 Phone: (508) 833-3150
 Fax: (508) 833-3150
 Dated: November 29, 2022

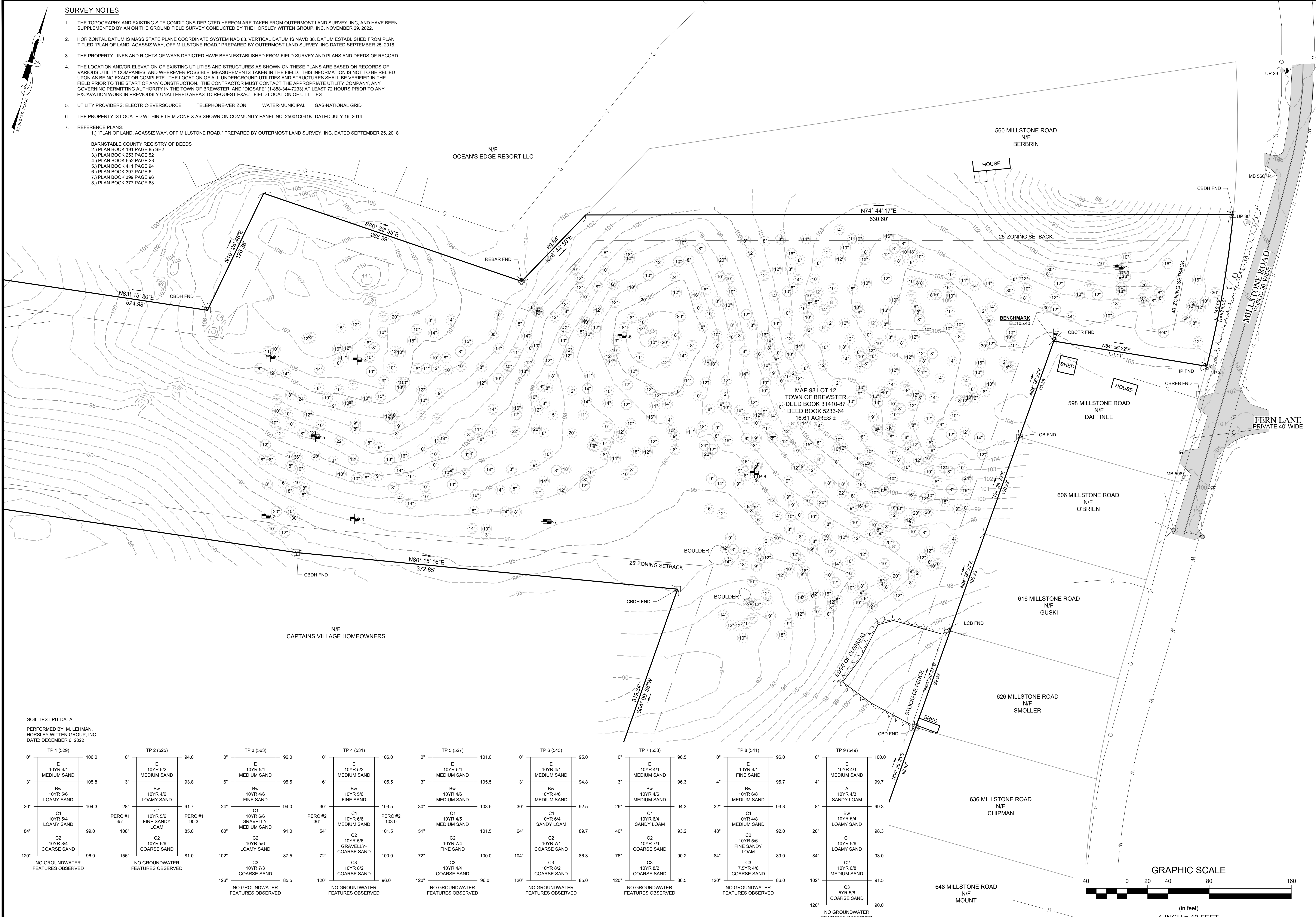


Project Number: 22084
 Sheet: 3 of 19
 Sheet Number: C-3

SURVEY NOTES

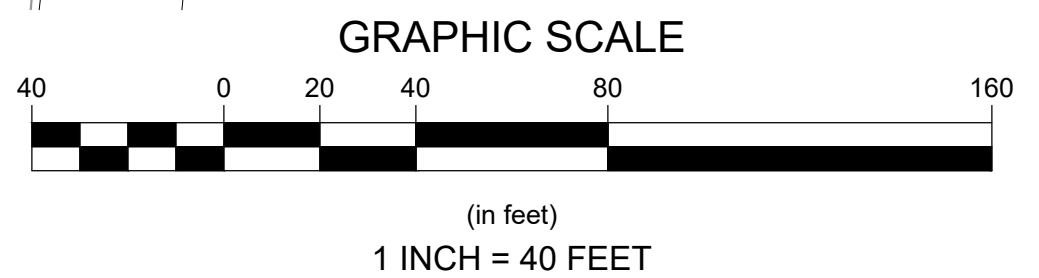
1. THE TOPOGRAPHY AND EXISTING SITE CONDITIONS DEPICTED HEREON ARE TAKEN FROM OUTERMOST LAND SURVEY, INC. AND HAVE BEEN SUPPLEMENTED BY AN ON THE GROUND FIELD SURVEY CONDUCTED BY THE HORSLEY WITTEN GROUP, INC. NOVEMBER 29, 2022.
2. HORIZONTAL DATUM IS MASS STATE PLANE COORDINATE SYSTEM NAD 83. VERTICAL DATUM IS NAVD 88. DATUM ESTABLISHED FROM PLAN TITLED "PLAN OF LAND, AGASSIZ WAY, OFF MILLSTONE ROAD," PREPARED BY OUTERMOST LAND SURVEY, INC. DATED SEPTEMBER 25, 2018.
3. THE PROPERTY LINES AND RIGHTS OF WAYS DEPICTED HAVE BEEN ESTABLISHED FROM FIELD SURVEY AND PLANS AND DEEDS OF RECORD.
4. THE LOCATION AND/OR ELEVATION OF EXISTING UTILITIES AND STRUCTURES AS SHOWN ON THESE PLANS ARE BASED ON RECORDS OF VARIOUS UTILITY COMPANIES, AND WHEREVER POSSIBLE, MEASUREMENTS TAKEN IN THE FIELD. THIS INFORMATION IS NOT TO BE RELIED UPON AS BEING EXACT OR COMPLETE. THE LOCATION OF ALL UNDERGROUND UTILITIES AND STRUCTURES SHALL BE VERIFIED IN THE FIELD PRIOR TO THE START OF ANY CONSTRUCTION. THE CONTRACTOR MUST CONTACT THE APPROPRIATE UTILITY COMPANY, ANY GOVERNING PERMITTING AUTHORITY IN THE TOWN OF BREWSTER, AND "DIGSAFE" (1-888-344-7233) AT LEAST 72 HOURS PRIOR TO ANY EXCAVATION WORK IN PREVIOUSLY UNALTERED AREAS TO REQUEST EXACT FIELD LOCATION OF UTILITIES.
5. UTILITY PROVIDERS: ELECTRIC-EVERSOURCE TELEPHONE-VERIZON WATER-MUNICIPAL GAS-NATIONAL GRID
6. THE PROPERTY IS LOCATED WITHIN F.I.R.M ZONE X AS SHOWN ON COMMUNITY PANEL NO. 25001C0418J DATED JULY 16, 2014.
7. REFERENCE PLANS:
1.) "PLAN OF LAND, AGASSIZ WAY, OFF MILLSTONE ROAD," PREPARED BY OUTERMOST LAND SURVEY, INC. DATED SEPTEMBER 25, 2018

- BARNSTABLE COUNTY REGISTRY OF DEEDS
 2.) PLAN BOOK 191 PAGE 85 SH2
 3.) PLAN BOOK 233 PAGE 52
 4.) PLAN BOOK 552 PAGE 23
 5.) PLAN BOOK 411 PAGE 94
 6.) PLAN BOOK 397 PAGE 6
 7.) PLAN BOOK 399 PAGE 96
 8.) PLAN BOOK 377 PAGE 63



SOIL TEST PIT DATA
 PERFORMED BY: M. LEHMAN,
 HORSLEY WITTEN GROUP, INC.
 DATE: DECEMBER 6, 2022

TP 1 (529)	TP 2 (525)	TP 3 (563)	TP 4 (531)	TP 5 (527)	TP 6 (543)	TP 7 (533)	TP 8 (541)	TP 9 (549)
0" E 10YR 4/1 MEDIUM SAND	0" E 10YR 5/2 MEDIUM SAND	0" E 10YR 5/1 MEDIUM SAND	0" E 10YR 5/2 MEDIUM SAND	0" E 10YR 5/1 MEDIUM SAND	0" E 10YR 4/1 MEDIUM SAND	0" E 10YR 4/1 MEDIUM SAND	0" E 10YR 4/1 FINE SAND	0" E 10YR 4/1 MEDIUM SAND
3" Bw 10YR 5/6 LOAMY SAND	3" Bw 10YR 4/6 LOAMY SAND	6" Bw 10YR 4/6 FINE SAND	6" Bw 10YR 5/6 FINE SAND	3" Bw 10YR 4/6 MEDIUM SAND	3" Bw 10YR 4/6 MEDIUM SAND	3" Bw 10YR 4/6 MEDIUM SAND	4" Bw 10YR 6/8 MEDIUM SAND	4" A 10YR 4/3 SANDY LOAM
20" C1 10YR 8/4 LOAMY SAND	28" C1 10YR 5/6 FINE SANDY LOAM	24" C1 10YR 6/6 GRAVELLY-MEDIUM SAND	30" C1 10YR 6/6 MEDIUM SAND	30" C1 10YR 4/5 MEDIUM SAND	30" C1 10YR 8/4 SANDY LOAM	26" C1 10YR 6/4 SANDY LOAM	32" C1 10YR 4/8 MEDIUM SAND	8" Bw 10YR 5/4 LOAMY SAND
84" C2 10YR 8/4 COARSE SAND	108" C2 10YR 6/6 COARSE SAND	60" C2 10YR 5/6 GRAVELLY-COARSE SAND	54" C2 10YR 5/6 GRAVELLY-COARSE SAND	51" C2 10YR 7/4 FINE SAND	64" C2 10YR 7/1 COARSE SAND	40" C2 10YR 5/8 FINE SANDY LOAM	48" C2 10YR 5/8 FINE SANDY LOAM	20" C1 10YR 5/6 LOAMY SAND
120" NO GROUNDWATER FEATURES OBSERVED	156" NO GROUNDWATER FEATURES OBSERVED	102" C3 10YR 7/3 COARSE SAND	72" C3 10YR 8/2 COARSE SAND	72" C3 10YR 4/4 COARSE SAND	104" C3 10YR 8/2 COARSE SAND	76" C3 10YR 8/2 COARSE SAND	84" C3 7.5YR 4/6 COARSE SAND	84" C2 10YR 6/8 MEDIUM SAND
		126" NO GROUNDWATER FEATURES OBSERVED	120" NO GROUNDWATER FEATURES OBSERVED	120" NO GROUNDWATER FEATURES OBSERVED	120" NO GROUNDWATER FEATURES OBSERVED	120" NO GROUNDWATER FEATURES OBSERVED	120" NO GROUNDWATER FEATURES OBSERVED	102" C3 5YR 5/6 COARSE SAND
								96.0



Revisions

Rev	Date	By	Appr.	Description
1				
2				
3				
4				
5				

Horsley Witten Group, Inc.
 Sustainable Environmental Solutions
 80 Route 6A
 Sandwich, MA 02563
 Phone: (508) 833-6600
 Fax: (508) 833-3150

Checked By: DWV
 Drawn By: MCL
 Designed By: MCL/EVH
 Date: 12/29/22

**0 MILLSTONE ROAD
 COMPREHENSIVE PERMIT SET
 BREWSTER, MASSACHUSETTS**

Plan Set:
 Plan Title: EXISTING CONDITIONS

Prepared For:
Preservation of Affordable Housing, Inc.
 2 Oliver Street, Suite 500
 Boston, MA 02109
 Phone: -
 Fax: -

Survey Provided By:
Horsley Witten Group, Inc.
 80 Route 6A
 Sandwich, MA 02563
 Phone: (508) 833-6600
 Fax: (508) 833-3150
 Dated: November 29, 2022



Project Number: 22084
 Sheet: 4 of 19
 Sheet Number: C-4

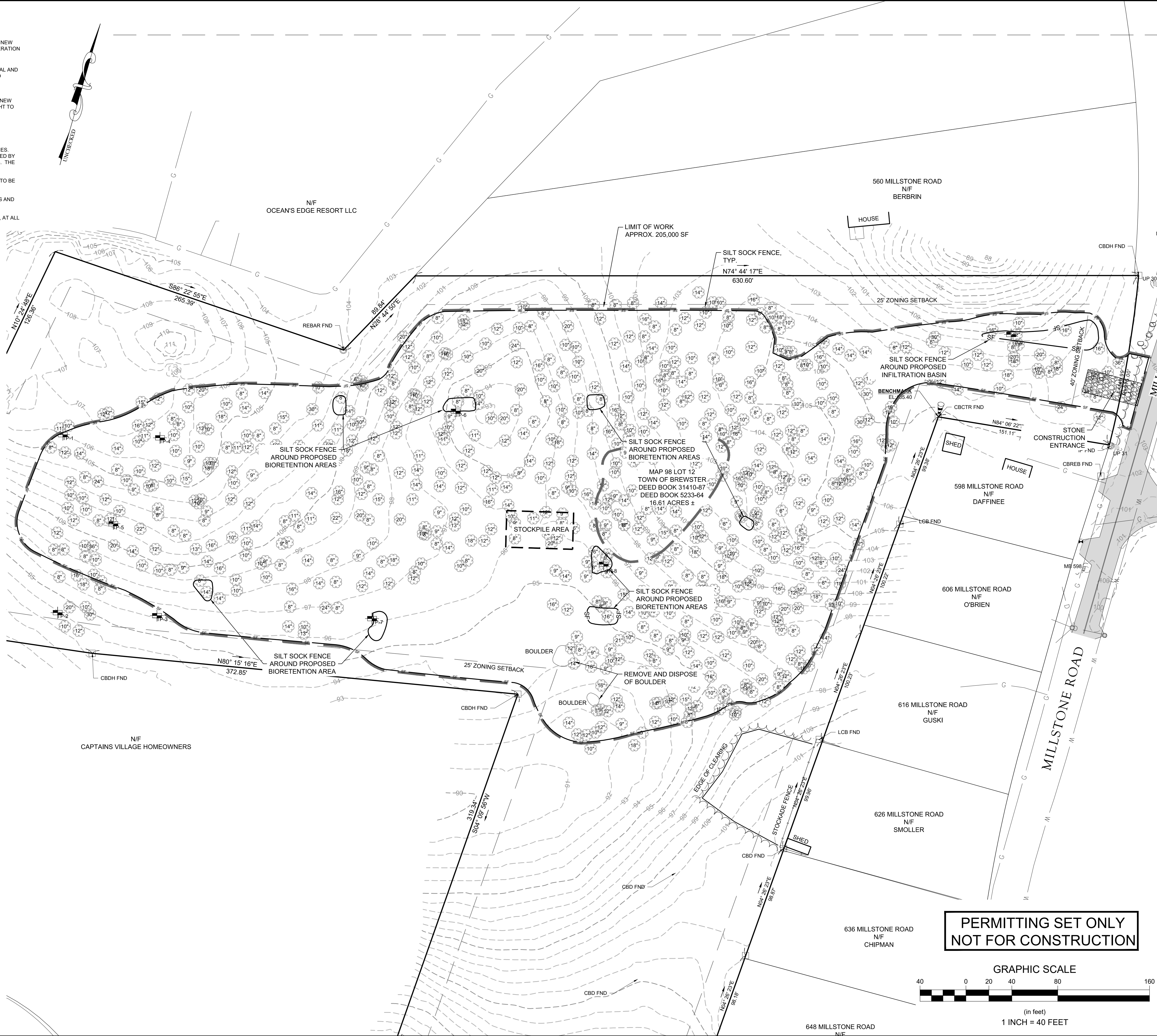
GENERAL DEMOLITION NOTES:

THIS PLAN SET DOES NOT INCLUDE DETAILS & SPECIFICATIONS FOR ALL DEMOLITION WORK REQUIRED WITHIN THE PROPOSED CONSTRUCTION LIMITS. IT IS THE CONTRACTOR'S RESPONSIBILITY TO COORDINATE WITH THE OWNER, PROJECT ARCHITECT, MECHANICAL ENGINEERS AND OTHER PROJECT ENGINEERS INVOLVED WITH THE PROPOSED NEW CONSTRUCTION TO DEVELOP A SUITABLE DEMOLITION PLAN, WHICH WILL ALLOW THE FACILITIES TO REMAIN IN OPERATION DURING THE ENTIRETY OF CONSTRUCTION.

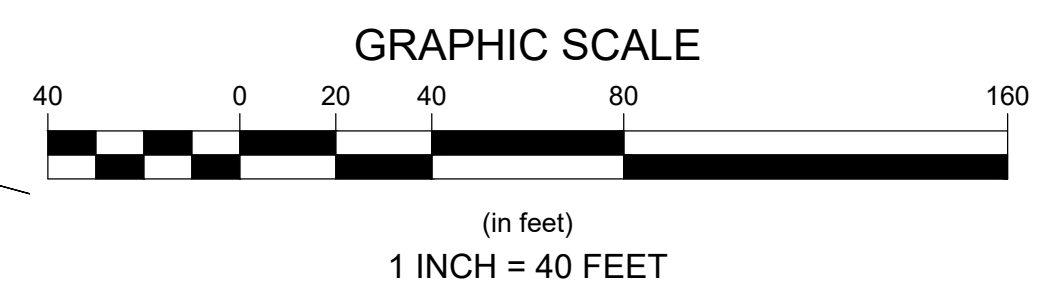
- 1. UNLESS OTHERWISE NOTED, THE CONTRACTOR IS RESPONSIBLE FOR THE RELOCATION, DEMOLITION, REMOVAL AND DISPOSAL, IN A LOCATION APPROVED BY ALL GOVERNING AUTHORITIES, OF ALL EXISTING SITE ELEMENTS AND STRUCTURES INCLUDING, BUT NOT LIMITED TO, BUILDINGS, ROADWAYS, PARKING AREAS, PARKING ISLANDS, BITUMINOUS CONCRETE, CEMENT CONCRETE, GRAVEL, CURBS, WALKWAYS, SIDEWALKS, BERMS, FENCES, BOLLARDS, POSTS, PLANTING BEDS, TREES, SHRUBS, UTILITIES, DRAINAGE STRUCTURES AND ALL OTHER STRUCTURES SHOWN AND NOT SHOWN WITHIN CONSTRUCTION LIMITS, AND WHERE NEEDED, TO ALLOW FOR NEW CONSTRUCTION. ALL FACILITIES TO BE REMOVED ARE TO BE UNDERCUT TO SUITABLE MATERIAL AND BROUGHT TO GRADE WITH SUITABLE COMPACTED FILL MATERIAL PER SPECIFICATIONS.
2. REMOVE ALL DEBRIS FROM THE SITE AND DISPOSE OF THE DEBRIS IN A PROPER AND LEGAL MANNER.
3. OBTAIN ALL PERMITS REQUIRED FOR DEMOLITION AND DISPOSAL.
4. COORDINATE WITH RESPECTIVE UTILITY COMPANIES PRIOR TO THE REMOVAL AND/OR RELOCATION OF UTILITIES. COORDINATE WITH THE UTILITY COMPANIES CONCERNING PORTIONS OF THE WORK WHICH MAY BE PERFORMED BY THE UTILITY COMPANY AND ANY FEES WHICH ARE TO BE PAID TO THE UTILITY COMPANY FOR THEIR SERVICES. THE CONTRACTOR IS RESPONSIBLE FOR PAYING ALL FEES AND CHARGES.
5. REFER TO MECHANICAL AND UTILITY PLANS AND SPECIFICATIONS FOR ALL WORK WHICH REQUIRES UTILITIES TO BE REMOVED, RELOCATE OR ABANDONED AND LEFT IN PLACE.
6. PROVIDE NOTICE TO ALL UTILITY COMPANIES REGARDING DESTRUCTION AND REMOVAL OF ALL SERVICE LINES AND CAP ALL UTILITY LINES, AS REQUIRED, BEFORE PROCEEDING WITH THE WORK.
7. MAINTAIN CONTINUOUS ACCESS AND OPERATION FOR SURROUNDING FACILITIES, AS DEEMED BY THE OWNER, AT ALL TIMES DURING DEMOLITION OF THE EXISTING FACILITIES.
8. PRIOR TO DEMOLITION OCCURRING, ALL EROSION CONTROL DEVICES ARE TO BE INSTALLED.

EROSION & SEDIMENT CONTROL NOTES:

- 1. PRIOR TO THE START OF CONSTRUCTION A NOTICE OF INTENT (NOI) MUST BE FILED WITH NPDES. REFER TO THE STORMWATER AND POLLUTION PREVENTION PLAN (SWPPP) REGARDING ALL EROSION CONTROL MATTERS. MAINTAIN A WORKING COPY OF ALL SWPPPS ON-SITE AT ALL TIMES. FOLLOW THE SWPPP PROTOCOL FOR SITE MAINTENANCE, INSPECTIONS AND PROPER DOCUMENTATION UNTIL THE SITE HAS BEEN ACCEPTED BY THE OWNER. AT THE COMPLETION OF THE PROJECT THE CONTRACTOR OR OWNER MUST FILE A NOTICE OF TERMINATION WITH NPDES. IN ACCORDANCE WITH NPDES REGULATIONS, THE COMPLETED SWPPP MUST INCLUDE ALL OF THE SITE EROSION CONTROL DOCUMENTATION, WEEKLY EROSION INSPECTION REPORTS COMPLETED BY THE DESIGNATED SITE PERSONNEL, AND ANY OTHER PERTINENT SITE DOCUMENTATION MUST BE RETAINED FOR A MINIMUM OF 3 YEARS FROM THE DATE OF TERMINATION.
2. DESIGNATE THE SITE CONSTRUCTION FOREMAN AS THE ON-SITE PERSONNEL RESPONSIBLE FOR THE DAILY INSPECTION AND MAINTENANCE OF ALL SEDIMENT AND EROSION CONTROLS AND IMPLEMENTATION OF ALL NECESSARY MEASURES TO CONTROL EROSION AND PREVENT SEDIMENT FROM LEAVING THE SITE.
3. INSTALL ALL EROSION AND SEDIMENT CONTROL (ESC) MEASURES AS INDICATED ON DRAWINGS IN CONSULTATION WITH THE CONSERVATION AGENT, AND ENGINEER BEFORE ANY CONSTRUCTION ACTIVITIES BEGIN. INSPECT, MAINTAIN AND REPLACE EROSION CONTROL MEASURES AS NECESSARY DURING THE ENTIRE CONSTRUCTION PERIOD OF THE PROJECT. THE SITE PERIMETER EROSION CONTROLS ARE THE DESIGNATED LIMIT OF WORK. INFORM ALL PERSONNEL WORKING ON THE PROJECT SITE THAT NO CONSTRUCTION ACTIVITY IS TO OCCUR BEYOND THE LIMIT OF WORK AT ANY TIME THROUGHOUT THE CONSTRUCTION PERIOD.
4. MAINTAIN A MINIMUM SURPLUS OF 100 FEET OF EROSION CONTROL BARRIER (SILT FENCE, STRAWBALE, & OR SILT SOCK) ON-SITE AT ALL TIMES.
5. PROTECT THE ADJACENT RESOURCE AREA FROM SEDIMENTATION DURING PROJECT CONSTRUCTION UNTIL ACCEPTANCE BY THE OWNER & IN CONFORMANCE WITH THE ORDER OF CONDITIONS.
6. PROVIDE CONSTRUCTION EXITS AS INDICATED ON DRAWINGS TO SHED DIRT FROM CONSTRUCTION VEHICLE TIRES. CLEAN AND/OR REPLACE THE CRUSHED STONE PAD, AS NECESSARY, TO MAINTAIN ITS EFFECTIVENESS.
7. KEEP THE LIMIT OF CLEARING, GRADING AND DISTURBANCES TO A MINIMUM WITHIN THE PROPOSED AREA OF CONSTRUCTION. PHASE THE SITE WORK IN A MANNER TO MINIMIZE AREAS OF EXPOSED SOIL. IF TREES ARE TO BE CUT ON THE ENTIRE SITE, CLEAR AND GRUB ONLY THOSE AREAS WHICH ARE ACTIVELY UNDER CONSTRUCTION. PROPERLY INSTALL THE SEDIMENTATION CONTROLS PRIOR TO BEGINNING ANY LAND CLEARING ACTIVITY AND/OR OTHER CONSTRUCTION RELATED WORK.
8. MONITOR LOCAL WEATHER REPORTS DURING CONSTRUCTION AND PRIOR TO SCHEDULING EARTHMOVING OR OTHER CONSTRUCTION ACTIVITIES WHICH LEAVE LARGE DISTURBED AREAS UNSTABILIZED. IF INCLEMENT WEATHER IS PREDICTED, USE BEST PROFESSIONAL JUDGEMENT AND GOOD CONSTRUCTION PRACTICES WHEN SCHEDULING CONSTRUCTION ACTIVITIES AND ENSURE THE NECESSARY EROSION CONTROL DEVICES ARE INSTALLED AND FUNCTIONING PROPERLY TO MINIMIZE EROSION FROM ANY IMPENDING WEATHER EVENTS.
9. INSPECT EROSION AND SEDIMENT CONTROL DEVICES AND STABILIZED SLOPES ON A WEEKLY BASIS AND AFTER EACH RAINFALL EVENT OF 25 INCH OR GREATER. REPAIR IDENTIFIED PROBLEMS WITHIN 24 HOURS TO ENSURE EROSION AND SEDIMENT CONTROLS ARE IN GOOD WORKING ORDER. RESET OR REPLACE MATERIALS AS REQUIRED.
10. SURROUND THE PERIMETER OF SOIL STOCKPILES WITH SILT SOCK, SILT FENCE, STRAWBALES, OR A COMBINATION OF SILT FENCE WITH STRAWBALE, AS DETERMINED NECESSARY.
11. DISTURBED AREAS AND SLOPES MUST NOT BE LEFT UNATTENDED OR EXPOSED FOR EXCESSIVE PERIODS OF TIME SUCH AS THE INACTIVE WINTER SEASON. PROVIDE APPROPRIATE STABILIZATION PRACTICES ON ALL DISTURBED AREAS AS SOON AS POSSIBLE BUT NOT MORE THAN 14 DAYS AFTER THE CONSTRUCTION ACTIVITY IN THAT AREA HAS TEMPORARILY OR PERMANENTLY CEASED. REINFORCE TEMPORARY AREAS HAVING A SLOPE GREATER THAN 4:1 WITH EROSION BLANKETS OR APPROVED EQUAL UNTIL THE SITE IS PROPERLY STABILIZED. TEMPORARY SLOPES MAY ALSO BE REQUIRED IF DETERMINED NECESSARY IN THE FIELD BY THE ENGINEER.
12. INSTALL A SILT SOCK OR APPROVED EQUIVALENT IN EACH EXISTING CATCHBASIN RECEIVING RUNOFF FROM THE SITE. UPON THE INSTALLATION OF EACH CATCH BASIN, INSTALL A SILT SOCK OR APPROVED EQUIVALENT. INSPECT SILT SOCKS, AFTER EACH SIGNIFICANT STORM EVENT AND REMOVE AND EMPTY AS NEEDED FOR THE DURATION OF THE CONSTRUCTION PERIOD.
13. SMALL SEDIMENTATION BASINS MAY BE CONSTRUCTED ON AN AS-NEEDED BASIS DURING CONSTRUCTION TO AID IN THE CAPTURE OF SITE RUNOFF AND SEDIMENT. IT WILL BE THE RESPONSIBILITY OF THE SITE CONTRACTOR, IN CONSULTATION WITH THE ENGINEER, TO SIZE AND CREATE THESE BASINS IN APPROPRIATE LOCATIONS.
14. CONTAIN ALL SEDIMENT ON-SITE. SWEEP ALL EXITS FROM THE SITE AS NECESSARY INCLUDING ANY SEDIMENT TRACKING. SWEEP PAVED AREAS AS NEEDED TO REMOVE SEDIMENT AND POTENTIAL POLLUTANTS ACCUMULATED DURING SITE CONSTRUCTION.
15. REMOVE ACCUMULATED SEDIMENT FROM ALL TEMPORARY PRACTICES AND DISPOSE OF IN A PRE-APPROVED LOCATION.
16. PROVIDE ON SITE OR MAKE READILY AVAILABLE THE NECESSARY EQUIPMENT AND SITE PERSONNEL DURING CONSTRUCTION HOURS FOR THE DURATION OF THE PROJECT TO ENSURE ALL EROSION AND SEDIMENTATION CONTROL DEVICES ARE PROPERLY MAINTAINED AND REPAIRED IN A TIMELY AND RESPONSIBLE MANNER. IF SITE WORK IS SUSPENDED DURING THE WINTER MONTHS THE CONTRACTOR MUST CONTINUE TO PROVIDE PERSONNEL AND EQUIPMENT EITHER ON SITE OR READILY AVAILABLE TO PROPERLY MAINTAIN AND REPAIR ALL EROSION AND SEDIMENTATION CONTROL DEVICES IN A TIMELY AND RESPONSIBLE MANNER.
17. PRIOR TO THE INSTALLATION OF FILTER FABRIC AND MEDIA WITHIN THE BIORETENTION AREAS, REMOVE AND PROPERLY DISPOSE OF SEDIMENT ACCUMULATED IN ANY PARTIALLY CONSTRUCTED OR TEMPORARY BIORETENTION DRAINAGE AREA USED FOR SEDIMENT CONTROL DURING CONSTRUCTION. PROVIDE A SURFACE ELEVATION AT A MINIMUM 1-FOOT ABOVE THE BOTTOM OF MEDIA ELEVATION AS SHOWN IN THE BIORETENTION SCHEDULE FOR PARTIALLY CONSTRUCTED BIORETENTION AREAS. THIS ALLOWS FOR AN OVERLAP OF THE COLLECTED SEDIMENT FROM WITHIN THE BIORETENTION AREA PRIOR TO MEDIA/FABRIC INSTALLATION.
18. CONTROL DUST BY WATERING OR OTHER APPROVED METHODS AS NECESSARY, OR AS DIRECTED BY THE ENGINEER.
19. THE CONTRACTOR IS RESPONSIBLE FOR THE INSPECTION AND MAINTENANCE DURING CONSTRUCTION OF ALL STORMWATER FACILITIES INSTALLED OR AFFECTED BY THE PROJECT. REMOVE SEDIMENT OR DEBRIS COLLECTED WITHIN THESE FACILITIES FROM THE PROJECT WORK PRIOR TO THE OWNER'S ACCEPTANCE.



PERMITTING SET ONLY
NOT FOR CONSTRUCTION



last modified: 05/01/23 printed: 05/02/23 by ml H:\Projects\2022\22084 Millstone Road Brewster\Drawings\22084-ESC.dwg

Revisions table with columns for No., Date, By, Appr., Description.

Horsley Witten Group, Inc. Sustainable Environmental Solutions 80 Route 6A Sandwich, MA 02563 Phone: 508-833-6600 Fax: 508-833-3150

0 MILLSTONE ROAD COMPREHENSIVE PERMIT SET BREWSTER, MASSACHUSETTS DEMOLITION & EROSION CONTROL PLAN

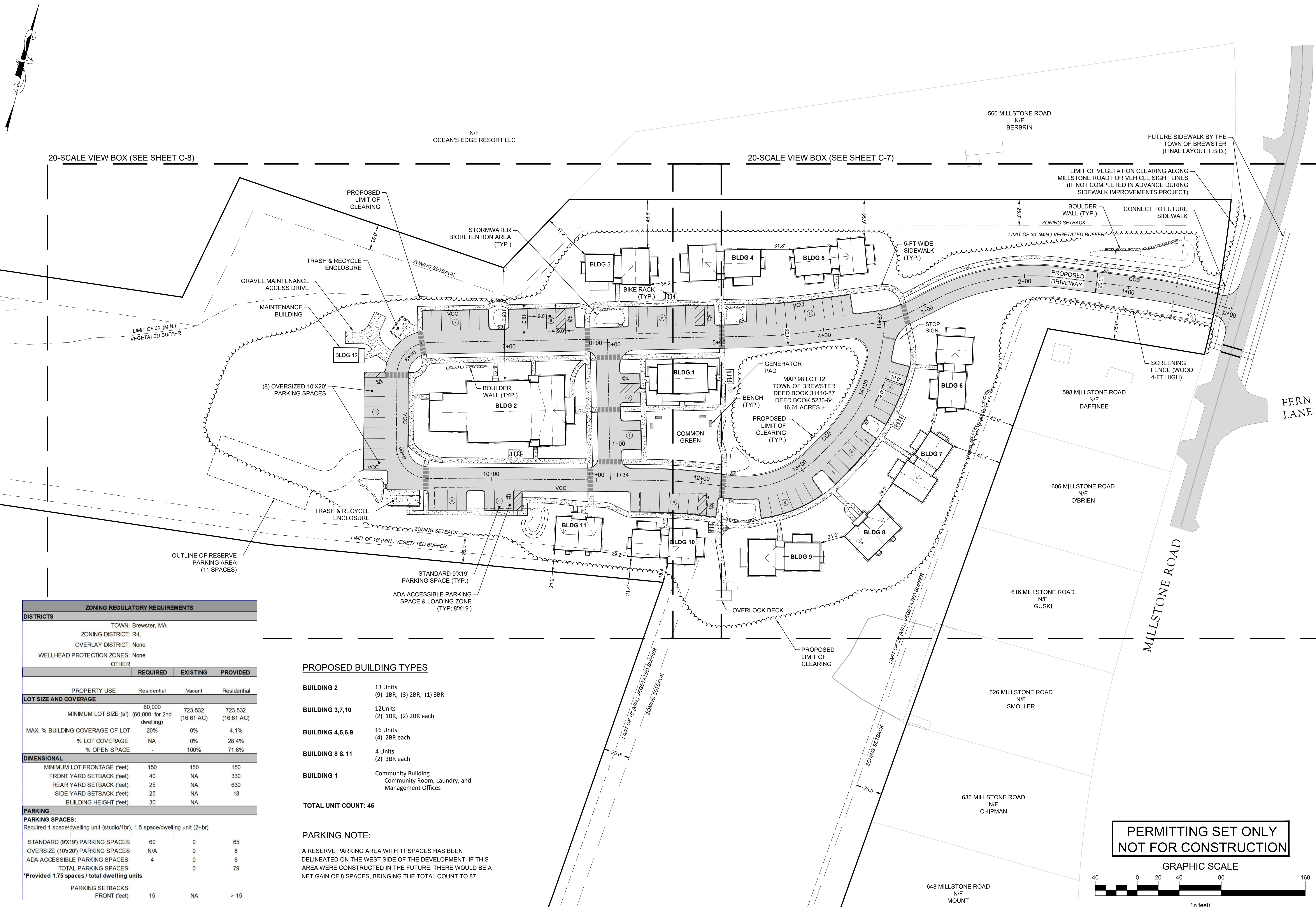
Prepared For: Preservation of Affordable Housing, Inc. 2 Oliver Street, Suite 800 Boston, MA 02108 Phone: Fax: Plan Set:

Survey Provided By: Horsley Witten Group, Inc. 80 Route 6A Sandwich, MA 02563 Phone: (508) 833-6600 Fax: (508) 833-3150 Date: October 10, 2022 Registration:

Professional Engineer Seal for Richard A. Clayton, No. 45116, State of Massachusetts.

Project Number: 22084 Sheet: 5 of 19 Sheet Number: C-5

last modified: 05/02/23 by ml H:\Projects\2022\22084 Millstone Road Brewster\Drawings\22084-ST.dwg



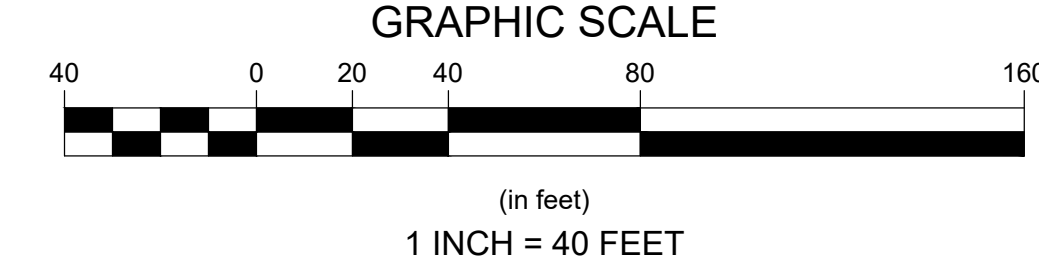
ZONING REGULATORY REQUIREMENTS			
DISTRICTS			
TOWN: Brewster, MA			
ZONING DISTRICT: R-L			
OVERLAY DISTRICT: None			
WELLHEAD PROTECTION ZONES: None			
OTHER			
	REQUIRED	EXISTING	PROVIDED
PROPERTY USE:			
Residential		Vacant	Residential
LOT SIZE AND COVERAGE			
60,000	723,532	723,532	
MINIMUM LOT SIZE (sf): (60,000 for 2nd dwelling) (16.61 AC) (16.61 AC)			
MAX. % BUILDING COVERAGE OF LOT	20%	0%	4.1%
% LOT COVERAGE:	NA	0%	28.4%
% OPEN SPACE	-	100%	71.6%
DIMENSIONAL			
MINIMUM LOT FRONTAGE (feet):	150	150	150
FRONT YARD SETBACK (feet):	40	NA	330
REAR YARD SETBACK (feet):	25	NA	630
SIDE YARD SETBACK (feet):	25	NA	18
BUILDING HEIGHT (feet):	30	NA	
PARKING			
PARKING SPACES:			
Required 1 space/dwelling unit (studio/1br), 1.5 space/dwelling unit (2+br)			
STANDARD (9'X19') PARKING SPACES	60	0	65
OVERSIZE (10'X20') PARKING SPACES	N/A	0	8
ADA ACCESSIBLE PARKING SPACES:	4	0	6
TOTAL PARKING SPACES:		0	79
*Provided 1.75 spaces / total dwelling units			
PARKING SETBACKS:			
FRONT (feet):	15	NA	> 15

PROPOSED BUILDING TYPES

BUILDING 2	13 Units (9) 1BR, (3) 2BR, (1) 3BR
BUILDING 3,7,10	12 Units (2) 1BR, (2) 2BR each
BUILDING 4,5,6,9	16 Units (4) 2BR each
BUILDING 8 & 11	4 Units (2) 3BR each
BUILDING 1	Community Building Community Room, Laundry, and Management Offices
TOTAL UNIT COUNT: 45	

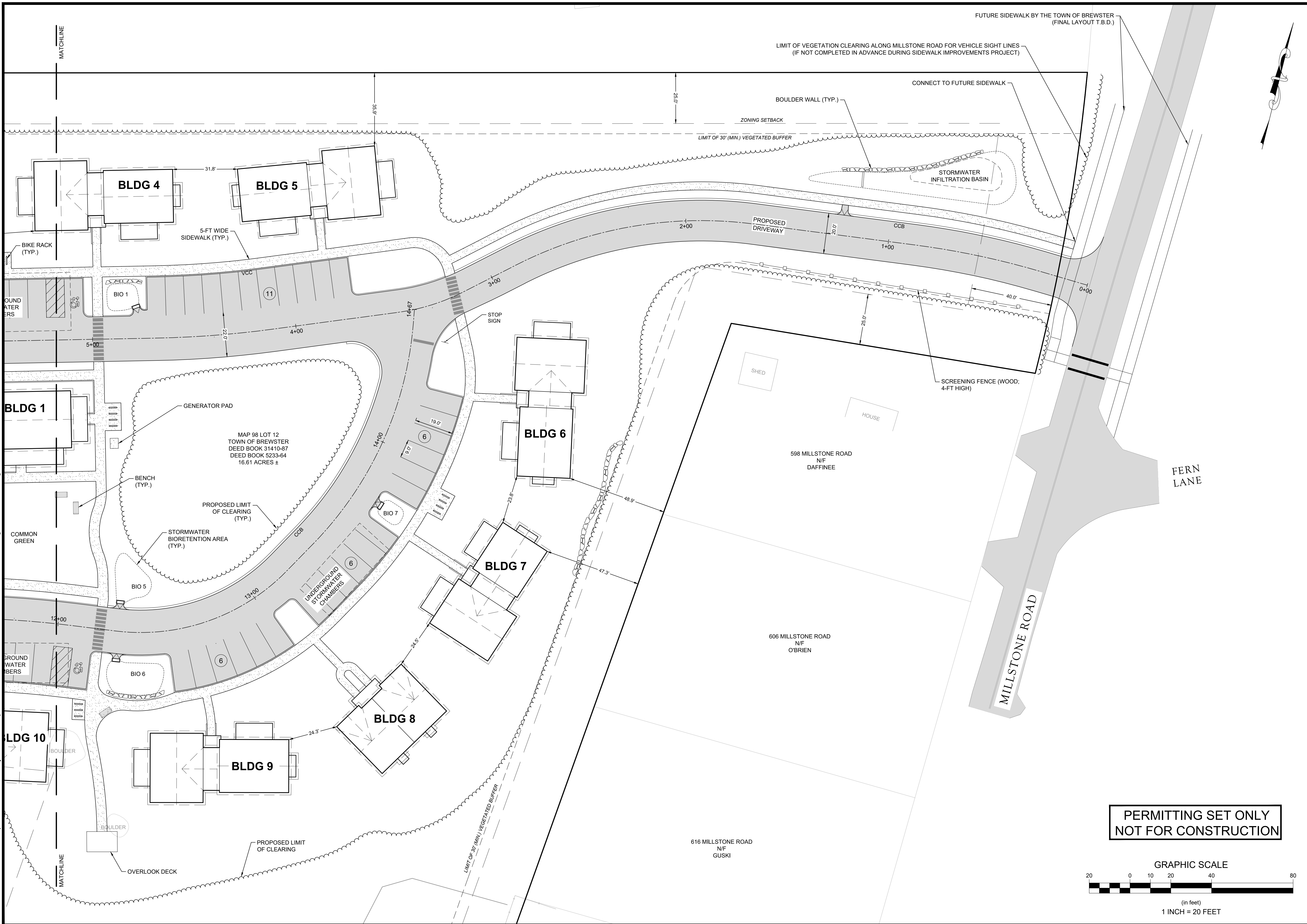
PARKING NOTE:
A RESERVE PARKING AREA WITH 11 SPACES HAS BEEN DELINEATED ON THE WEST SIDE OF THE DEVELOPMENT. IF THIS AREA WERE CONSTRUCTED IN THE FUTURE, THERE WOULD BE A NET GAIN OF 8 SPACES, BRINGING THE TOTAL COUNT TO 87.

**PERMITTING SET ONLY
NOT FOR CONSTRUCTION**

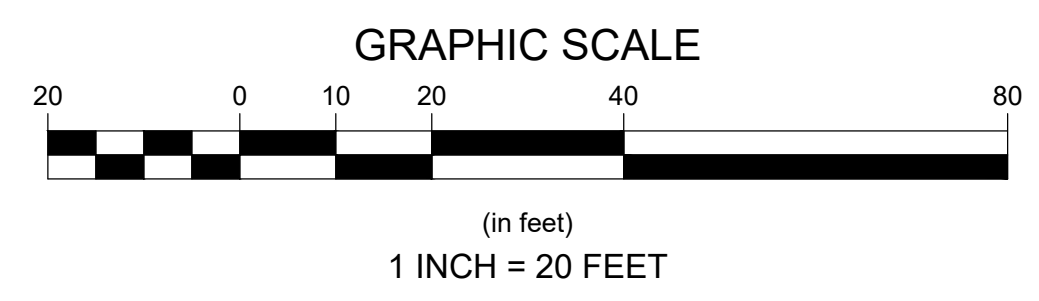


<p>Revisions</p> <table border="1"> <tr> <th>Rev</th> <th>Date</th> <th>By</th> <th>Appr</th> <th>Description</th> </tr> <tr> <td>1</td> <td>05/02/23</td> <td>ML</td> <td>JH</td> <td>Add parking, dumpster & sidewalks; increase parking space size and add reserve parking area</td> </tr> <tr> <td>2</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>		Rev	Date	By	Appr	Description	1	05/02/23	ML	JH	Add parking, dumpster & sidewalks; increase parking space size and add reserve parking area	2					3				
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<p>Horsley Witten Group, Inc. Sustainable Environmental Solutions 90 Route 6A Sandwich, MA 02563 508-833-6600 voice 508-833-3150 fax</p>																					
<p>0 MILLSTONE ROAD COMPREHENSIVE PERMIT SET BREWSTER, MASSACHUSETTS</p>																					
<p>OVERALL SITE PLAN</p>																					
<p>Prepared For: Preservation of Affordable Housing, Inc. 2 Oliver Street, Suite 200 Boston, MA 02108 Phone: - Fax: -</p>																					
<p>Survey Provided By: Horsley Witten Group, Inc. 90 Route 6A Sandwich, MA 02563 Phone: (508) 833-6600 Fax: (508) 833-3150 Date: October 10, 2022</p>																					
<p>Registration: RICHARD A. CLAYTON CIVIL NO. 45116 PROFESSIONAL ENGINEER</p>																					
Project Number:	Sheet:																				
22084	6 of 19																				
Sheet Number:																					
C - 6																					

last modified: 05/02/23 printed: 05/02/23 by ml H:\Projects\2022\22084 Millstone Road Brewster\Drawings\22084-ST.dwg



**PERMITTING SET ONLY
NOT FOR CONSTRUCTION**



Revisions	Date	By	Appr.	Description
05/02/23	ML	JH		ADD parking, dumpster & sidewalks; increase parking space size and add reserve parking area

Horsley Witten Group, Inc.
Sustainable Environmental Solutions
www.horsleywitten.com
90 Route 6A
Sandwich, MA 02563
508-833-6600 voice
508-833-3150 fax

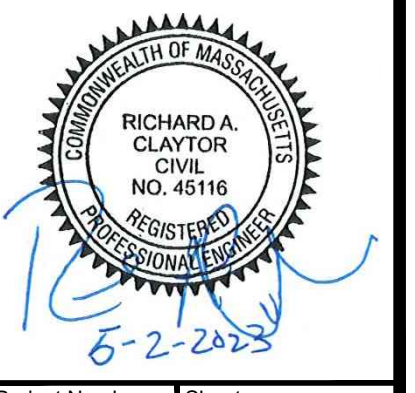
Checked By: RAC
Drawn By: MCL/EVH
Designed By: MCL/EVH
Date: DECEMBER 20, 2022

**0 MILLSTONE ROAD
COMPREHENSIVE PERMIT SET
BREWSTER, MASSACHUSETTS**

Plan Set: SITE PLAN (1)

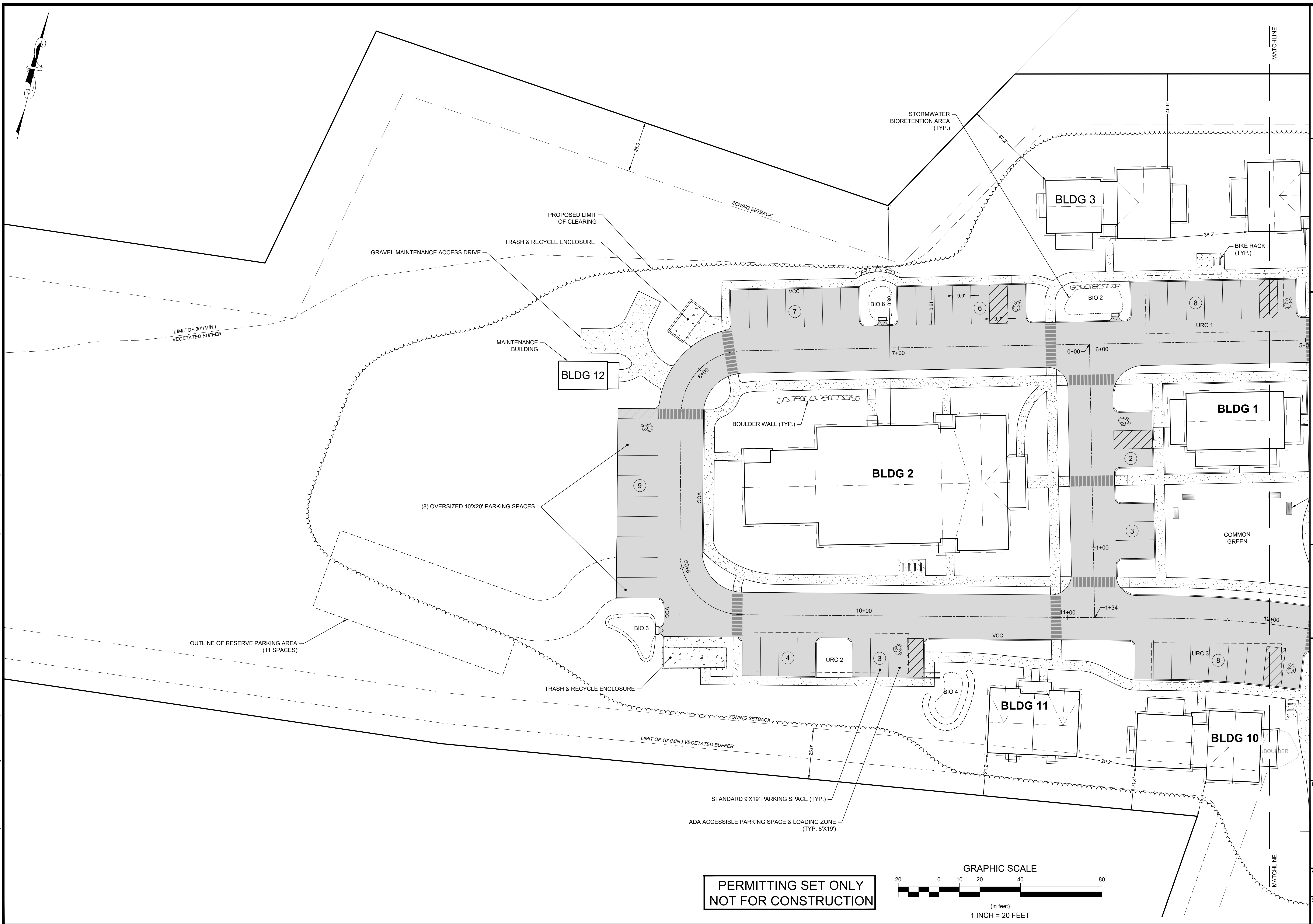
Prepared For:
**Preservation of Affordable
Housing, Inc.**
2 Oliver Street, Suite 500
Boston, MA 02109
Phone: ---
Fax: ---

Survey Provided By:
Horsley Witten Group, Inc.
90 Route 6A
Sandwich, MA 02563
Phone: (508) 833-6600
Fax: (508) 833-3150
Date: October 10, 2022

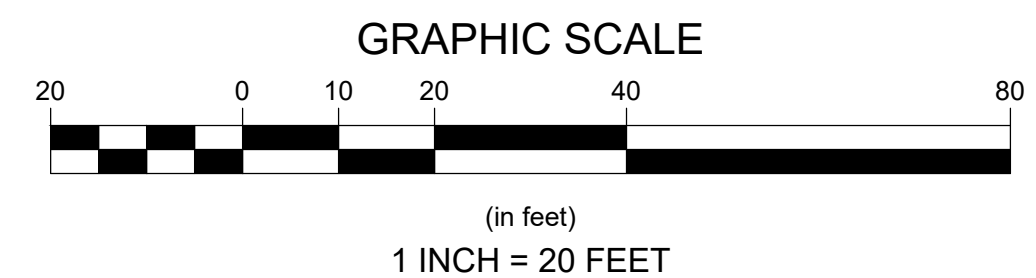


Project Number: 22084
Sheet: 7 of 19
Sheet Number: C-7

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Revisions

Rev	Date	By	Appr	Description
1	05/02/23	ML	JH	Add parking, dumpster & sidewalks; increase parking space size and add reserve parking area

Horsley Witten Group, Inc.
Sustainable Environmental Solutions
www.horsleywitten.com
90 Route 6A
Sandwich, MA 02563
508-833-6600 voice
508-833-3150 fax

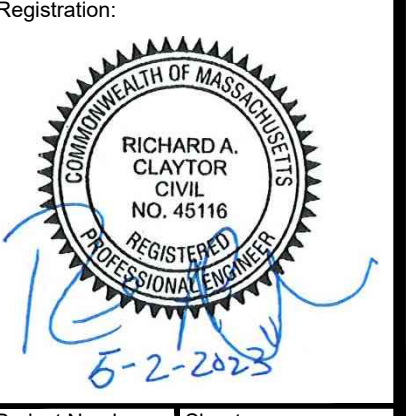
Checked By: MCL/EVH
Drawn By: MCL/EVH
Prepared By: MCL/EVH
Date: DECEMBER 20, 2022

0 MILLSTONE ROAD
COMPREHENSIVE PERMIT SET
BREWSTER, MASSACHUSETTS

Plan Set: SITE PLAN (2)

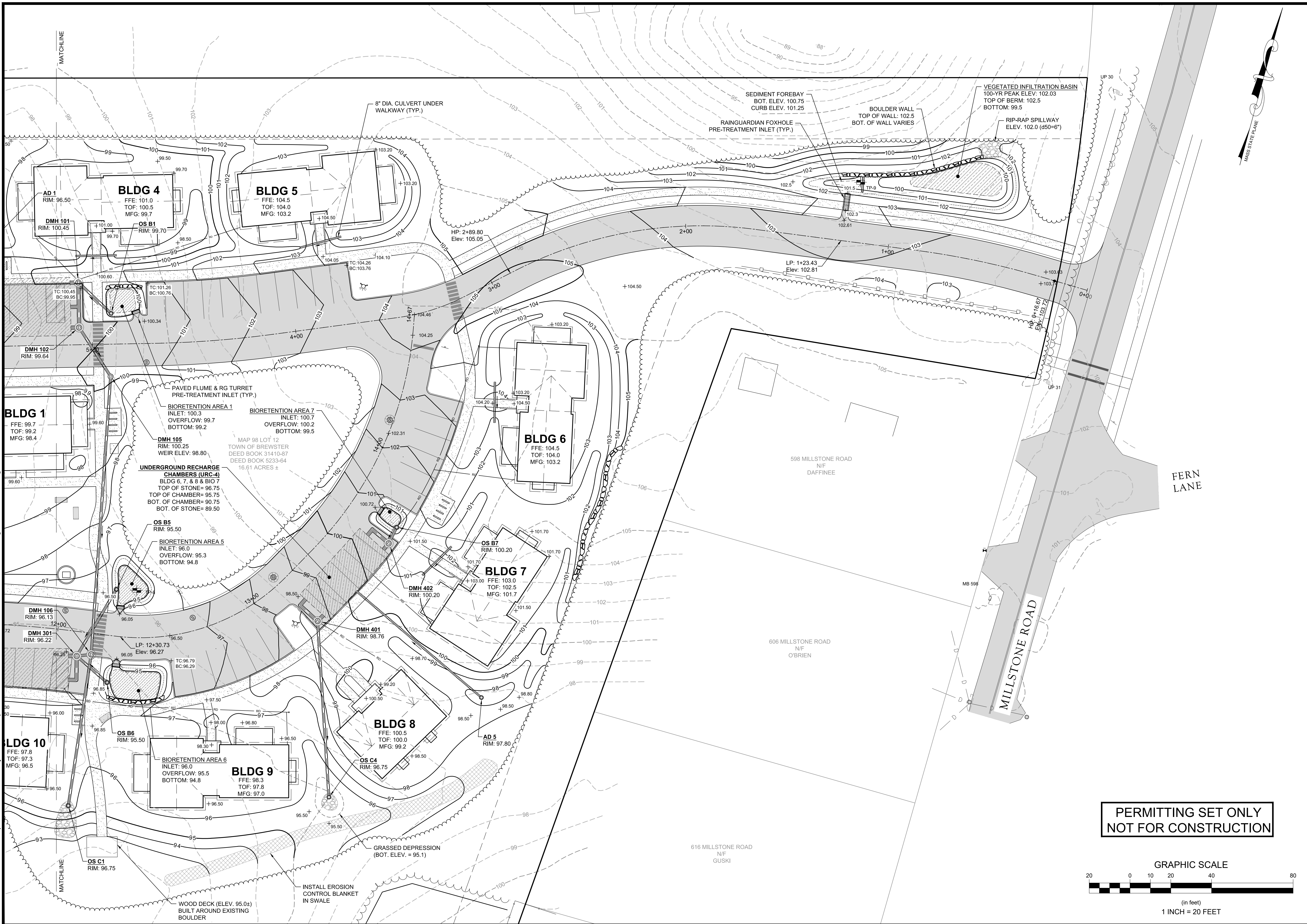
Prepared For:
Preservation of Affordable
Housing, Inc.
2 Oliver Street, Suite 200
Boston, MA 02108
Phone: --
Fax: --

Survey Provided By:
Horsley Witten Group, Inc.
90 Route 6A
Sandwich, MA 02563
Phone: (508) 833-6600
Fax: (508) 833-3150
Date: October 10, 2022



Project Number: 22084
Sheet: 8 of 19
Sheet Number: C-8

last modified: 05/02/23 by ml H:\Projects\2022\22084 Millstone Road Brewster\Drawings\22084-GD.dwg

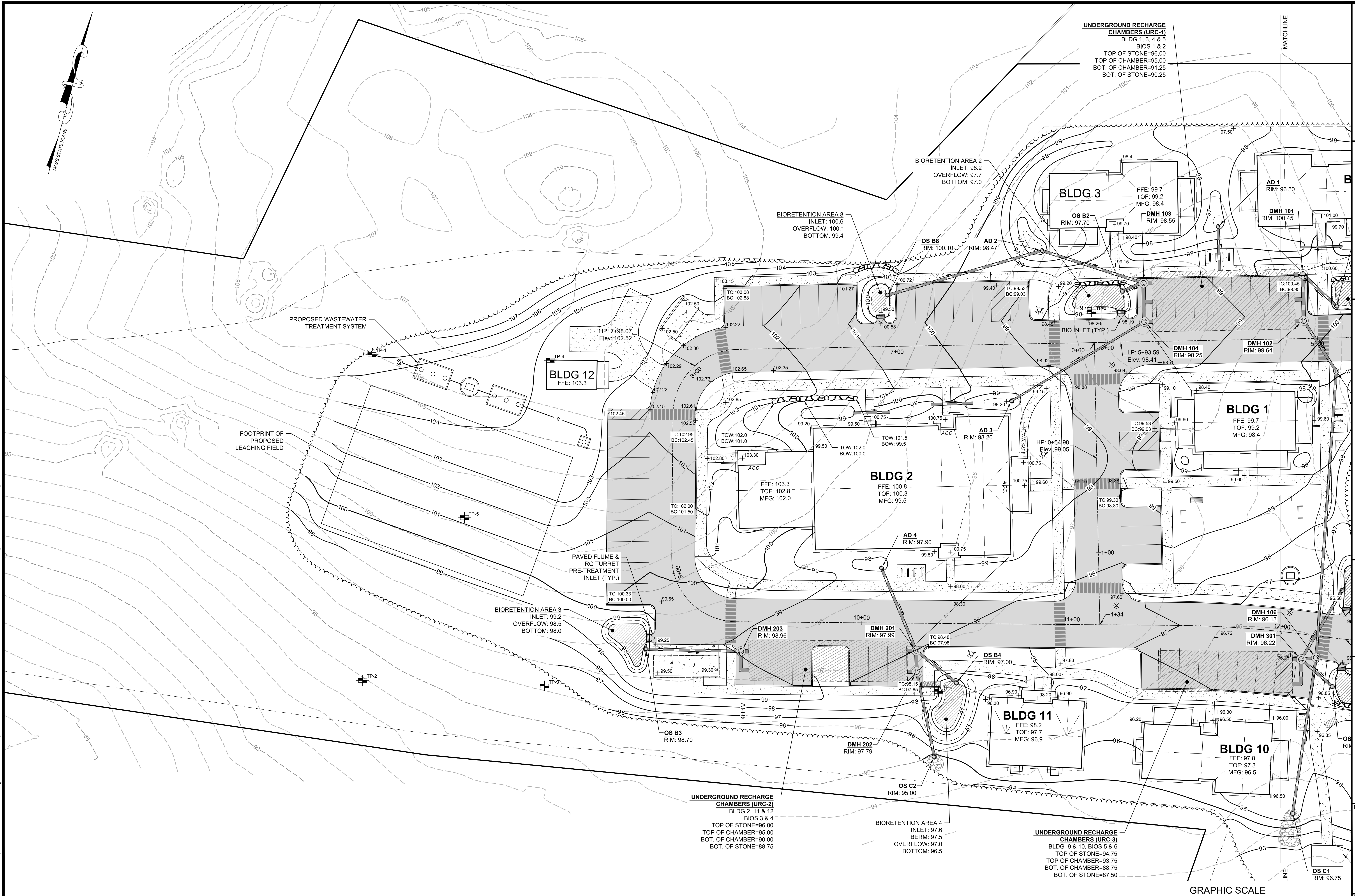


**PERMITTING SET ONLY
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GRAPHIC SCALE
(in feet)
1 INCH = 20 FEET

<p>Revisions</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;">No.</th> <th style="width: 15%;">Date</th> <th style="width: 40%;">By</th> <th style="width: 40%;">Appr.</th> <th style="width: 10%;">Description</th> </tr> <tr> <td>1</td> <td>05/02/23</td> <td>ML</td> <td>JH</td> <td>Reverse grading and drainage design per parking & sidewalk updates</td> </tr> </table>	No.	Date	By	Appr.	Description	1	05/02/23	ML	JH	Reverse grading and drainage design per parking & sidewalk updates	<p>Horsley Witten Group, Inc. Sustainable Environmental Solutions 80 Route 6A Sandwich, MA 02563 508-833-6600 voice 508-833-3150 fax</p>	<p>0 MILLSTONE ROAD COMPREHENSIVE PERMIT SET BREWSTER, MASSACHUSETTS</p>	<p>GRADING PLAN (1)</p>	<p>Project Number: 22084 Sheet: 9 of 19 Sheet Number: C-9</p>
No.	Date	By	Appr.	Description										
1	05/02/23	ML	JH	Reverse grading and drainage design per parking & sidewalk updates										
<p>Prepared For: Preservation of Affordable Housing, Inc. 2 Oliver Street, Suite 200 Boston, MA 02108 Phone: --- Fax: ---</p>	<p>Survey Provided By: Horsley Witten Group, Inc. 80 Route 6A Sandwich, MA 02563 Phone: (508) 833-6600 Fax: (508) 833-3150 Date: October 10, 2022</p>	<p style="text-align: center;"> RICHARD A. CLAYTON CIVIL NO. 45116 REGISTERED PROFESSIONAL ENGINEER </p>		<p>Plan Set: Plan Title: GRADING PLAN (1)</p>										
<p>DATE: DECEMBER 20, 2022 DRAWN BY: MCL/EVH CHECKED BY: MCL/EVH DATE: ---</p>														

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UNDERGROUND RECHARGE CHAMBERS (URC-1)
 BLDG 1, 3, 4 & 5
 BIOS 1 & 2
 TOP OF STONE=96.00
 TOP OF CHAMBER=95.00
 BOT. OF CHAMBER=91.25
 BOT. OF STONE=90.25

BIORETENTION AREA 2
 INLET: 98.2
 OVERFLOW: 97.7
 BOTTOM: 97.0

BIORETENTION AREA 8
 INLET: 100.6
 OVERFLOW: 100.1
 BOTTOM: 99.4

BLDG 12
 FFE: 103.3

BLDG 2
 FFE: 100.8
 TOF: 100.3
 MFG: 99.5

BLDG 3
 OS B2
 RIM: 97.70

BLDG 1
 FFE: 99.7
 TOF: 99.2
 MFG: 98.4

BIORETENTION AREA 3
 INLET: 99.2
 OVERFLOW: 98.5
 BOTTOM: 98.0

DMH 201
 RIM: 97.99

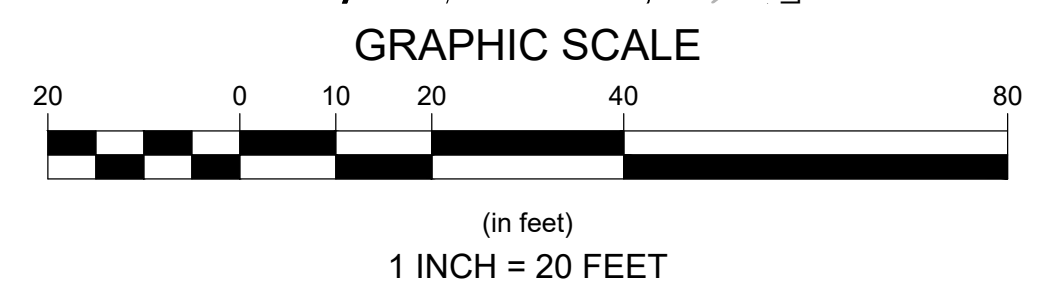
BLDG 11
 FFE: 98.2
 TOF: 97.7
 MFG: 96.9

BLDG 10
 FFE: 97.8
 TOF: 97.3
 MFG: 96.5

UNDERGROUND RECHARGE CHAMBERS (URC-2)
 BLDG 2, 11 & 12
 BIOS 3 & 4
 TOP OF STONE=96.00
 TOP OF CHAMBER=95.00
 BOT. OF CHAMBER=90.00
 BOT. OF STONE=88.75

BIORETENTION AREA 4
 INLET: 97.6
 BERM: 97.5
 OVERFLOW: 97.0
 BOTTOM: 96.5

UNDERGROUND RECHARGE CHAMBERS (URC-3)
 BLDG 9 & 10, BIOS 5 & 6
 TOP OF STONE=94.75
 TOP OF CHAMBER=93.75
 BOT. OF CHAMBER=88.75
 BOT. OF STONE=87.50



**PERMITTING SET ONLY
 NOT FOR CONSTRUCTION**

Revisions

Rev	Date	By	Appr	Description
1	05/02/23	ML	JH	Revised grading and drainage design per parking & sidewalk updates

Horsley Witten Group, Inc.
 Sustainable Environmental Solutions
 90 Route 6A
 Sandwich, MA 02563
 508-833-6600 voice
 508-833-3150 fax

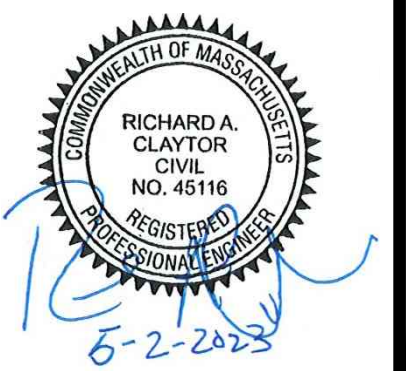
Checked By: MCL/EVH
 Designated By: MCL/EVH
 Date: DECEMBER 20, 2022

**0 MILLSTONE ROAD
 COMPREHENSIVE PERMIT SET
 BREWSTER, MASSACHUSETTS**

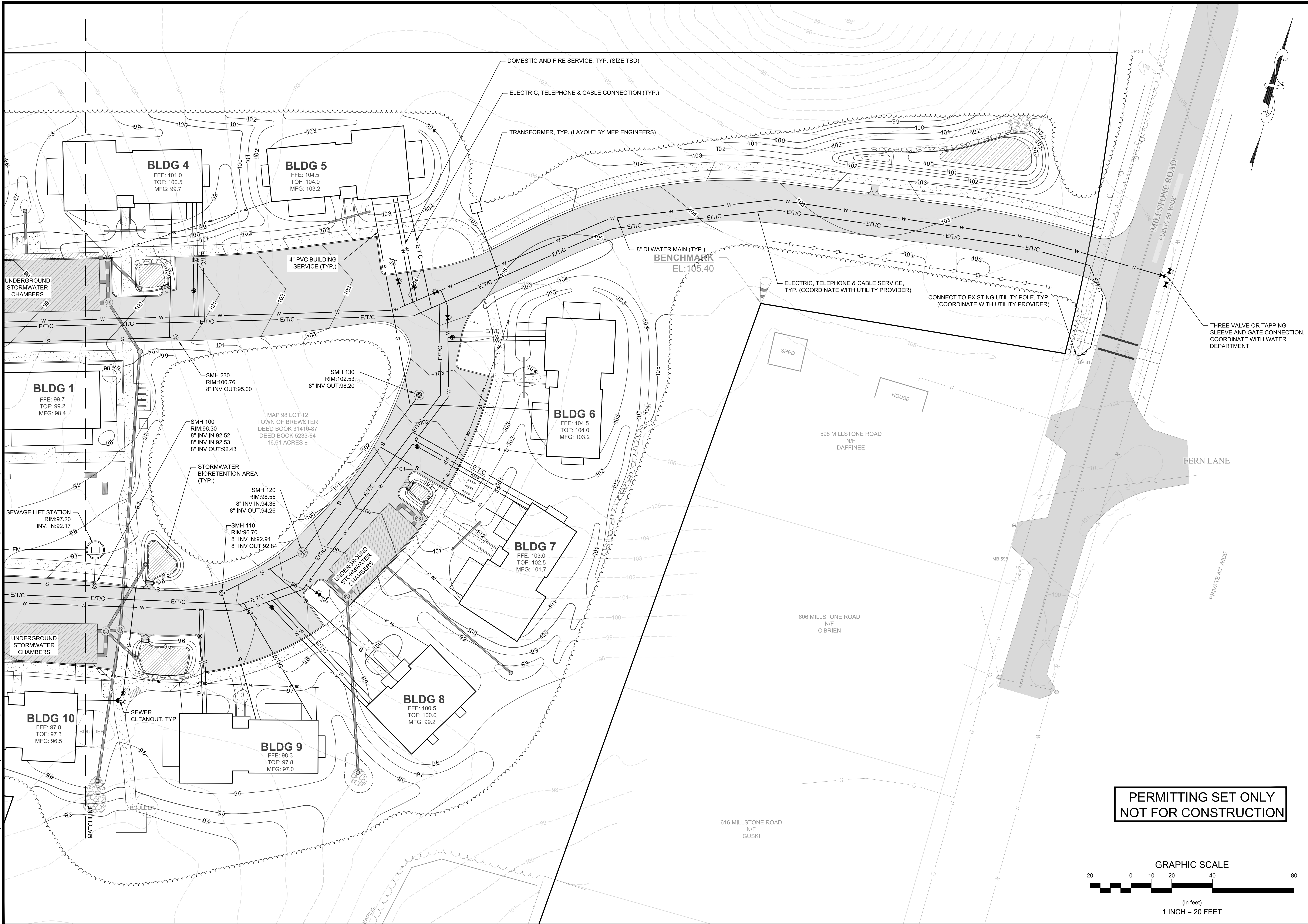
Plan Set: GRADING PLAN (2)

Prepared For:
Preservation of Affordable Housing, Inc.
 2 Oliver Street, Suite 200
 Boston, MA 02108
 Phone: ---
 Fax: ---

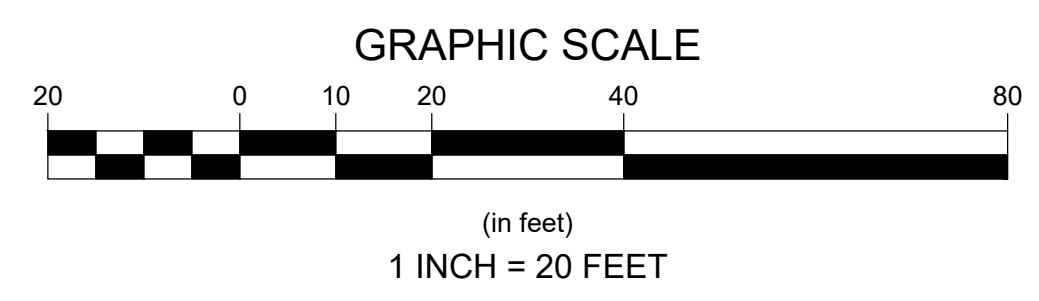
Survey Provided By:
Horsley Witten Group, Inc.
 90 Route 6A
 Sandwich, MA 02563
 Phone: (508) 833-6600
 Fax: (508) 833-3150
 Date: October 10, 2022




last modified: 05/01/23 printed: 05/02/23 by ml H:\Projects\2022\22084 Millstone Road Brewster\Drawings\22084-UT.dwg

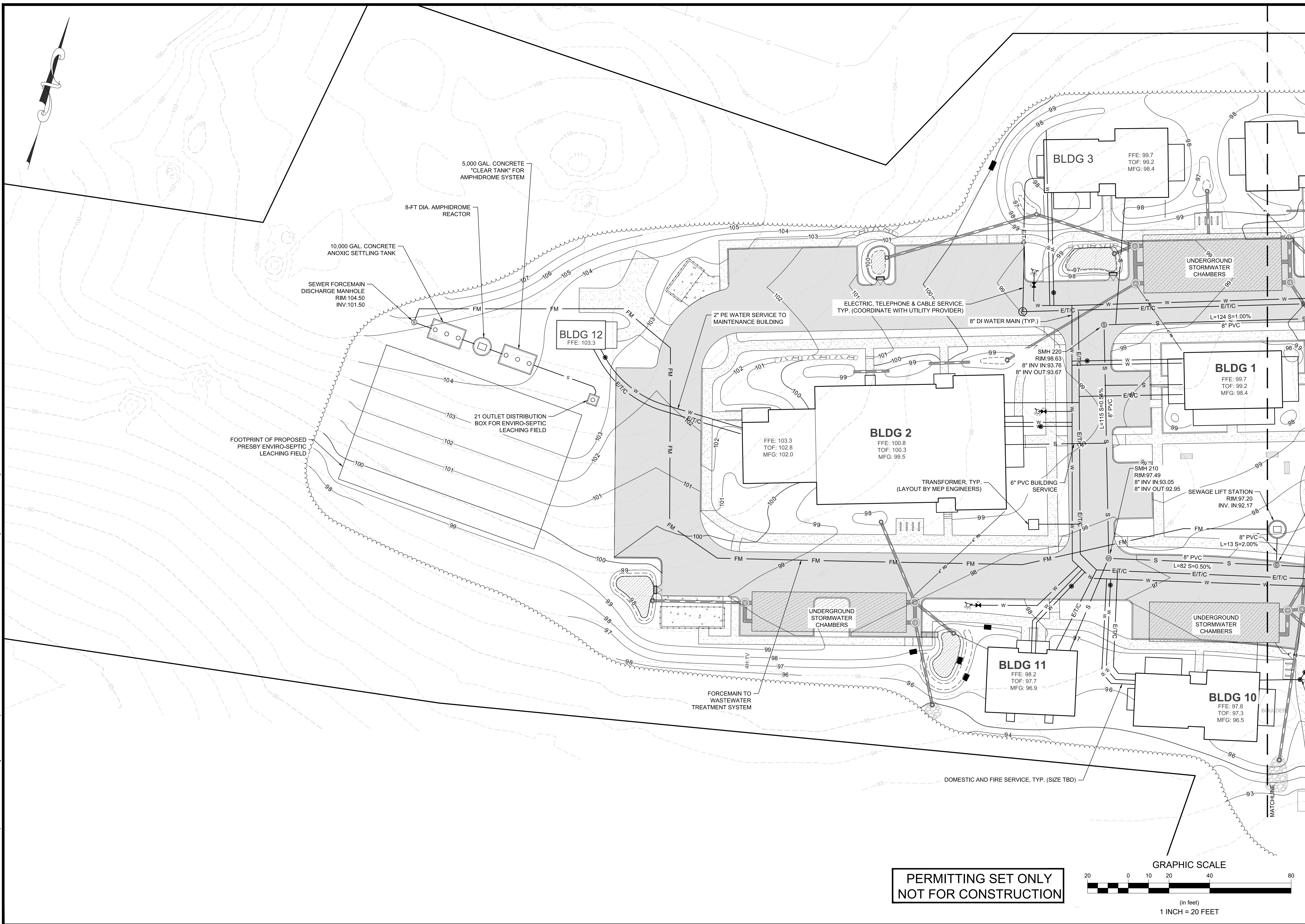


PERMITTING SET ONLY
NOT FOR CONSTRUCTION

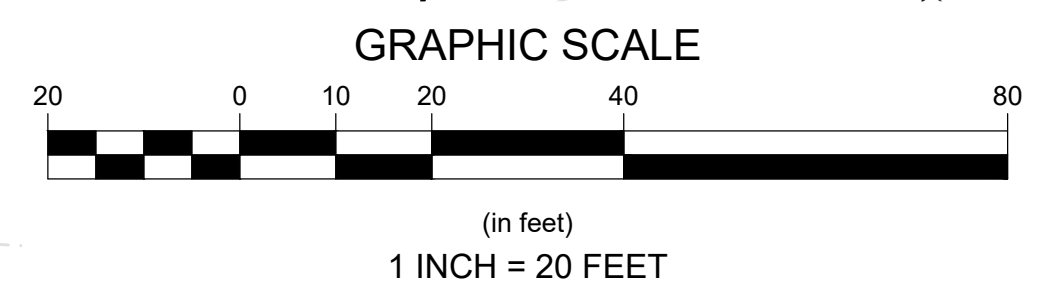


<p>Revisions</p> <table border="1"> <tr> <th>Rev</th> <th>Date</th> <th>By</th> <th>Appr</th> <th>Description</th> </tr> <tr> <td>1</td> <td>05/02/23</td> <td>ML</td> <td>JH</td> <td>Revised Sewerage Lift Station, sanitary sewer network and headfield footprint</td> </tr> <tr> <td>2</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>4</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>		Rev	Date	By	Appr	Description	1	05/02/23	ML	JH	Revised Sewerage Lift Station, sanitary sewer network and headfield footprint	2					3					4				
Rev	Date	By	Appr	Description																						
1	05/02/23	ML	JH	Revised Sewerage Lift Station, sanitary sewer network and headfield footprint																						
2																										
3																										
4																										
<p>Drawn By: MCL/EVH Checked By: RAC</p>																										
<p>Designed By: MCL/EVH Date: DECEMBER 20, 2022</p>																										
<p>Project Number: 22084 Sheet: 11 of 19</p>																										
<p>Sheet Number: C-11</p>																										
<p>Prepared For: Preservation of Affordable Housing, Inc. 2 Oliver Street, Suite 500 Boston, MA 02109 Phone: - Fax: -</p>																										
<p>Survey Provided By: Horsley Witten Group, Inc. 90 Route 6A Sandwich, MA 02563 Phone: (508) 833-6600 Fax: (508) 833-3150 Dated: October 10, 2022</p>																										
<p>Registration:  RICHARD A. CLAYTOR CIVIL NO. 45116 REGISTERED PROFESSIONAL ENGINEER 5-2-2023 </p>																										
<p>Plan Set: 0 MILLSTONE ROAD COMPREHENSIVE PERMIT SET BREWSTER, MASSACHUSETTS</p>																										
<p>Plan Title: UTILITY PLAN (1)</p>																										
<p>Company: Horsley Witten Group, Inc. Sustainable Environmental Solutions www.horsleywitten.com 90 Route 6A, Sandwich, MA 02563 508-833-6600 voice 508-833-3150 fax</p>																										

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PERMITTING SET ONLY
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Revisions	Date	By	Appr.	Description
05/02/23	ML	JH		Reverse Sewer Lift Station, sanitary sewer network and leachfield footprint

Horsley Witten Group, Inc.
Sustainable Environmental Solutions
90 Route 6A
Sandwich, MA 02563
Phone: (508) 833-6600 voice
508-833-3150 fax

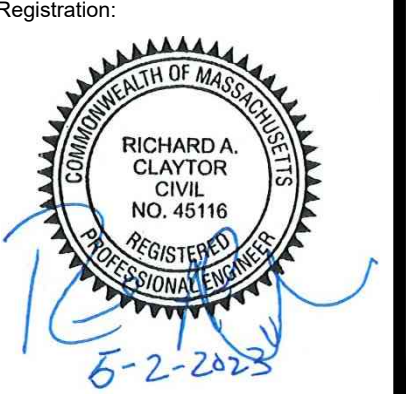
Checked By: MCL/EVH
Designed By: MCL/EVH
Date: DECEMBER 20, 2022

0 MILLSTONE ROAD
COMPREHENSIVE PERMIT SET
BREWSTER, MASSACHUSETTS

Plan Title: UTILITY PLAN (2)

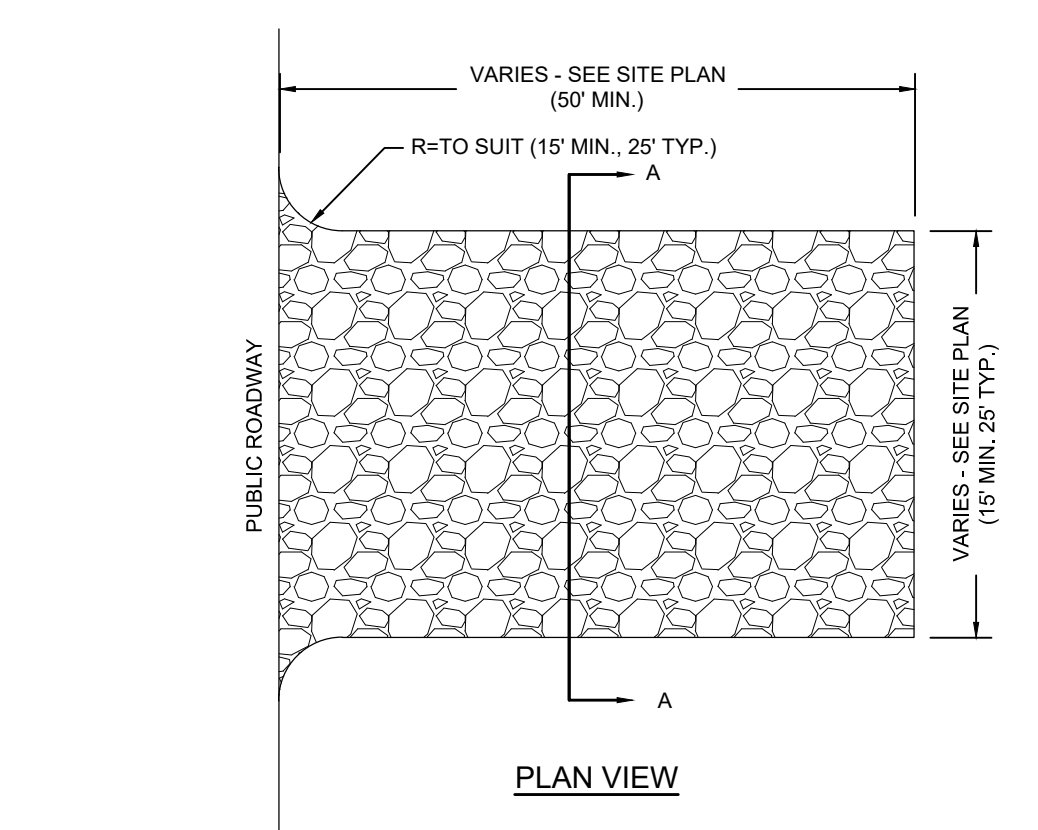
Prepared For:
Preservation of Affordable Housing, Inc.
2 Oliver Street, Suite 500
Boston, MA 02109
Phone: -
Fax: -

Survey Provided By:
Horsley Witten Group, Inc.
90 Route 6A
Sandwich, MA 02563
Phone: (508) 833-6600
Fax: (508) 833-3150
Dated: October 10, 2022

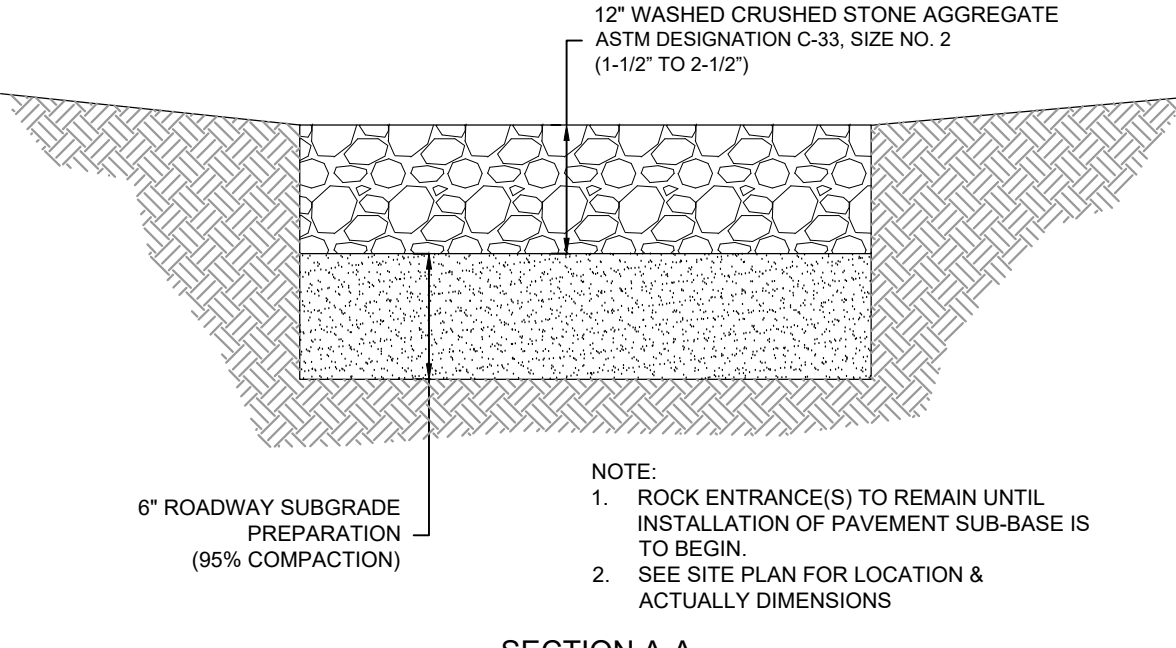


Project Number: 22084
Sheet: 12 of 19
Sheet Number: C-12

last modified: 05/02/23 printed: 05/02/23 by ml H:\Projects\2022\22084 Millstone Road Brewster\Drawings\22084-DE.dwg

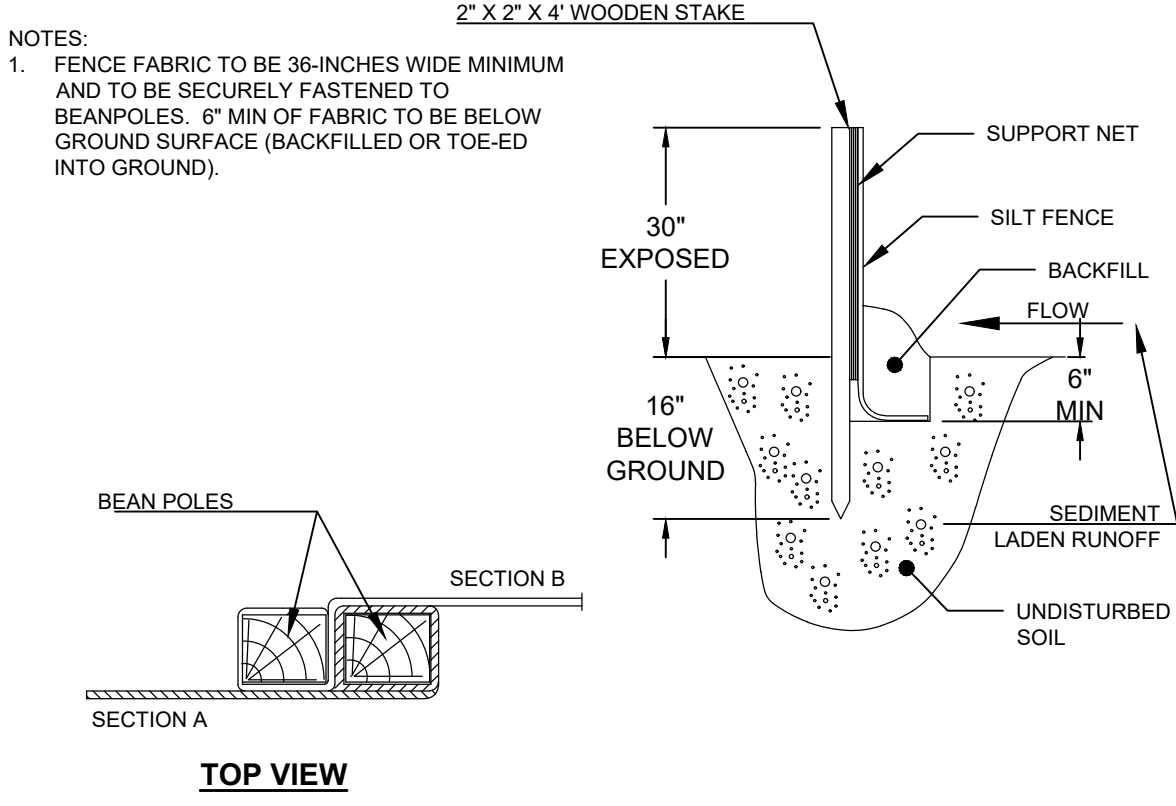


PLAN VIEW

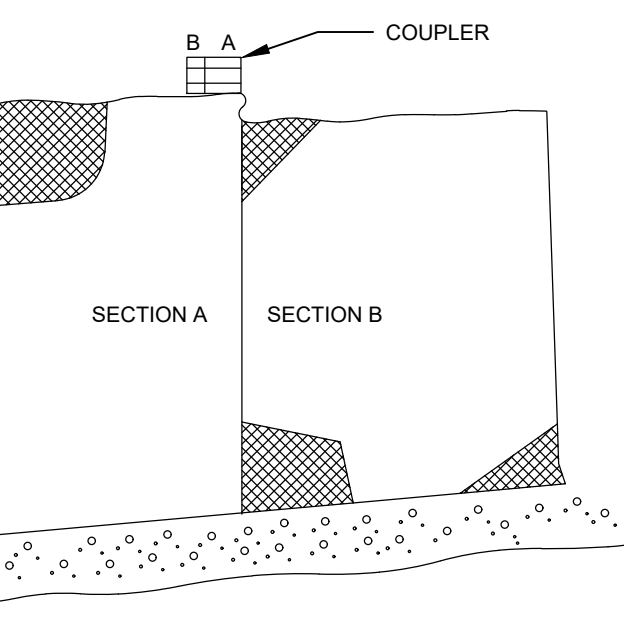


SECTION A-A

STONE CONSTRUCTION ENTRANCE NOT TO SCALE

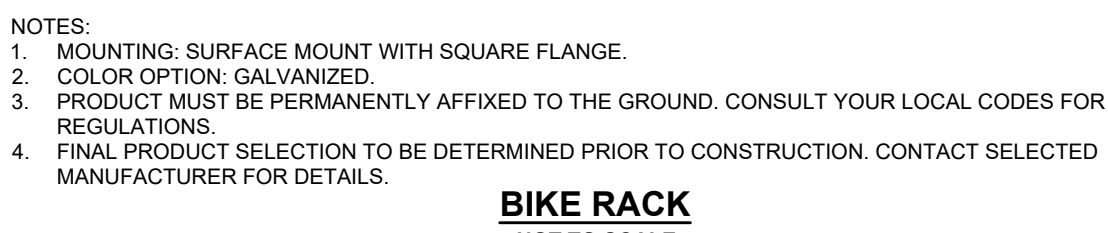


TOP VIEW



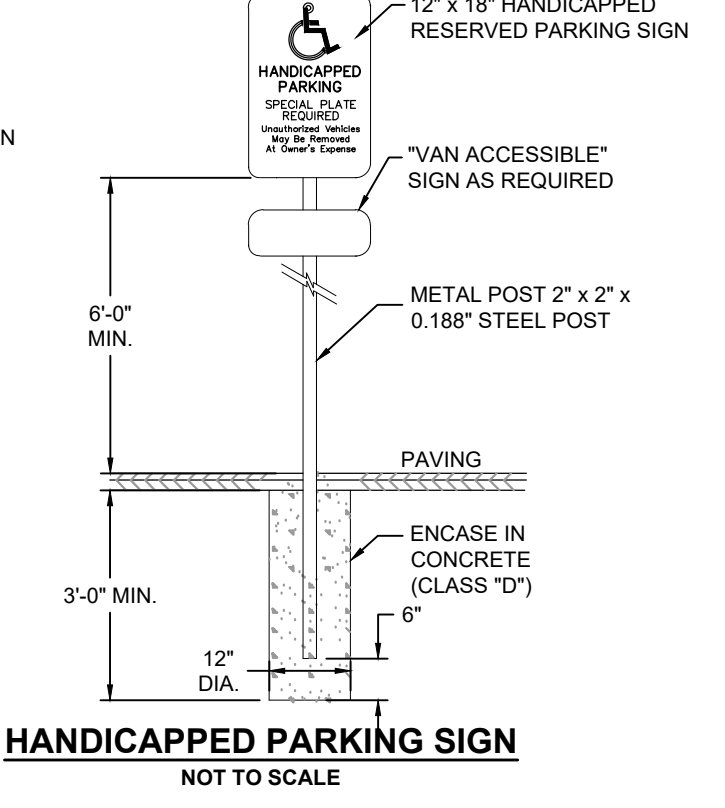
JOINING SECTIONS OF FENCE

SILTY SOCK FENCE NOT TO SCALE

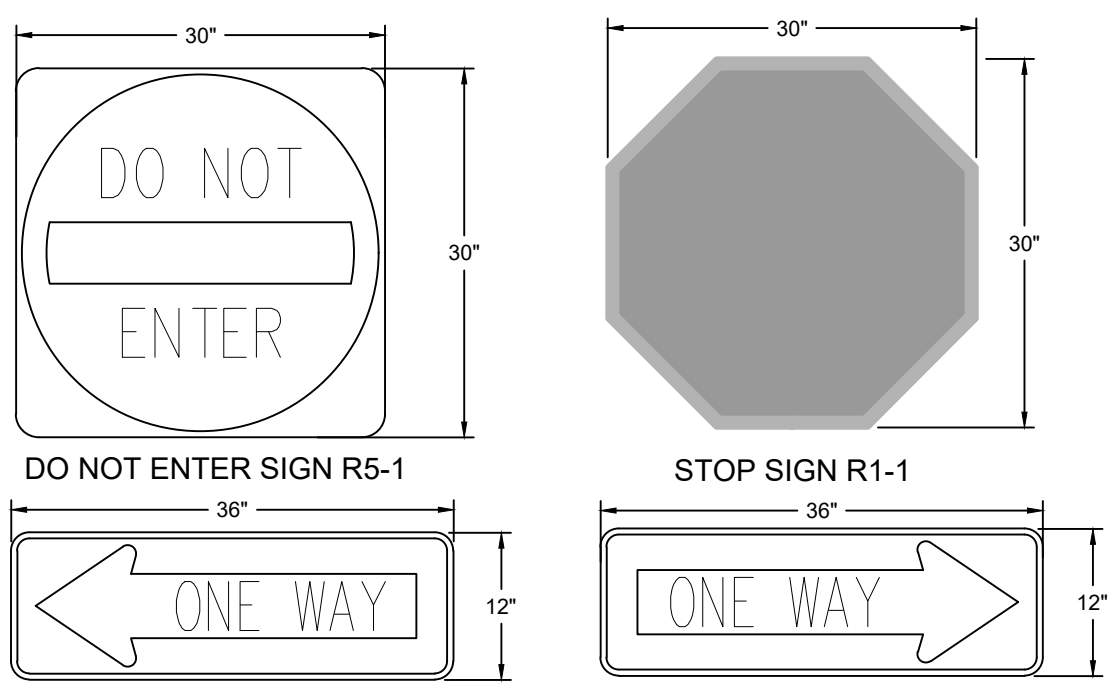


BIKE RACK NOT TO SCALE

- NOTES: 1. SIGN LAYOUT, COLORS, SYMBOL AND LETTERING SHALL BE ASHITO STANDARD... 2. METAL POST TO BE DELIVERED WITH MANUFACTURER PAINTED EXTERIOR BLACK ENAMEL OR APPROVED EQUAL.

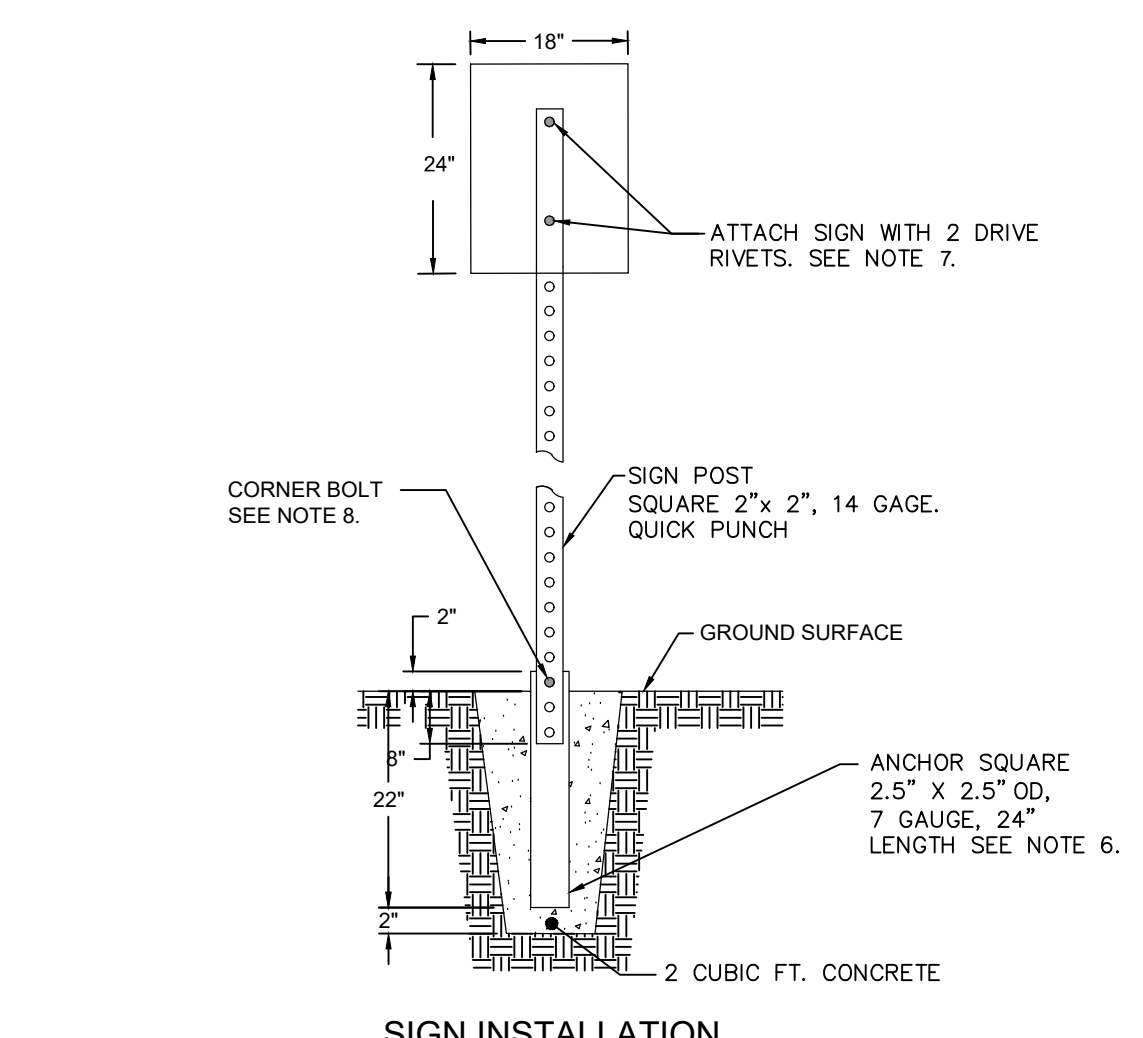


HANDICAPPED PARKING SIGN NOT TO SCALE



ONE WAY SIGNS R6-1L & R6-1R

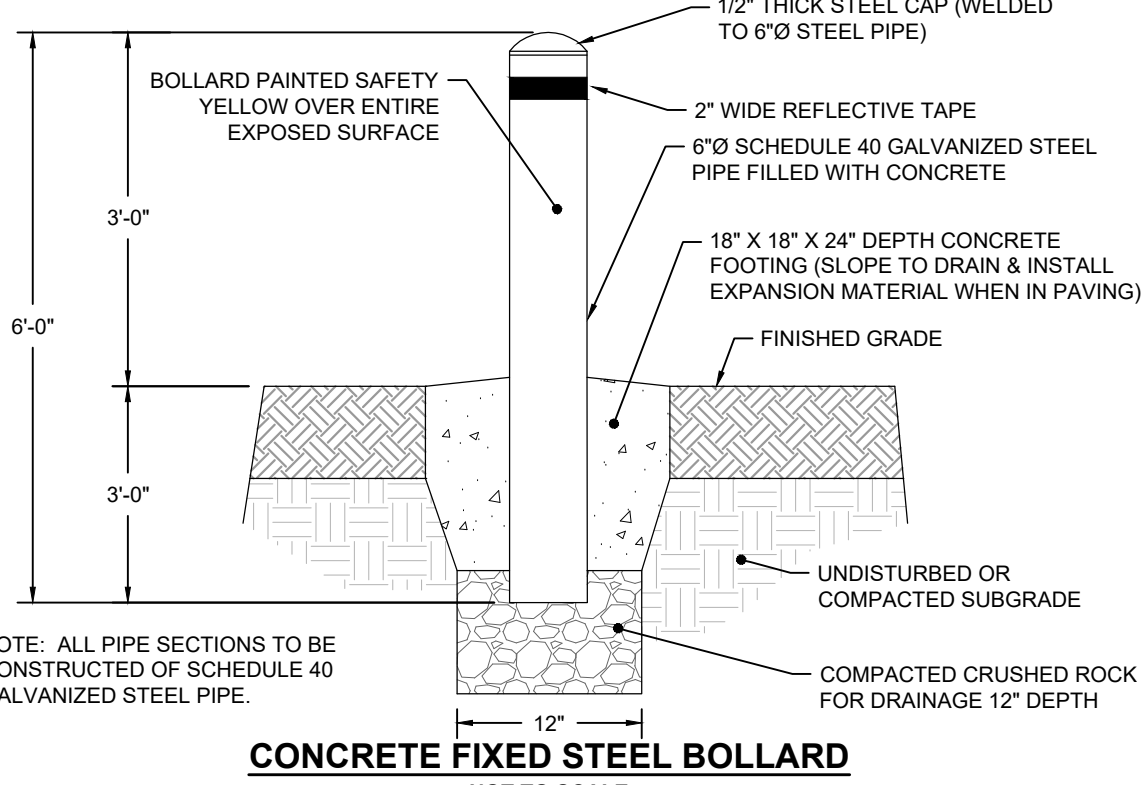
SIGN TYPES



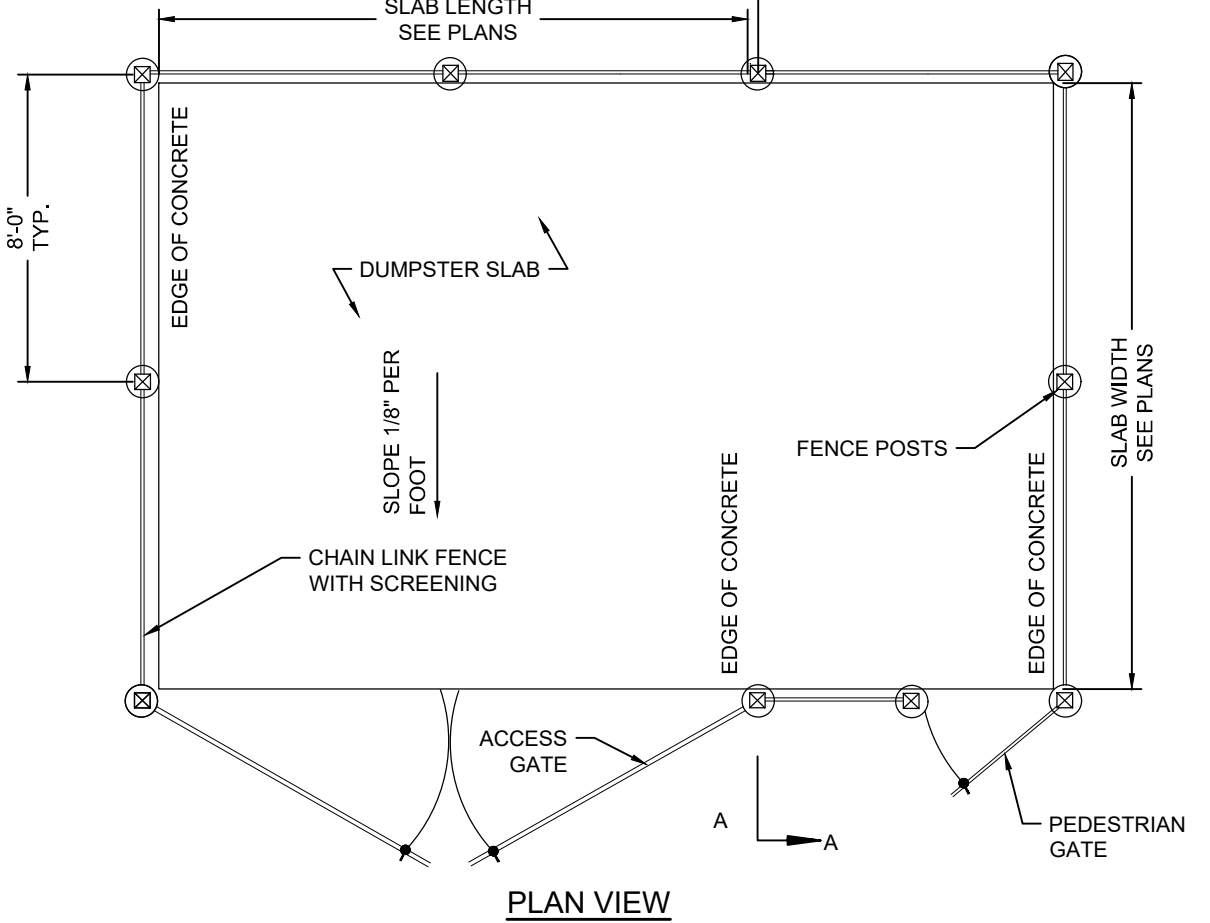
SIGN INSTALLATION

- NOTES: 1. SIGN HEIGHT - 7" FROM BOTTOM OF SIGN TO STREET OR SIDEWALK... 2. METAL POSTS SHALL BE TELESPAR QUICK PUNCH POST.

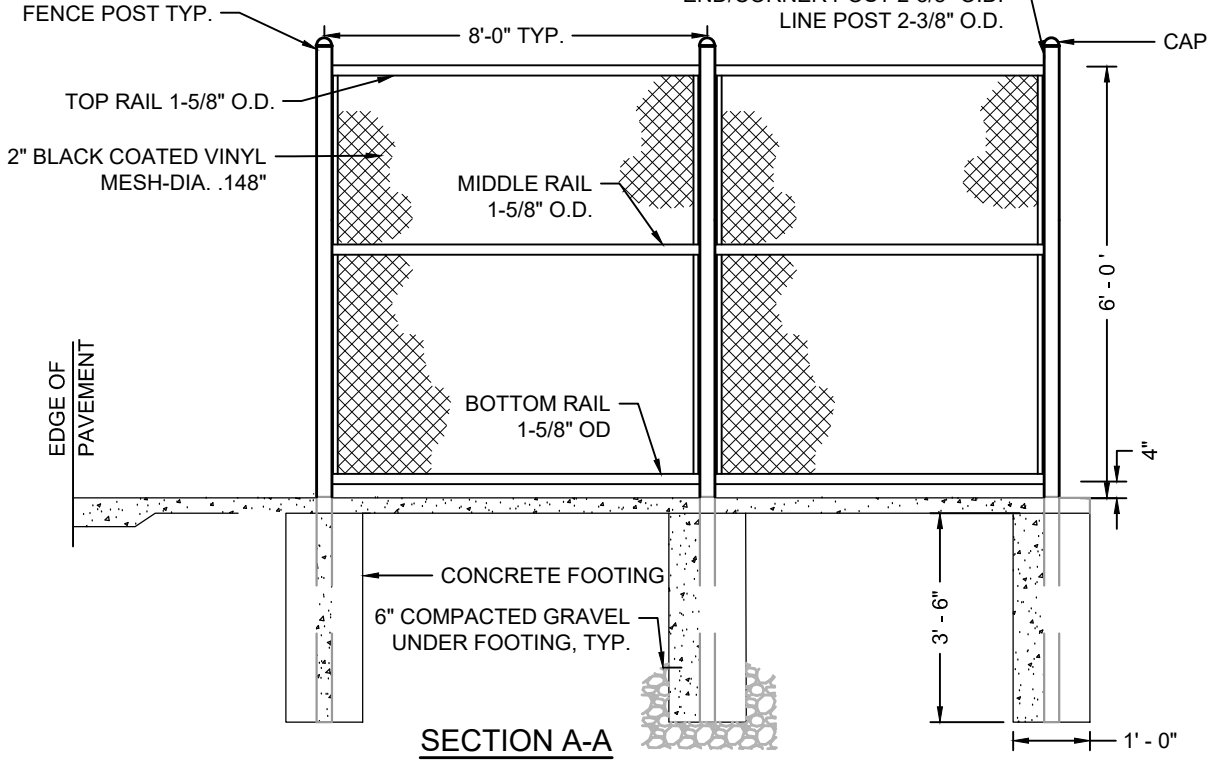
TRAFFIC SIGNS NOT TO SCALE



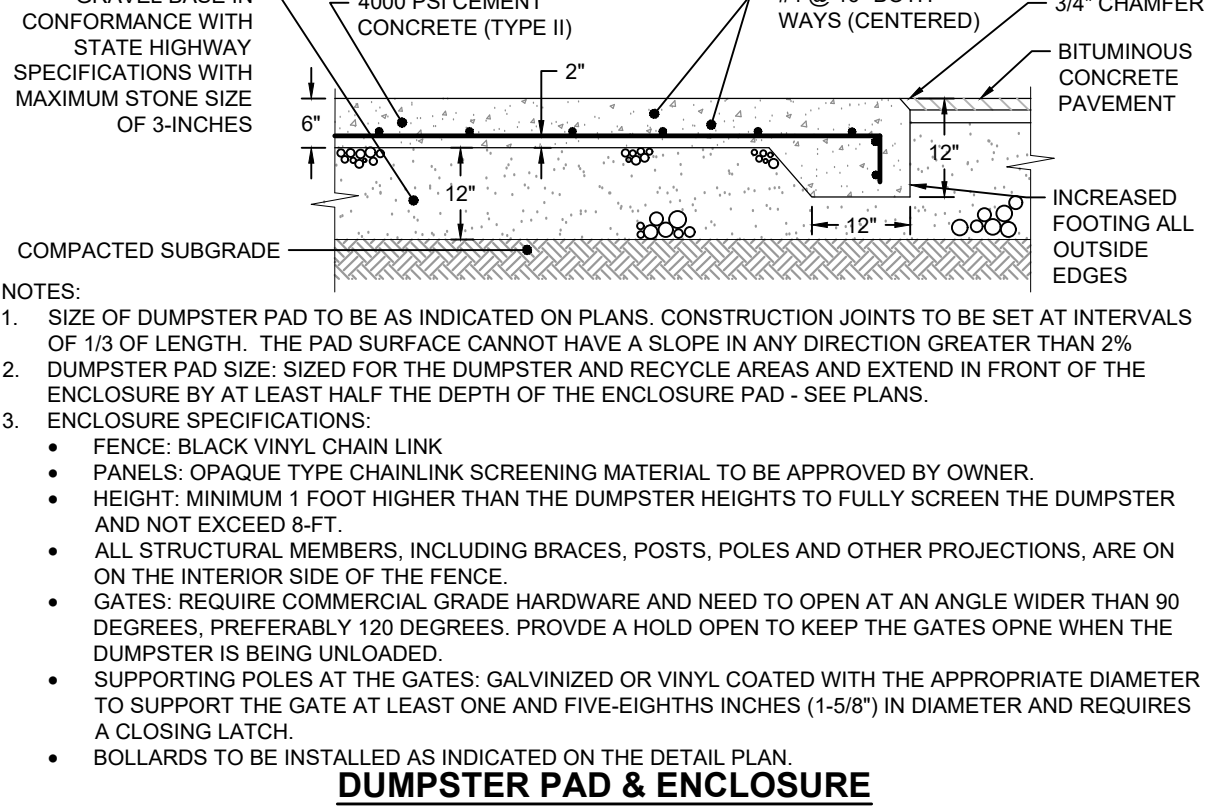
CONCRETE FIXED STEEL BOLLARD NOT TO SCALE



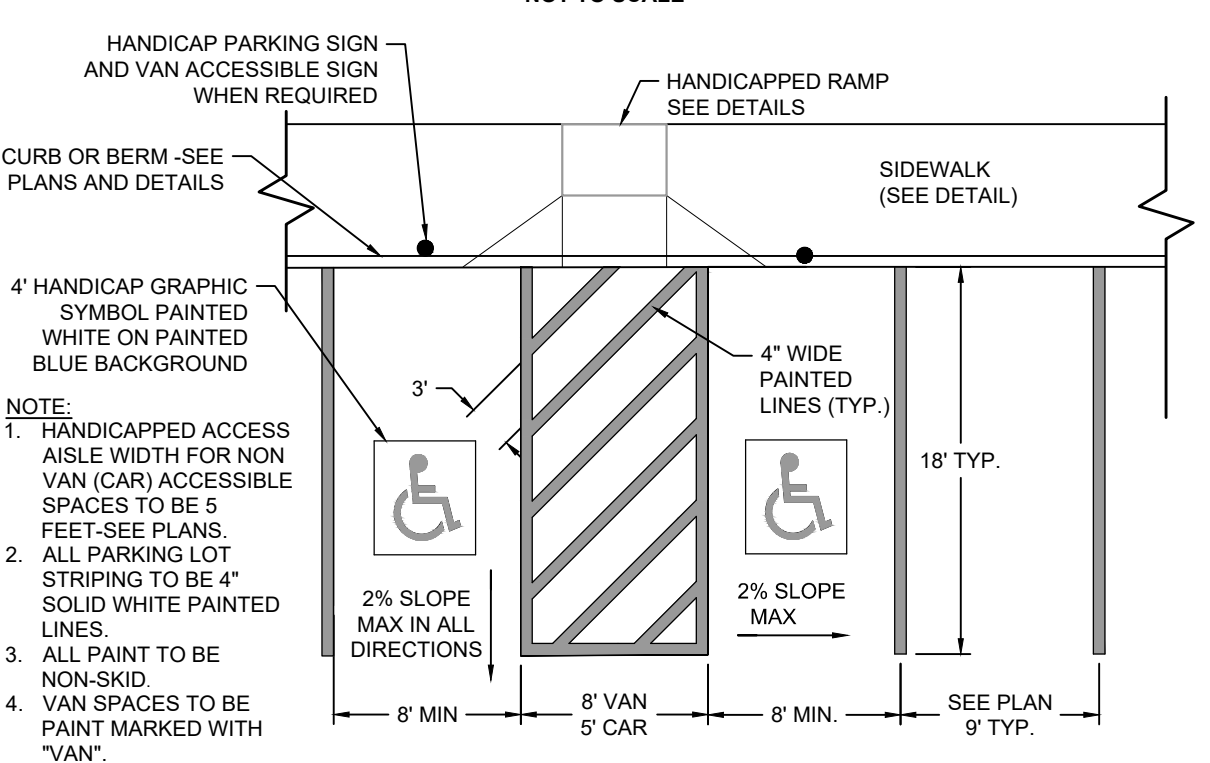
PLAN VIEW



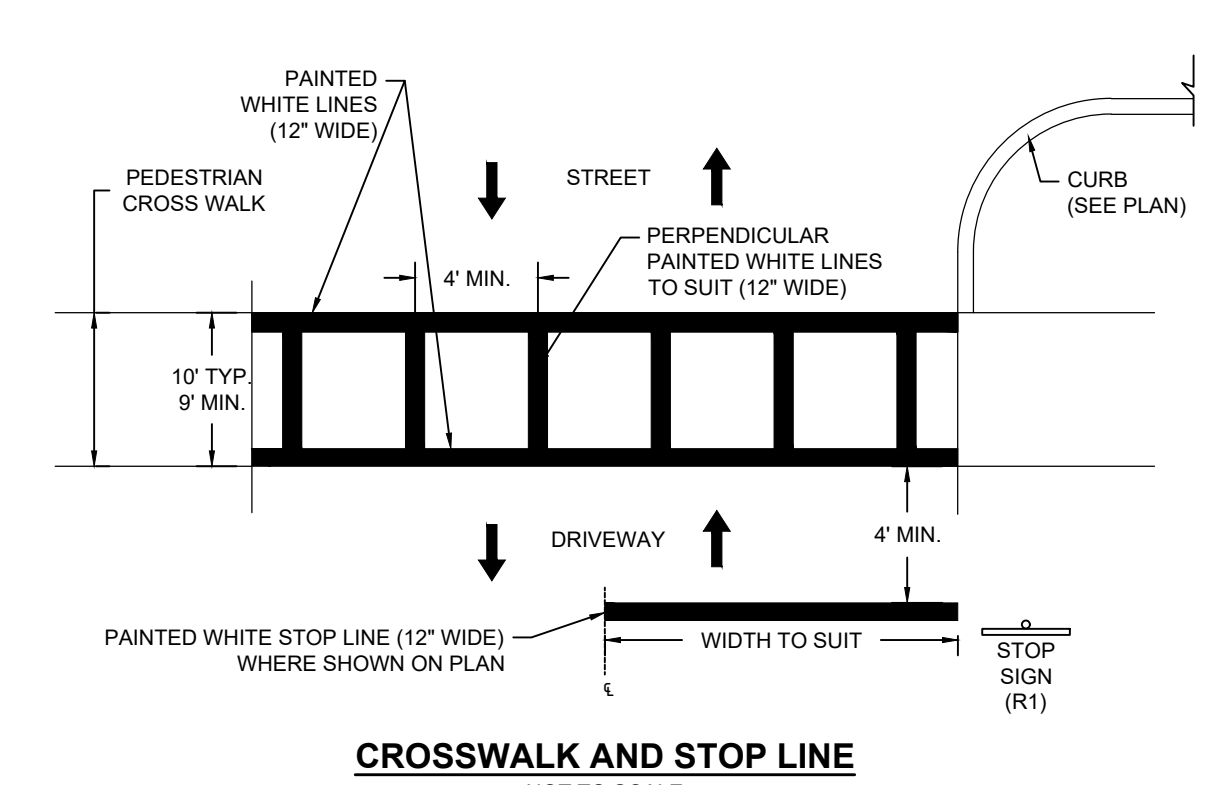
SECTION A-A



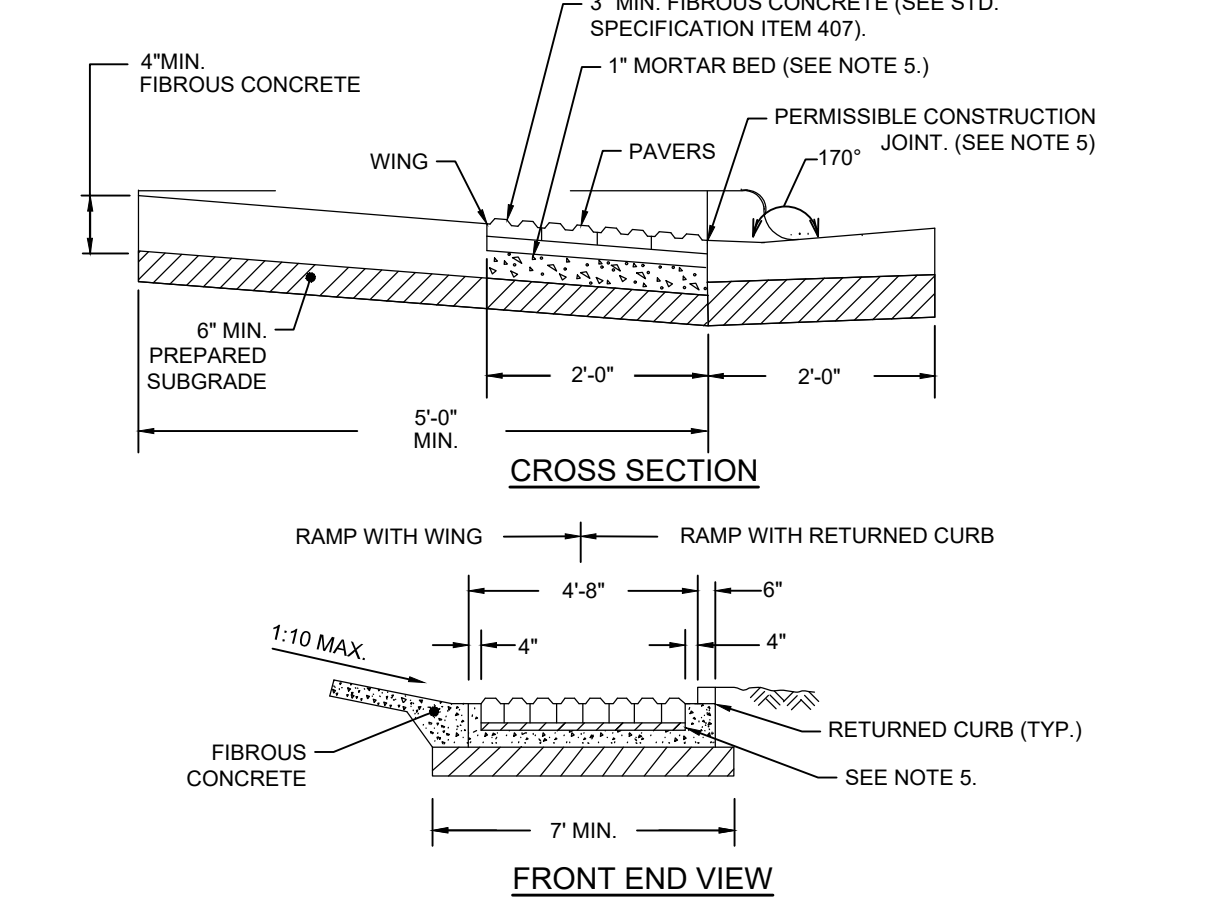
DUMPSTER PAD & ENCLOSURE NOT TO SCALE



HANDICAPPED & STANDARD PARKING NOT TO SCALE



CROSSWALK AND STOP LINE NOT TO SCALE

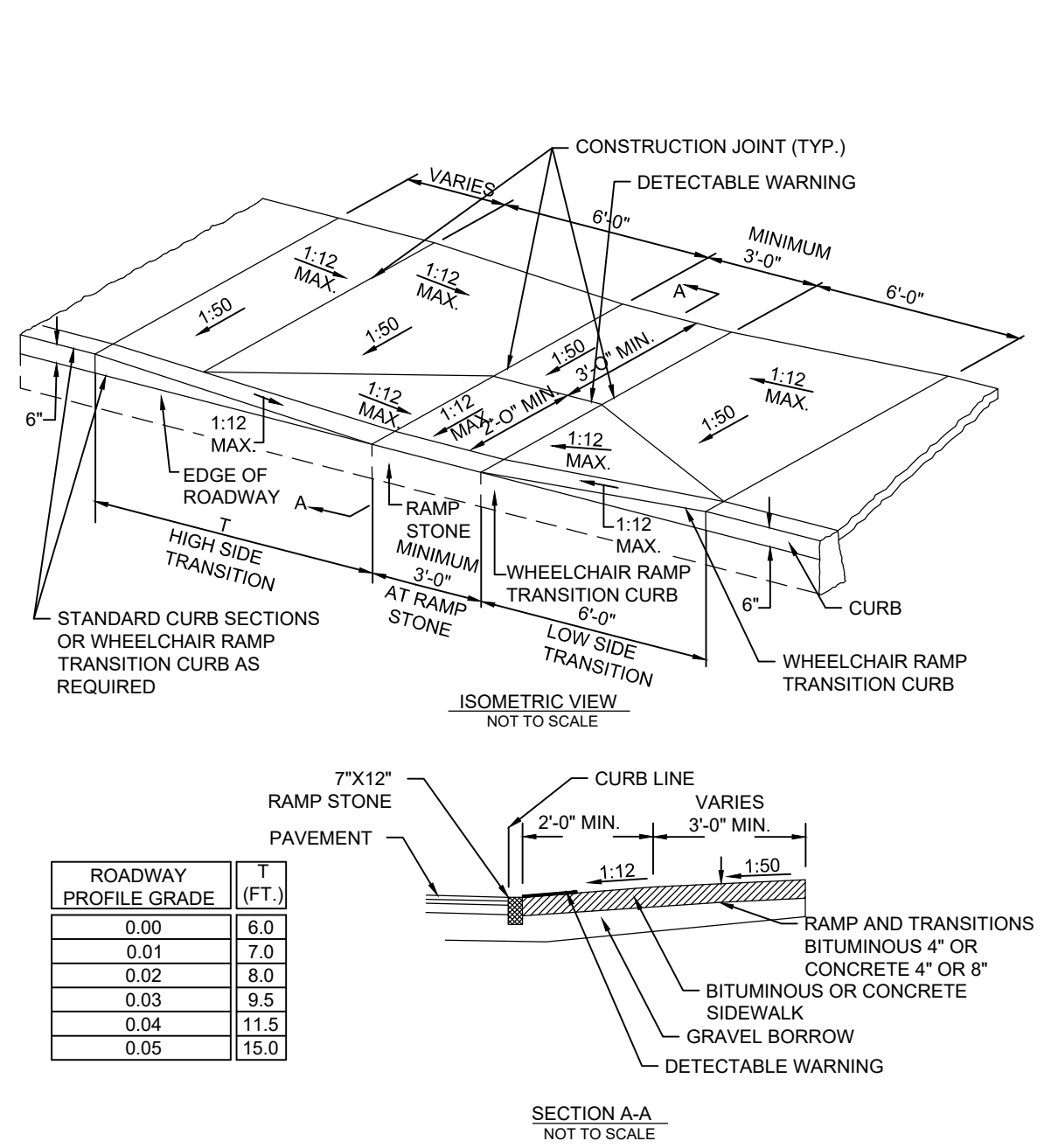


CROSS SECTION

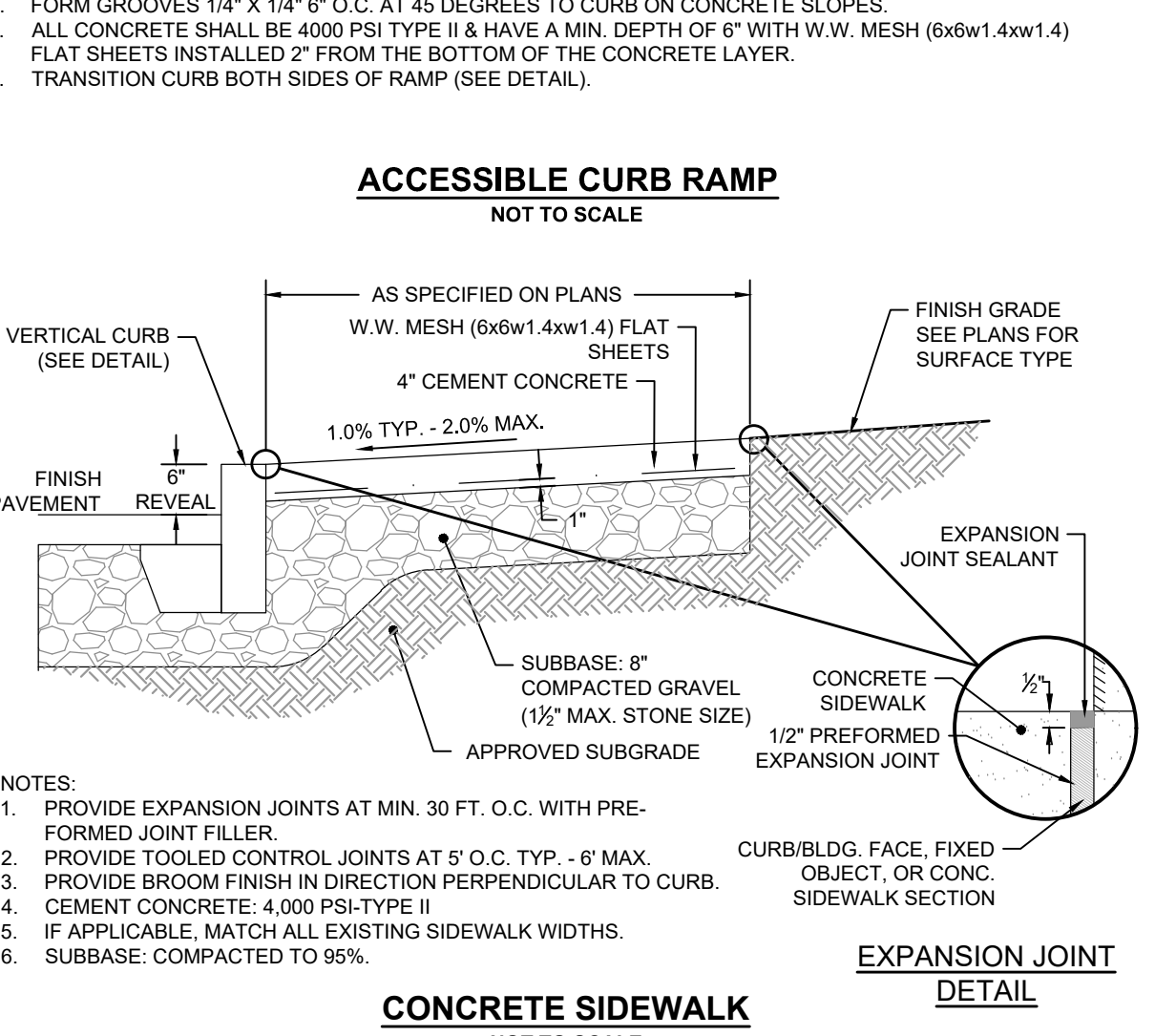
FRONT END VIEW

- GENERAL NOTES: 1. THIS STANDARD IS APPLICABLE FOR RAMP CONSTRUCTION WITHIN RIGHT-OF-WAY OR EASEMENT ONLY.

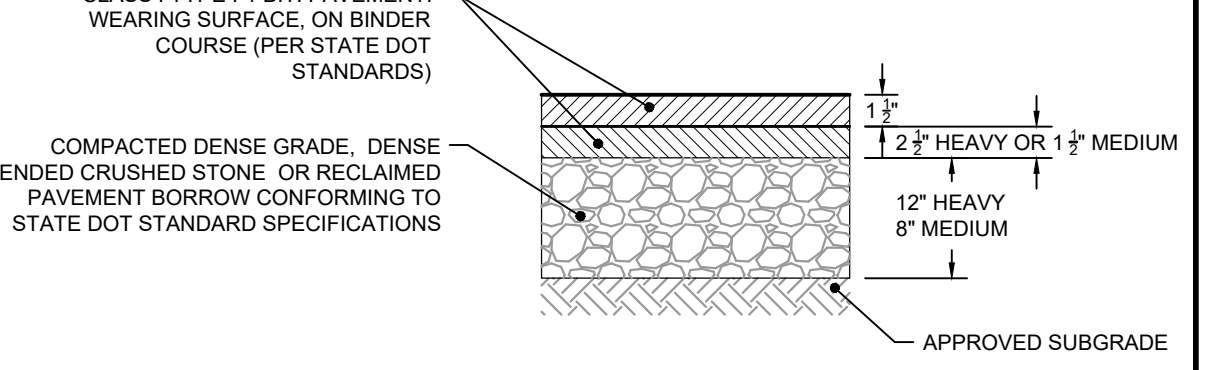
ACCESSIBLE CURB RAMP NOT TO SCALE



CONCRETE SIDEWALK NOT TO SCALE

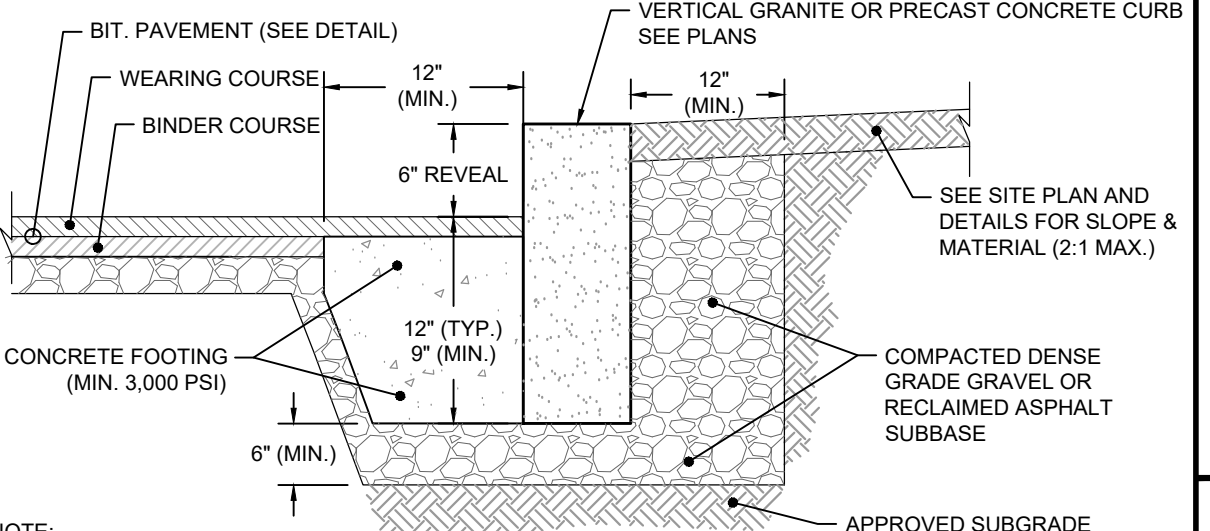


EXPANSION JOINT DETAIL



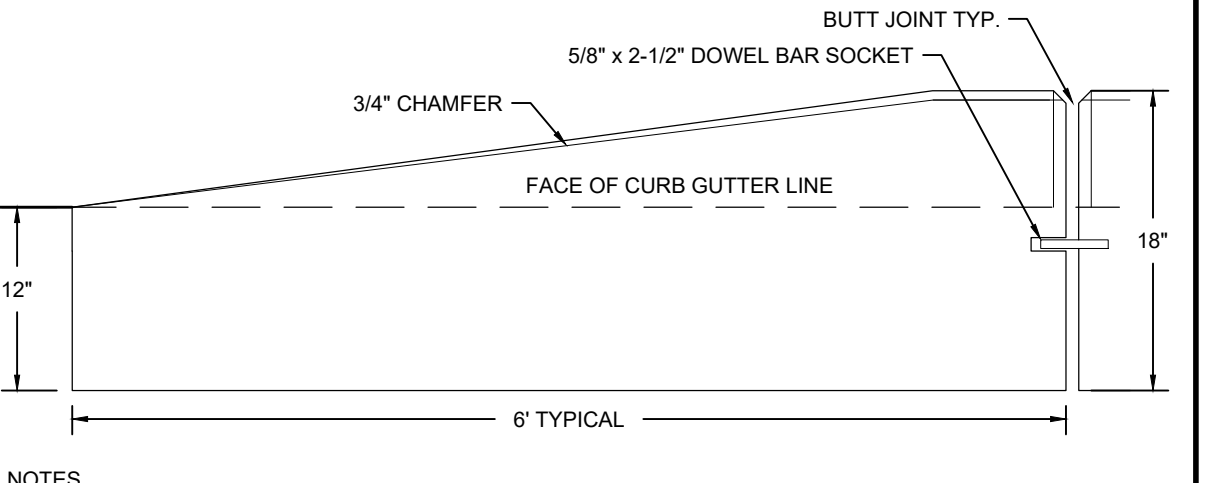
BITUMINOUS PAVEMENT NOT TO SCALE

- GENERAL NOTES: 1. SUB-GRADE (EXISTING MATERIAL) SHALL CONSIST OF INERT MATERIAL THAT IS HARD, DURABLE STONE AND/OR COARSE SAND.



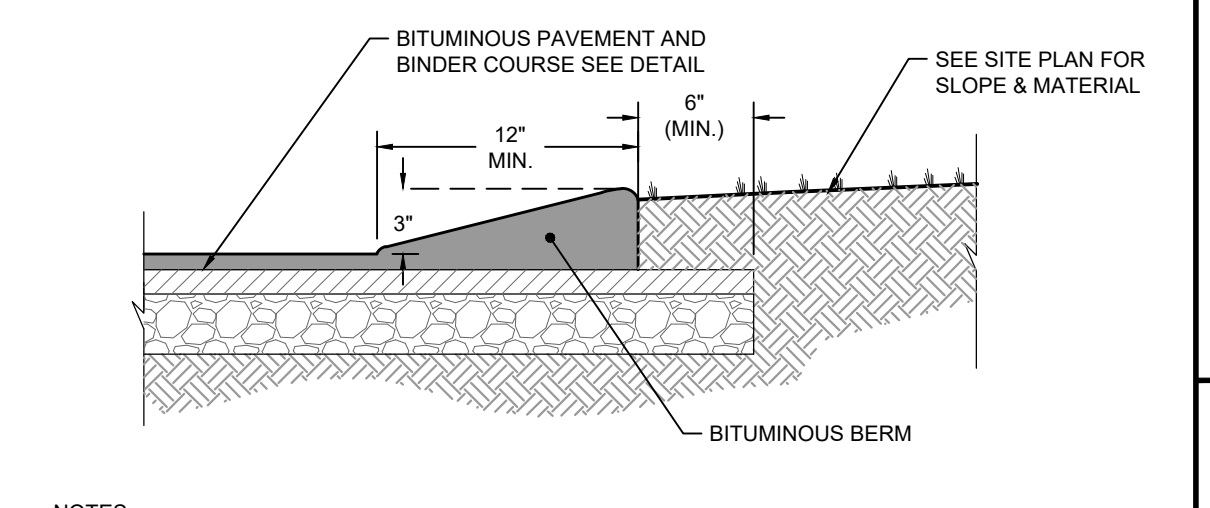
TYPICAL VERTICAL CURB NOT TO SCALE

- NOTES: 1. VERTICAL CURB MIN. HEIGHT = 18" MIN. WIDTH = 6" 2. VERTICAL CURBING TO BE INSTALLED AS SHOWN ON THE SITE PLAN.



CONCRETE TRANSITION CURB NOT TO SCALE

- NOTES: 1. DRAWING SHOWS TRANSITION CURB FOR ONE DIRECTION. FOR OTHER DIRECTION USE OPPOSITE HAND AND INCLUDE A 1/2" x 3/4" EPOXY COATED DOWEL.



BITUMINOUS BERM NOT TO SCALE

- NOTES: 1. BERM TO BE CONSTRUCTED OF BITUMINOUS WEARING SURFACE COURSE AS SHOWN.

Revisions table with columns for Date, Description, and initials.

Horsley Witten Group, Inc. Sustainable Environmental Solutions 80 Route 6A Sandwich, MA 02563

0 MILLSTONE ROAD COMPREHENSIVE PERMIT SET BREWSTER, MASSACHUSETTS DETAILS (1)

Prepared For: Preservation of Affordable Housing, Inc. 200 Main Street, Suite 200 Boston, MA 02108

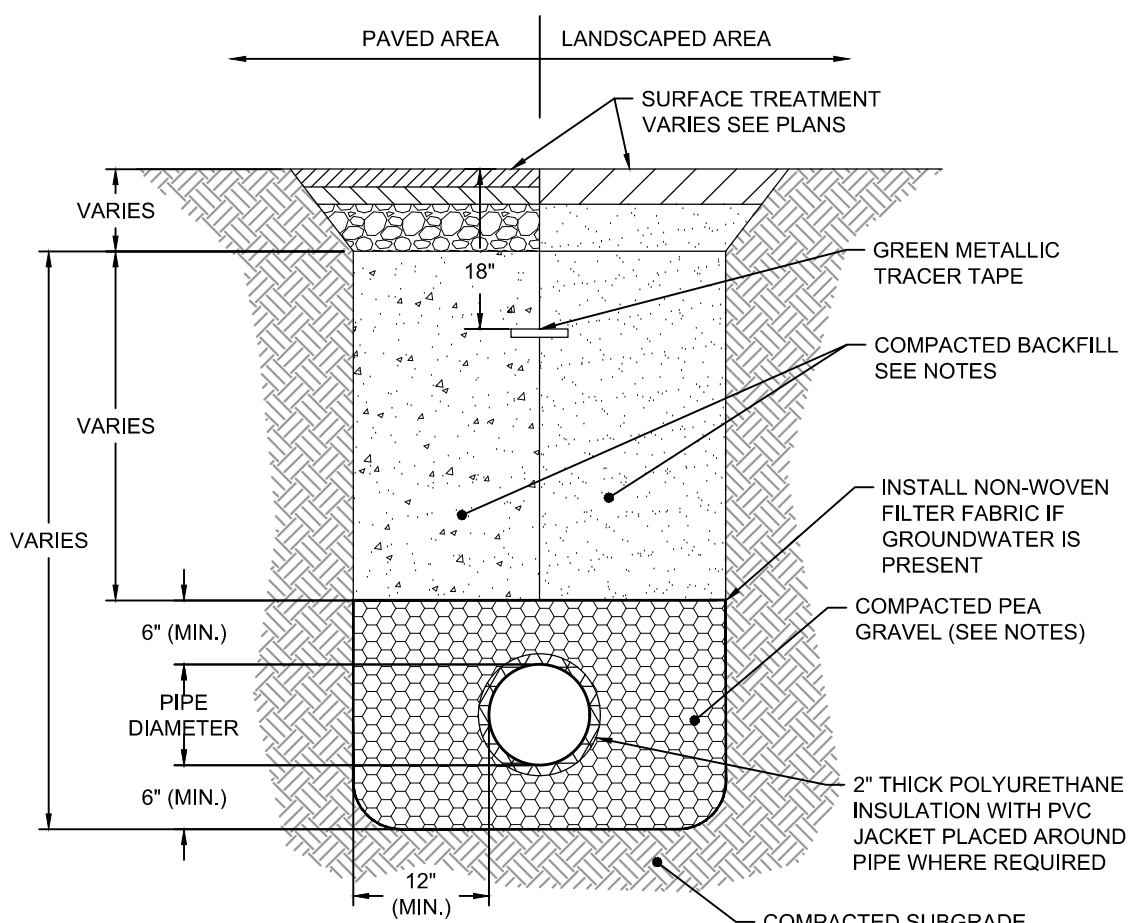
Survey Provided By: Horsley Witten Group, Inc. 80 Route 6A Sandwich, MA 02563

Registration: RICHARD A. CLAYTOR CIVIL ENGINEER NO. 45116

Project Number: 22084 Sheet: 13 of 19

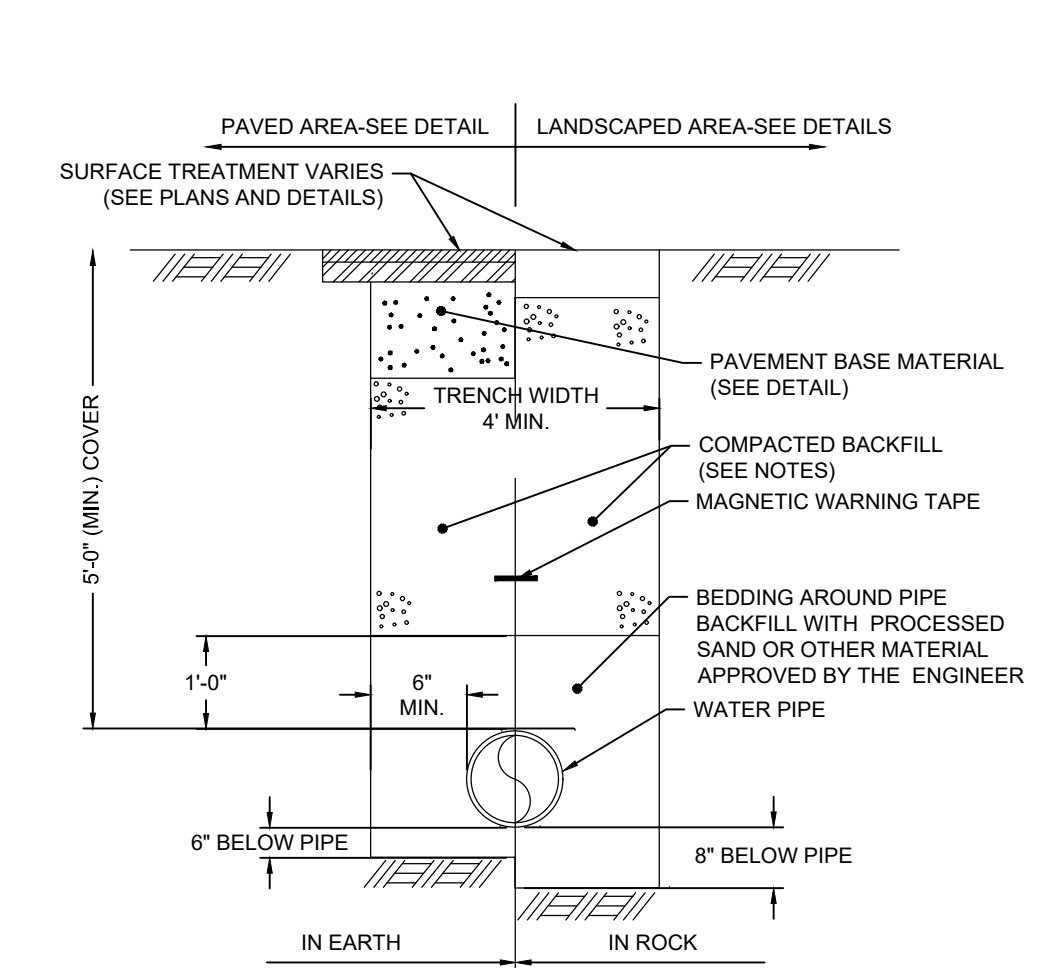
PERMITTING SET ONLY NOT FOR CONSTRUCTION

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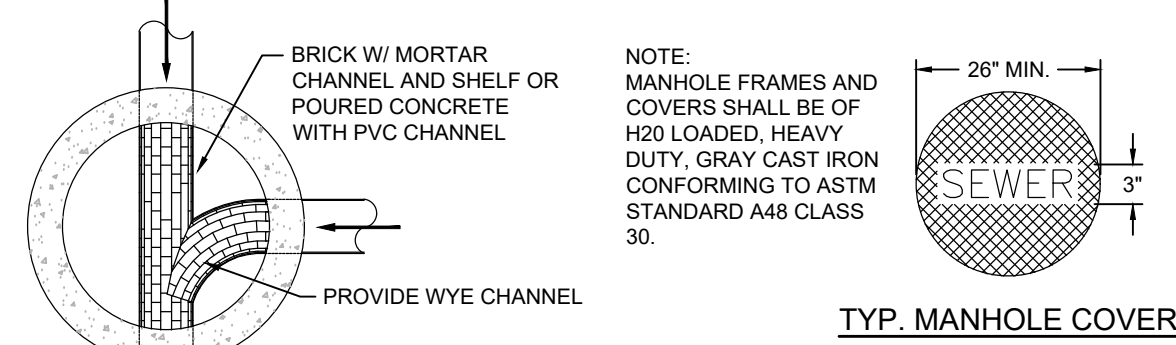
- NOTES: 1. GRAVITY SEWER AND FORCE MAIN SHALL BE INSULATED WHEN VERTICAL OR HORIZONTAL SOIL COVER IS LESS THAN 4 FEET AND WHERE SHOWN ON PLANS. 2. TRACER TAPE FOR NON-FERROUS PIPE SHALL BE CONSTRUCTED OF A METALLIC CORE BONDED TO PLASTIC LAYERS... 3. TRENCH BACKFILL: BENEATH PAVEMENT, BACKFILL SHALL BE ROADBASE AND COMPACTED TO PAVEMENT SUBBASE REQUIREMENTS... 4. BACKFILL PLACED IN UTILITY TRENCHES INCLUDING DISTURBED AREAS SURROUNDING UTILITY TRENCHES SHALL BE PLACED AND COMPACTED IN 8" (MAX) VERTICAL LIFTS... 5. CONTRACTOR SHALL ACHIEVE 95% COMPACTION FOR THE BEDDING... 6. PEA GRAVEL SHALL CONSIST OF CLEAN, HARD, ROUND PARTICLES OF GRAVEL MEETING THE FOLLOWING: SIEVE SIZE 3/8" PERCENT PASSING 85-95... 7. UTILITY SHALL BE INSTALLED IN ACCORDANCE WITH ALL APPLICABLE UTILITY COMPANY STANDARDS THAT MAY BE MORE STRINGENT THAN THIS DETAIL.

SEWER TRENCH DETAIL NOT TO SCALE

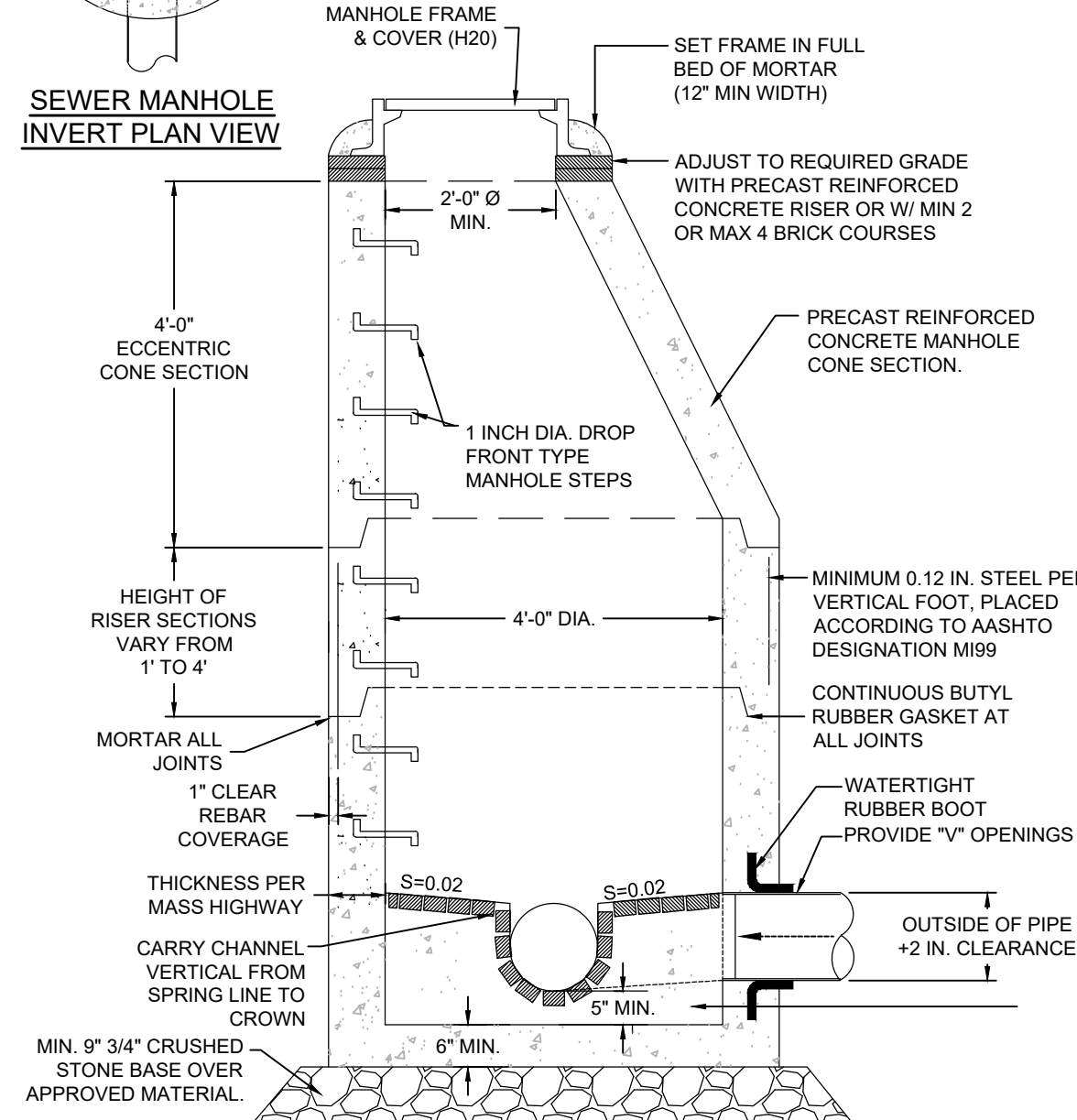


- NOTES: 1. TRENCH BACKFILL: BENEATH PAVEMENT: ROADBASE AND COMPACTED TO PAVEMENT SUBGRADE REQUIREMENTS (SEE DETAIL). OUTSIDE PAVEMENT: GRAVEL BORROW TYPE B (3" MINUS) COMPACTED IN MAXIMUM 8 INCH LIFTS TO 95% COMPACTION. 2. TRACER TAPE FOR NON-FERROUS PIPE SHALL BE CONSTRUCTED OF A METALLIC CORE BONDED TO PLASTIC LAYERS... 3. ACHIEVE 95% COMPACTION FOR THE BEDDING... 4. PEA GRAVEL CONSISTS OF CLEAN, HARD, ROUND PARTICLES OF GRAVEL MEETING THE FOLLOWING: SIEVE SIZE 3/8" PERCENT PASSING 85-95... 5. INSTALL UTILITY IN ACCORDANCE WITH ALL APPLICABLE UTILITY COMPANY STANDARDS THAT MAY BE MORE STRINGENT THAN THIS DETAIL.

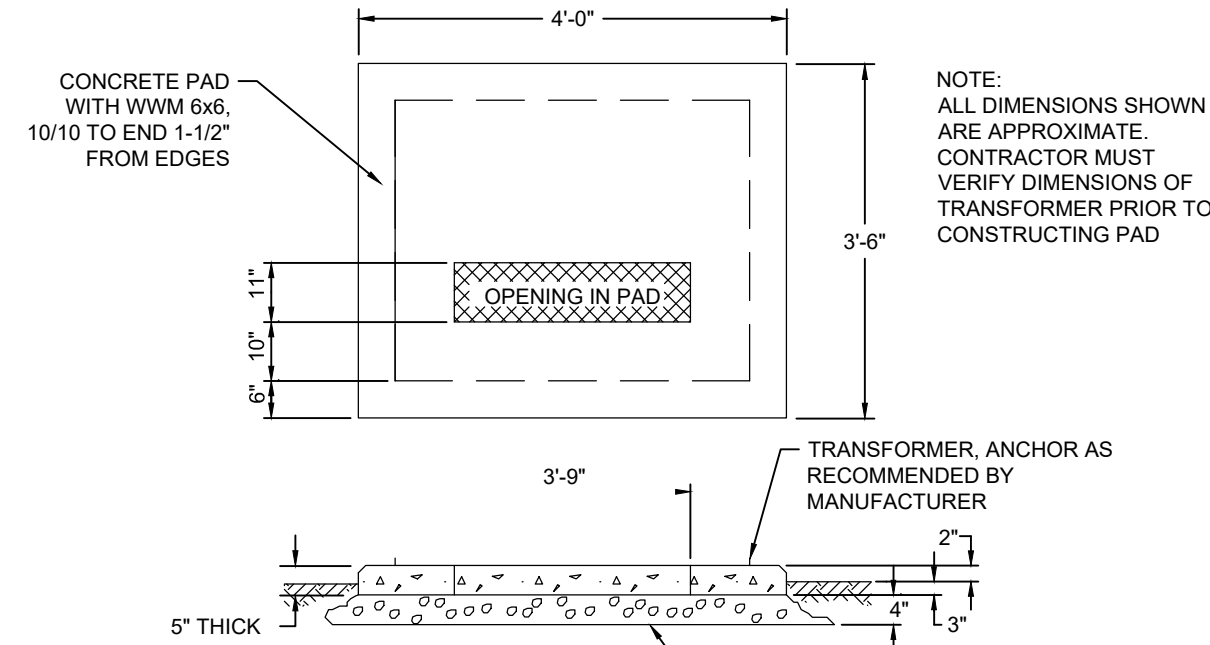
WATER TRENCH DETAIL NOT TO SCALE



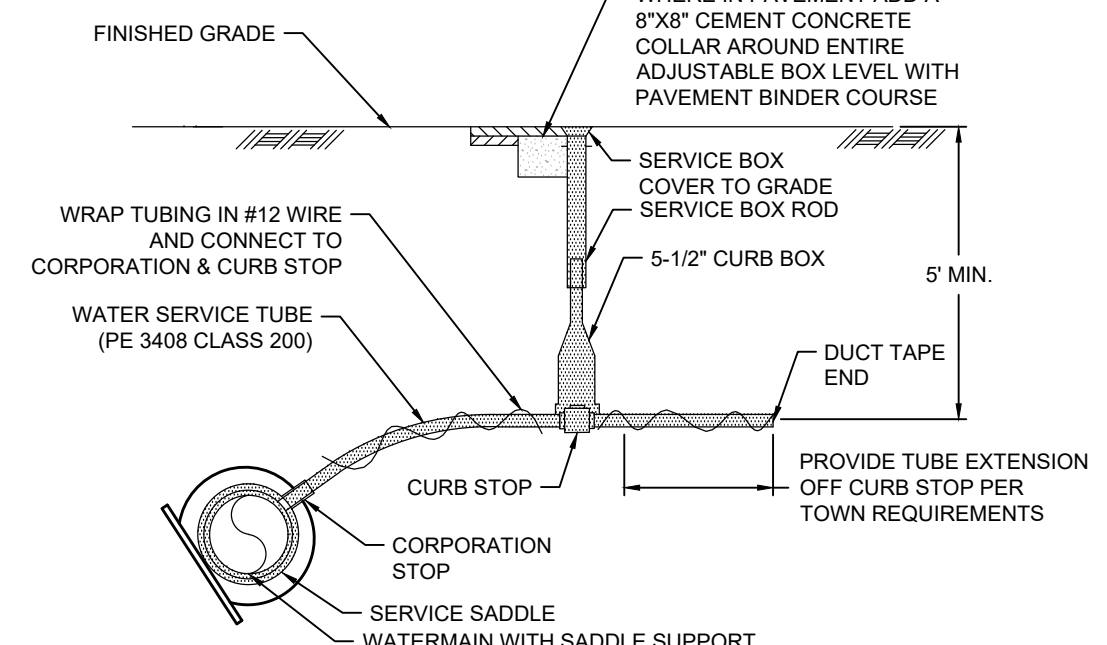
TYP. MANHOLE COVER



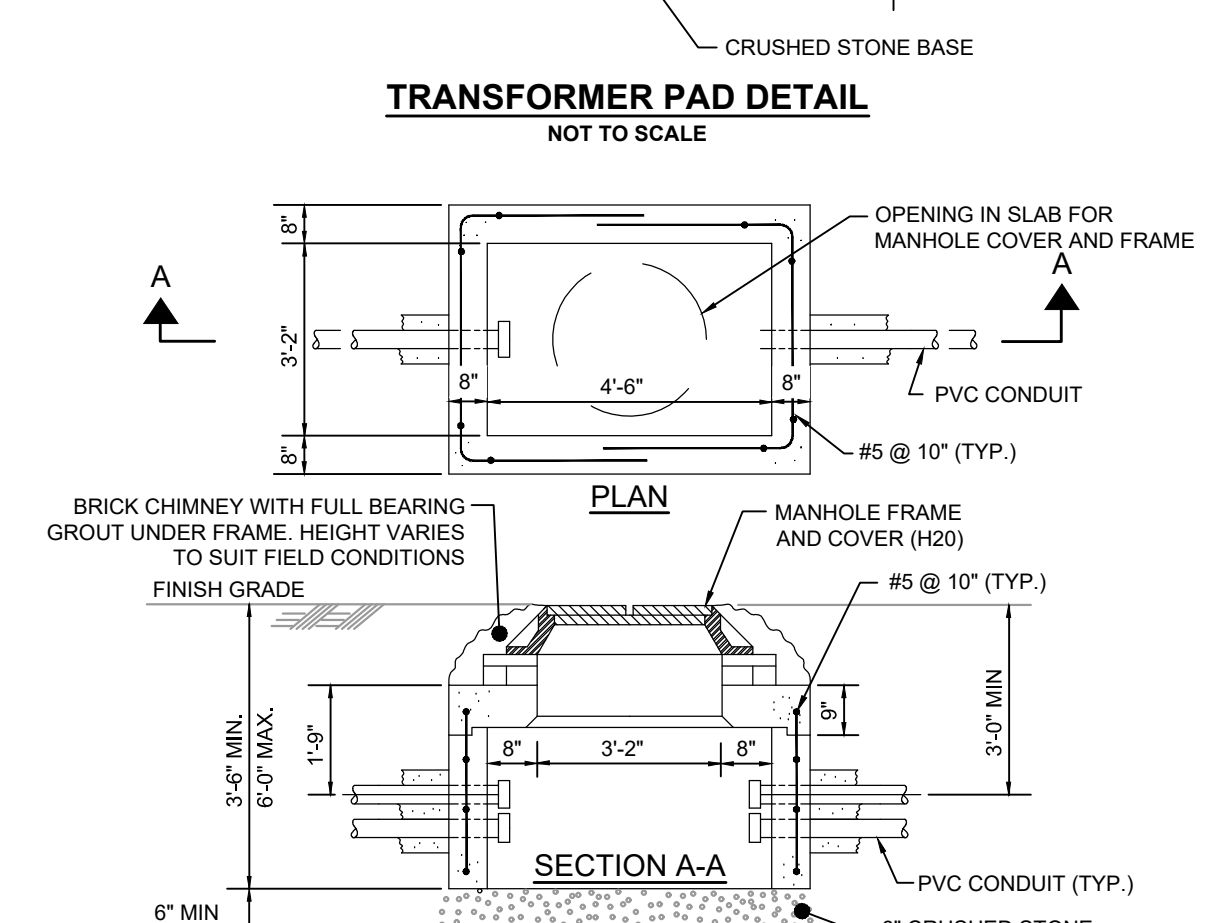
PRECAST CONCRETE SEWER MANHOLE (SMH) NOT TO SCALE



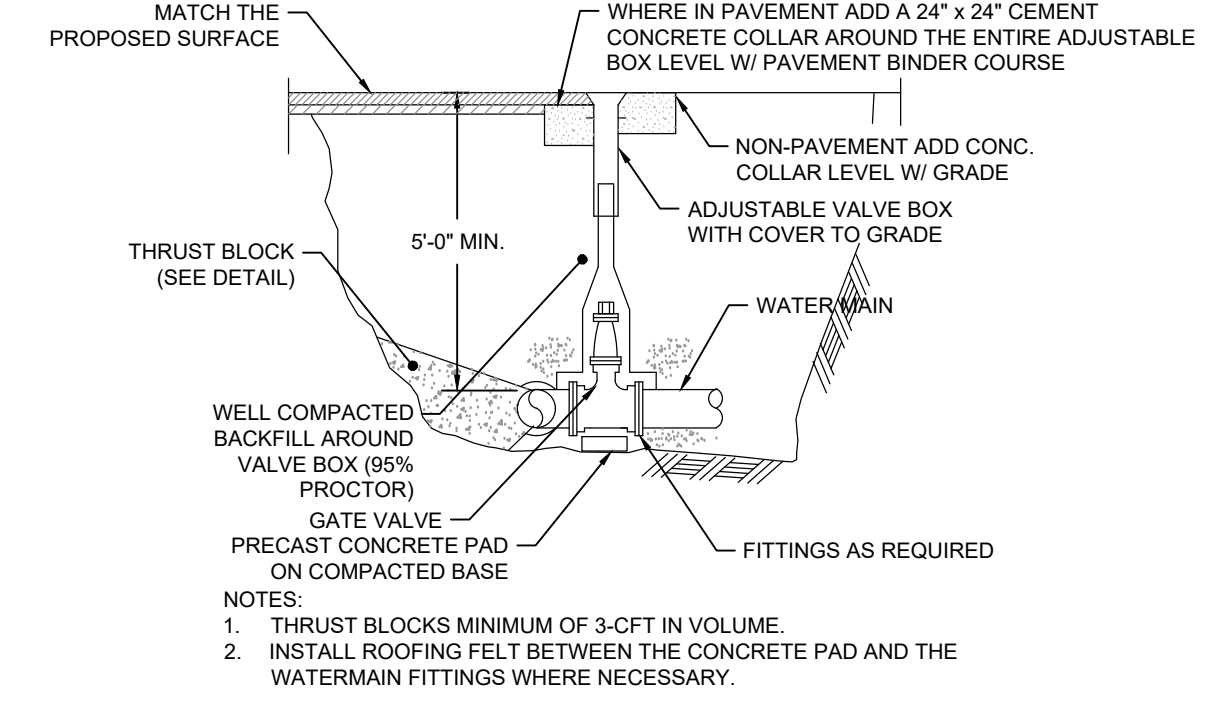
TRANSFORMER PAD DETAIL NOT TO SCALE



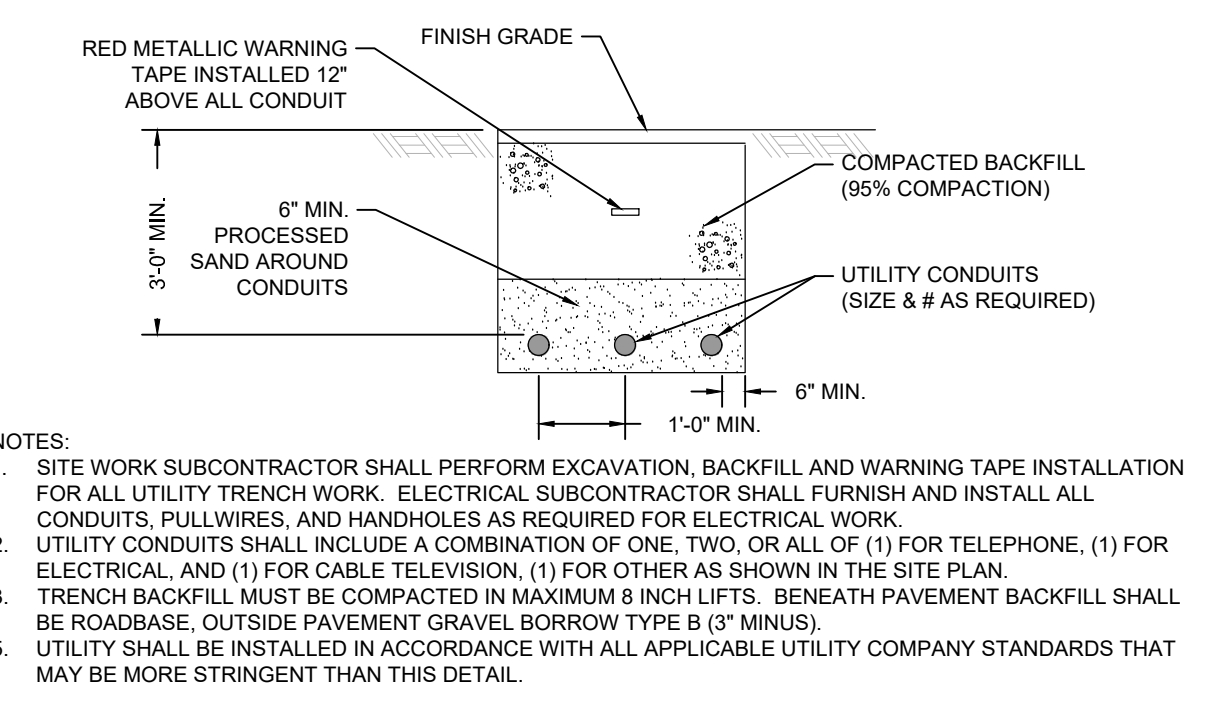
WATER CONNECTION DETAIL NOT TO SCALE



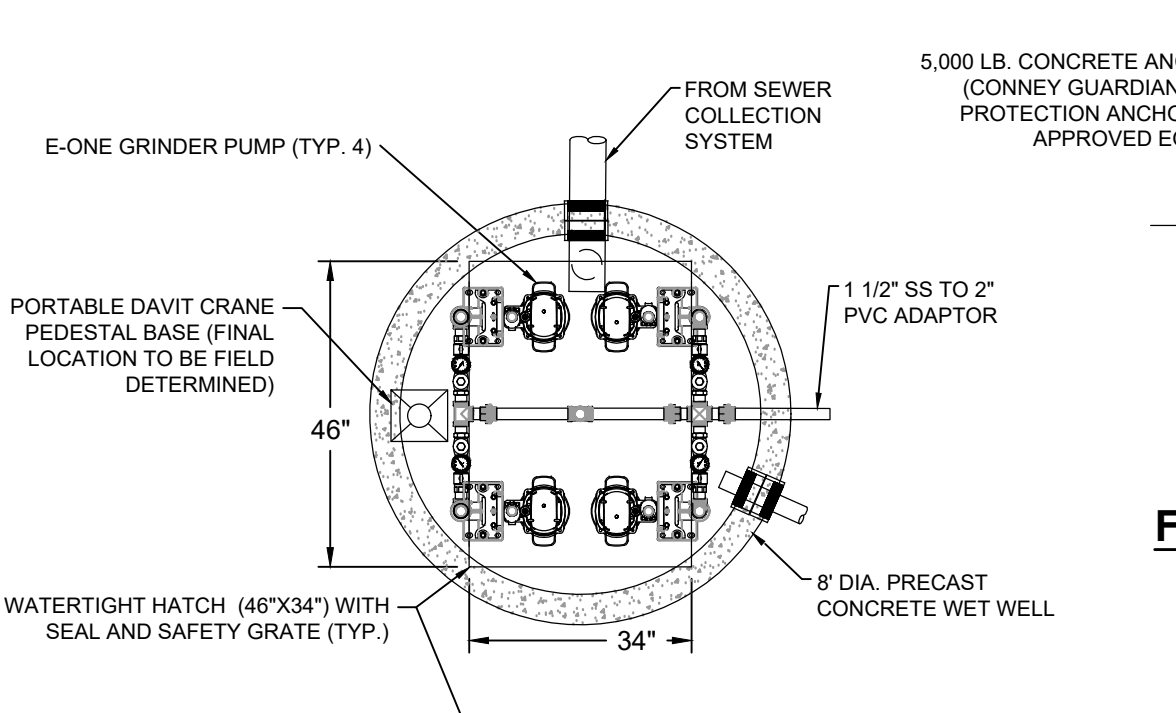
ELECTRICAL HANDHOLE DETAIL NOT TO SCALE



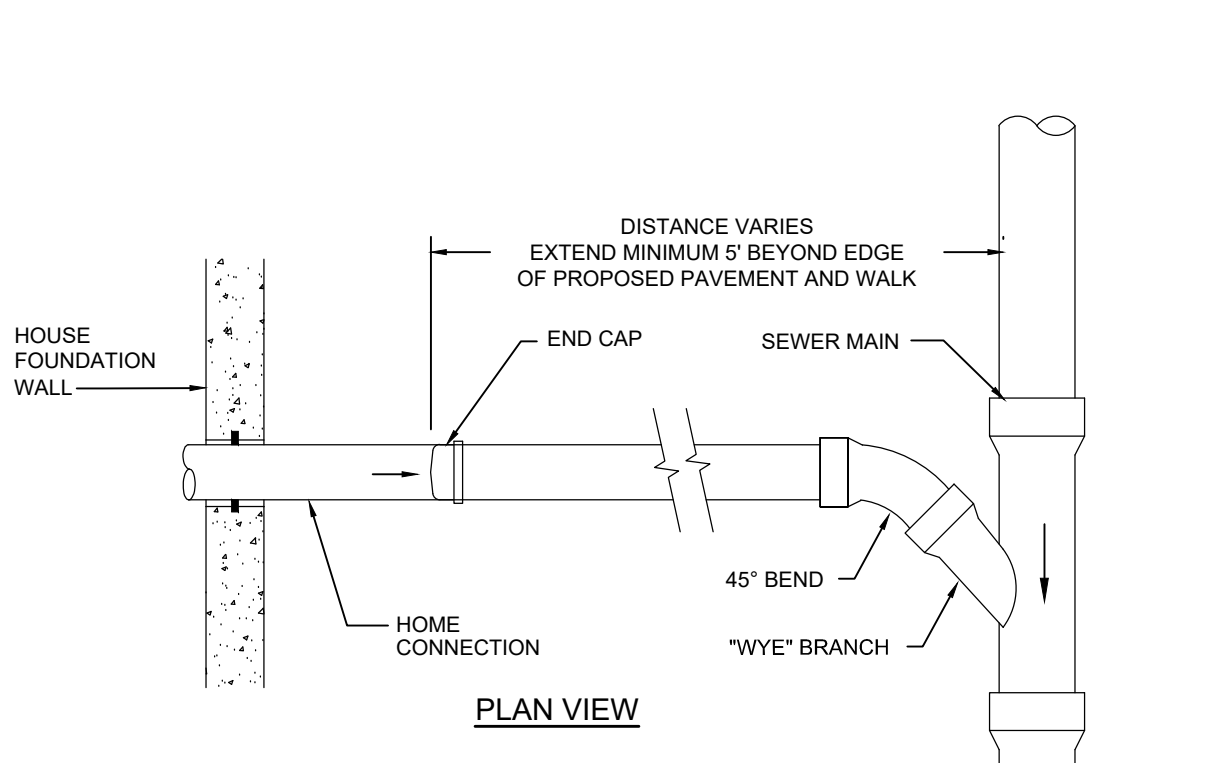
GATE VALVE INSTALLATION DETAIL NOT TO SCALE



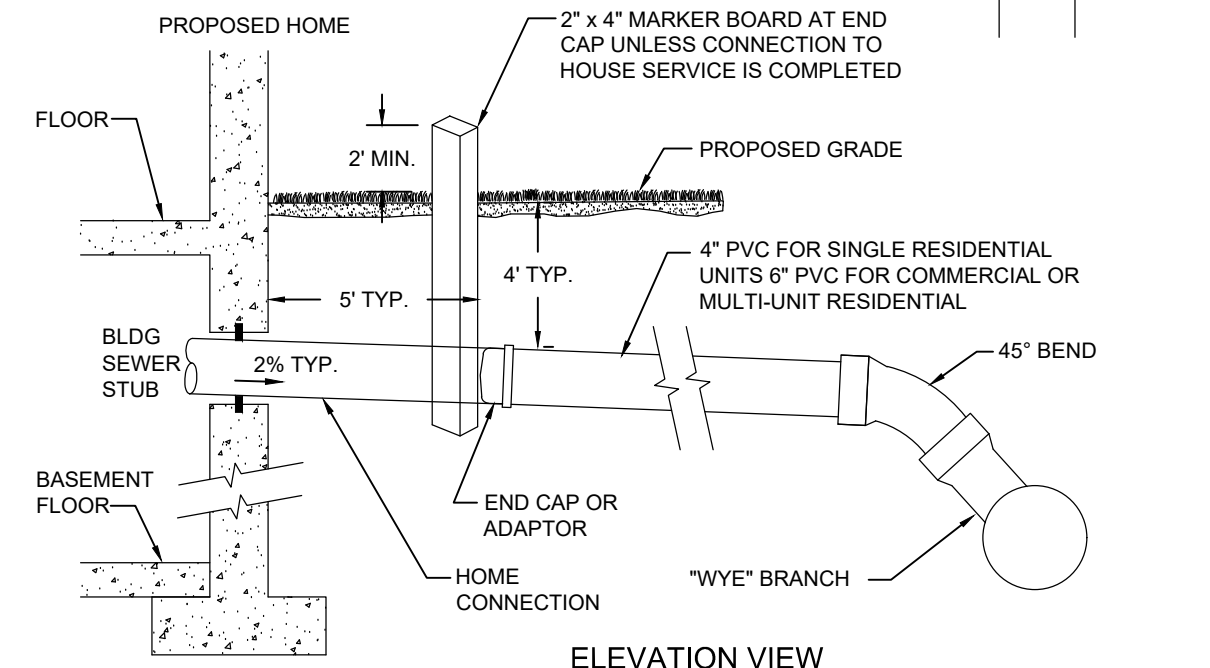
TYPICAL UTILITY TRENCH DETAIL NOT TO SCALE



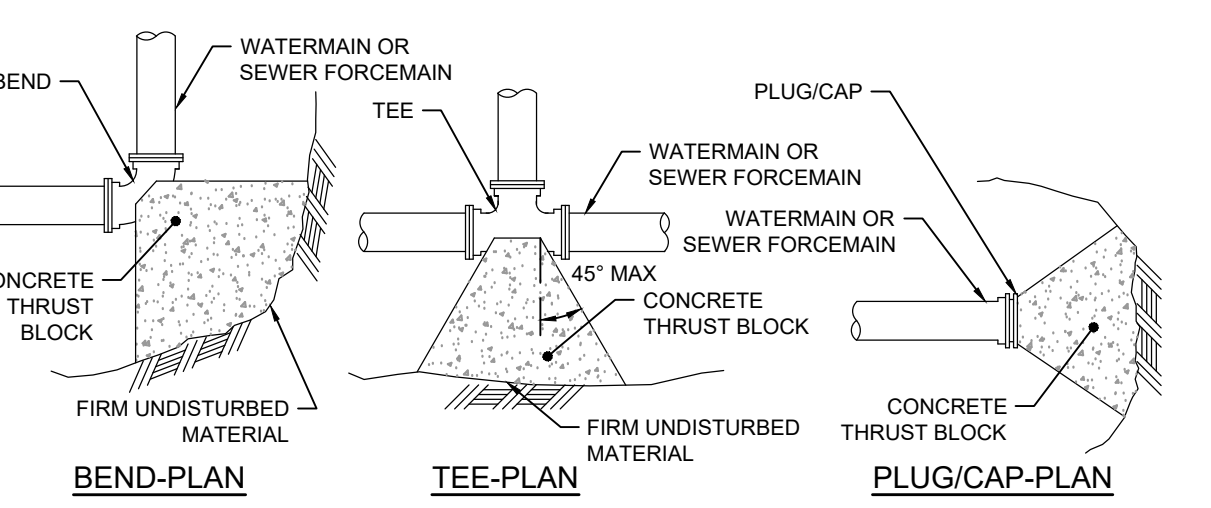
FALL PROTECTION ANCHOR DETAIL NOT TO SCALE



PLAN VIEW



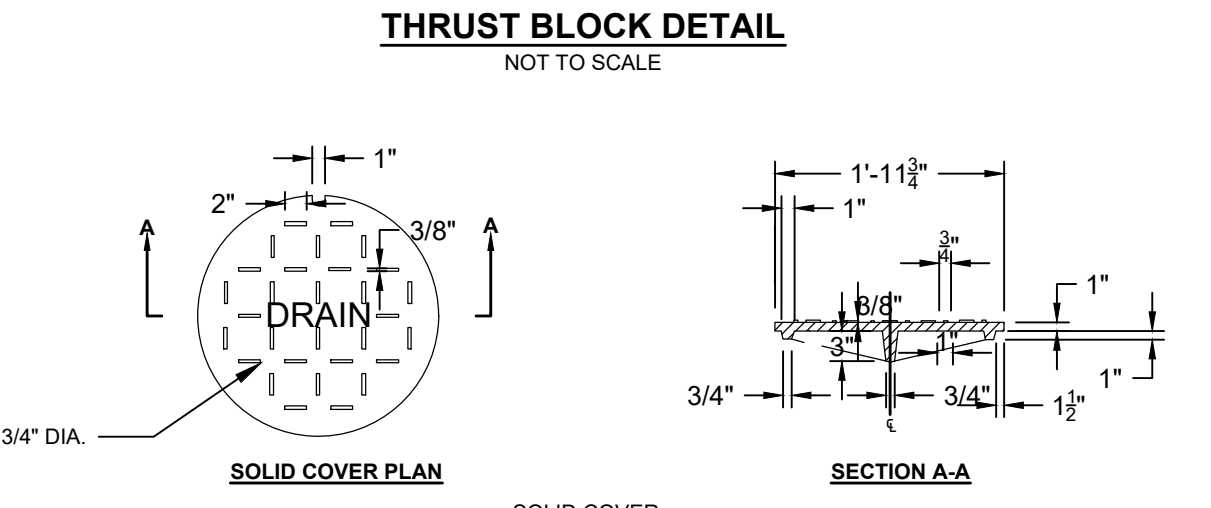
ELEVATION VIEW



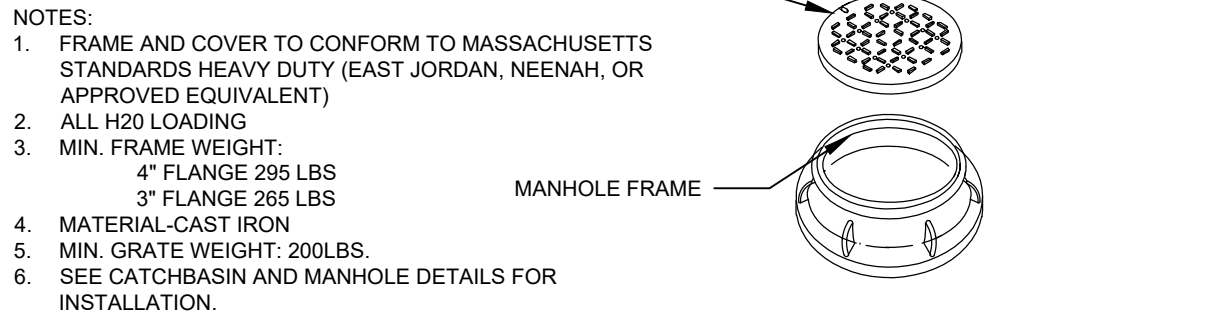
- NOTES: 1. CONCRETE FOR THRUST BLOCKS: MINIMUM COMPRESSIVE STRENGTH OF 3000 PSI AT 28 DAYS. 2. THRUST BLOCK BEARING AREAS TO BE IN ACCORDANCE WITH TABLE, UNLESS DETERMINED OTHERWISE BY THE ENGINEER BECAUSE OF SOIL CONDITIONS. 3. THRUST BLOCK: PRECAST OR CAST-IN-PLACE W/ SIDES FORMED WITH PLYWOOD.

TABLE OF BEARING AREAS (S.F.)

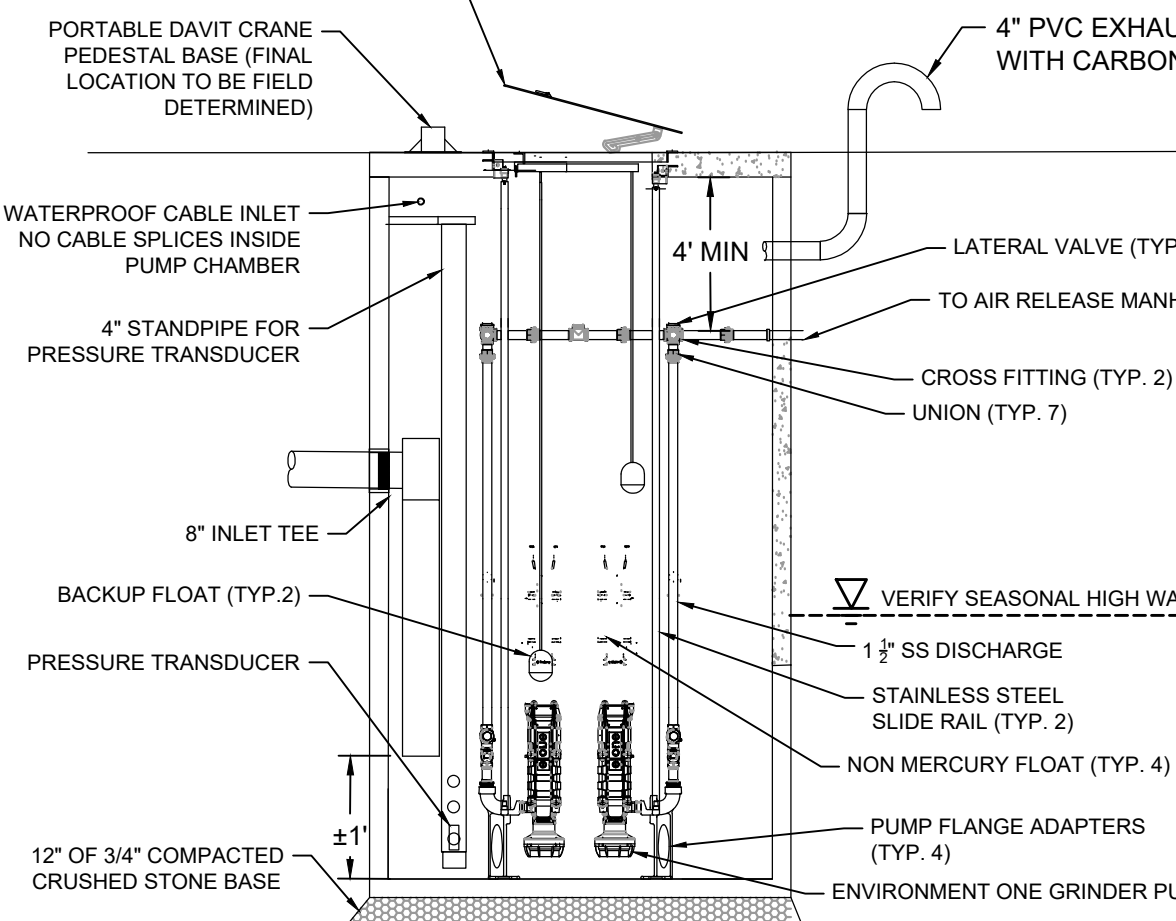
SIZE OF MAIN (IN.)	BEND (90)	BENDS (45 & <)	TEES, CAPS OR PLUGS
8 & <	6	3	4
10 & 12	12	7	9
16 & >	18	10	14



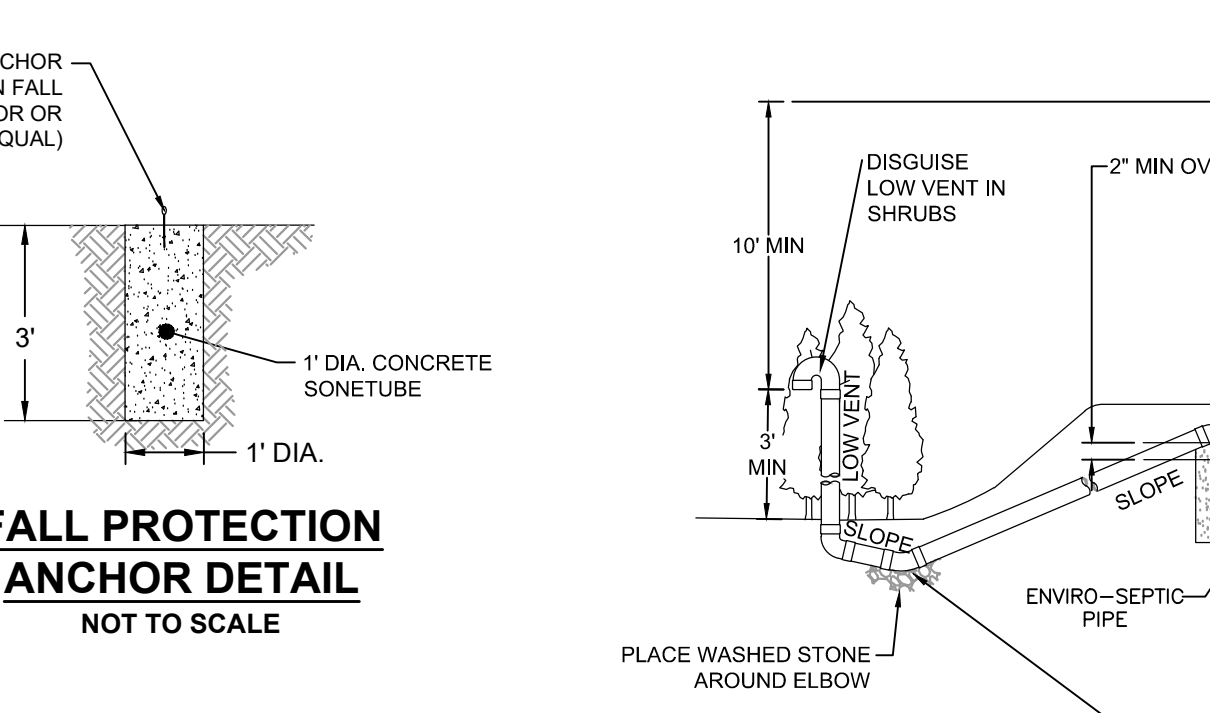
THRUST BLOCK DETAIL NOT TO SCALE



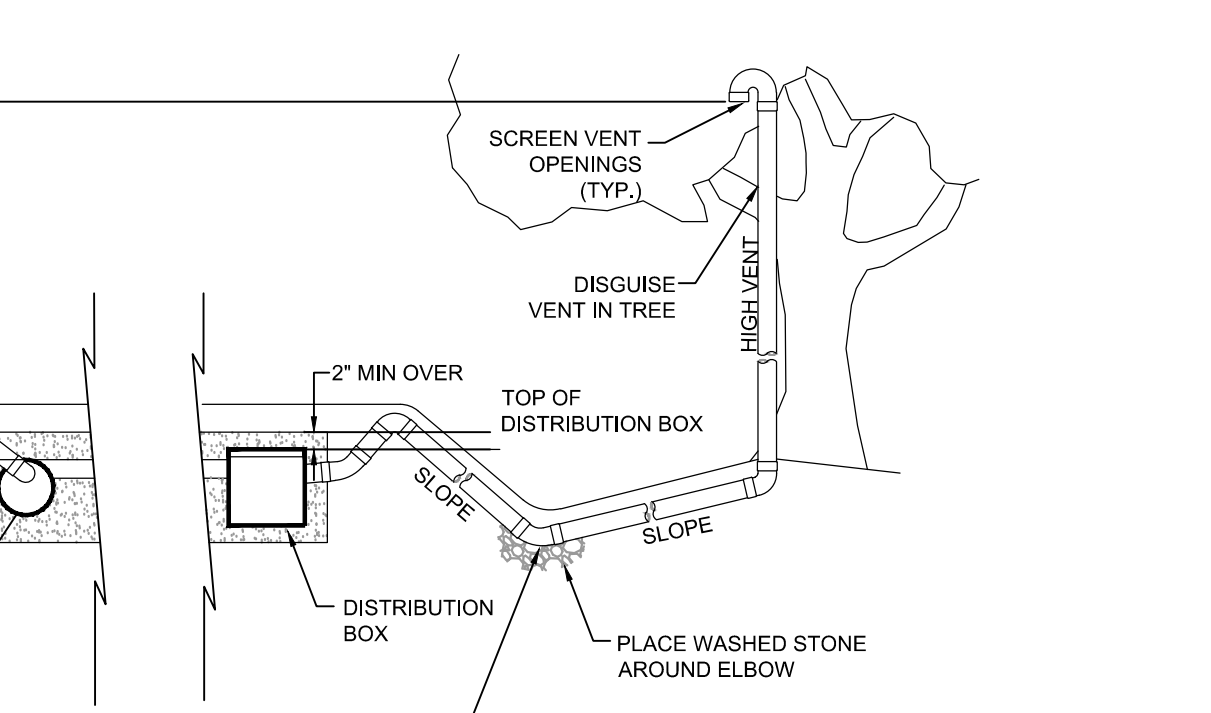
DRAINAGE STRUCTURE FRAME AND COVER NOT TO SCALE



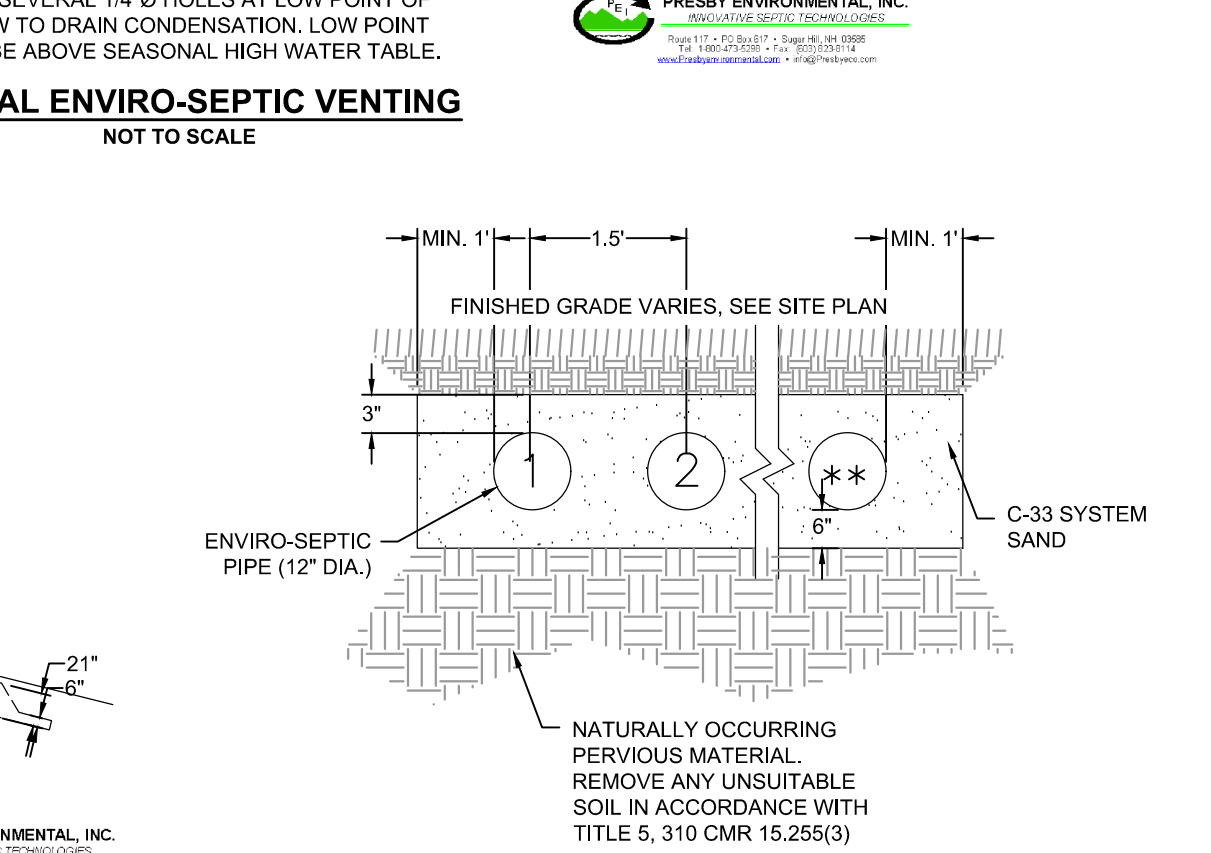
SEWAGE LIFT STATION NOT TO SCALE



TYPICAL SLOPED ENVIRO-SEPTIC SECTION VIEW NOT TO SCALE



TYPICAL ENVIRO-SEPTIC VENTING NOT TO SCALE



TYPICAL ENVIRO SEPTIC EFFLUENT DISPOSAL AREA CROSS SECTION NOT TO SCALE

Revisions table with columns for Date, By, Appr, Description.

Horsley Witten Group, Inc. Sustainable Environmental Solutions 80 Route 6A Sandwich, MA 02563 508-833-6600 voice 508-833-3150 fax

0 MILLSTONE ROAD COMPREHENSIVE PERMIT SET BREWSTER, MASSACHUSETTS

Prepared For: Preservation of Affordable Housing, Inc. 2 Oliver Street, Suite 200 Boston, MA 02108

Survey Provided By: Horsley Witten Group, Inc. 80 Route 6A Sandwich, MA 02563 Phone: (508) 833-6600 Fax: (508) 833-3150 Date: October 10, 2022

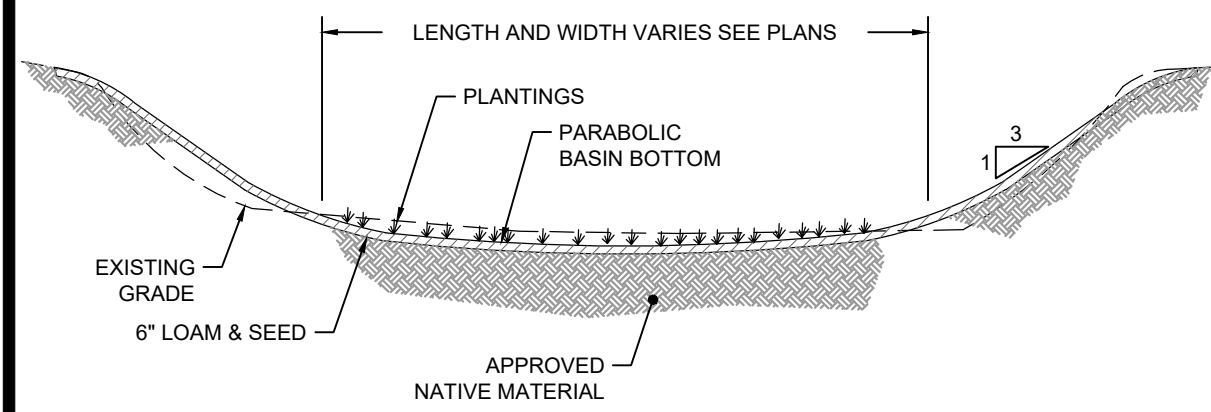
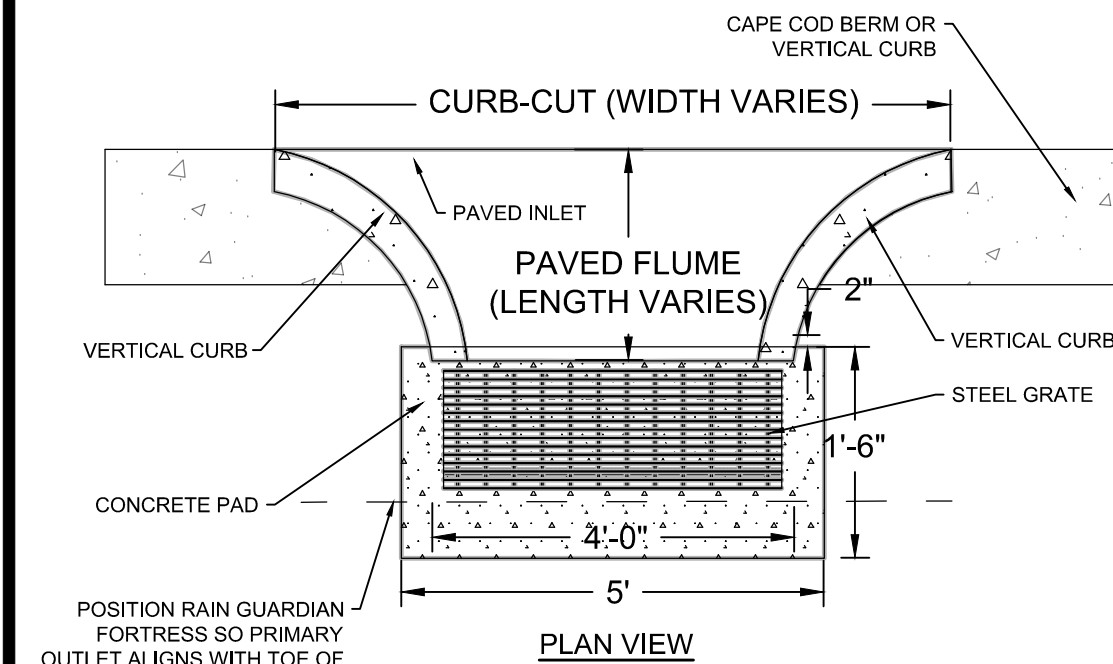
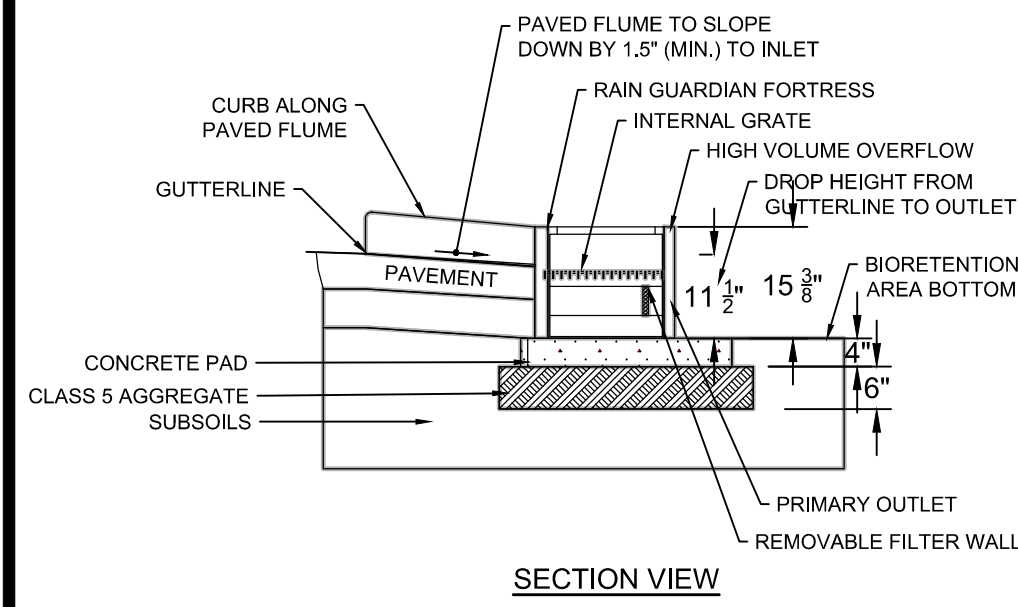
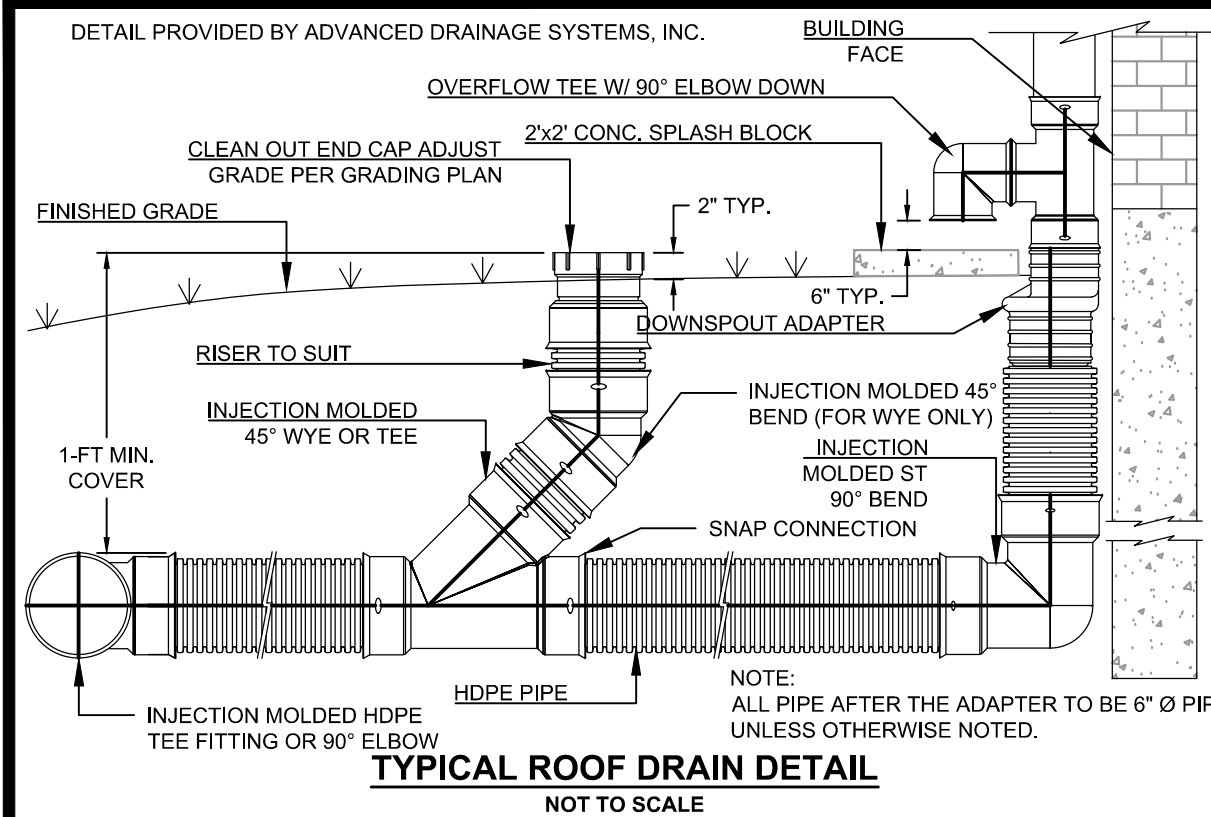


Project Number: 22084 Sheet: 14 of 19

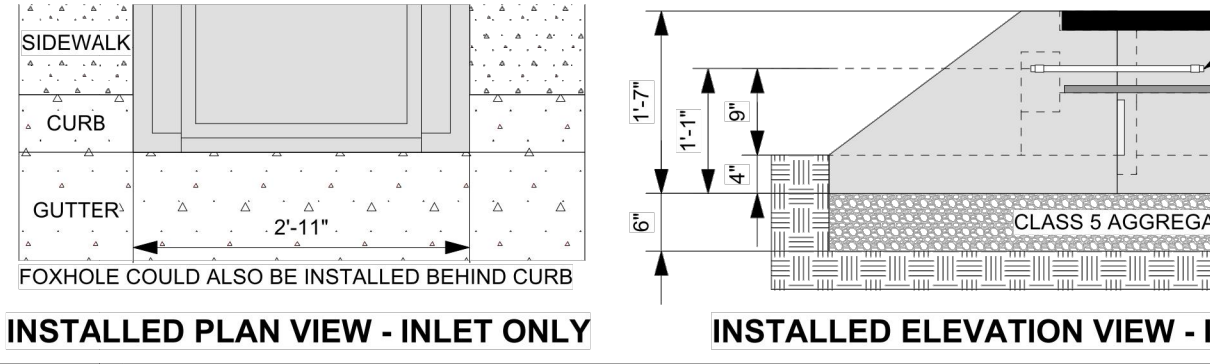
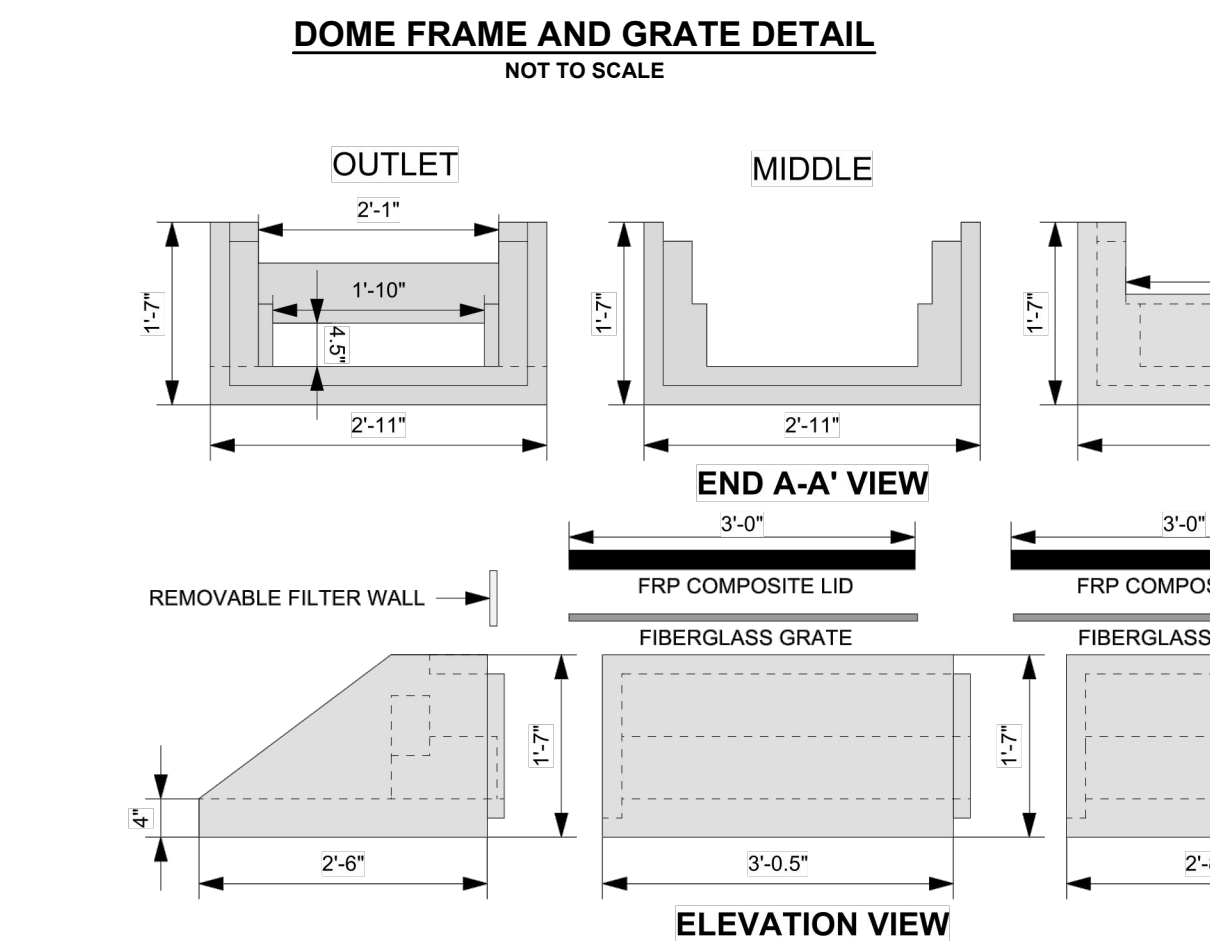
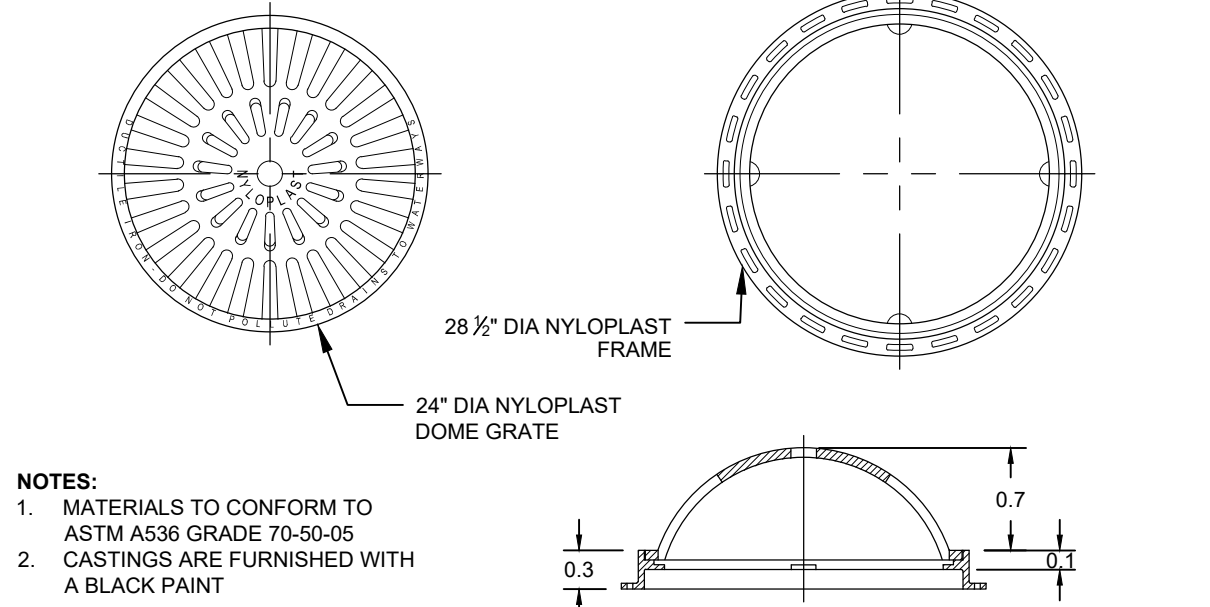
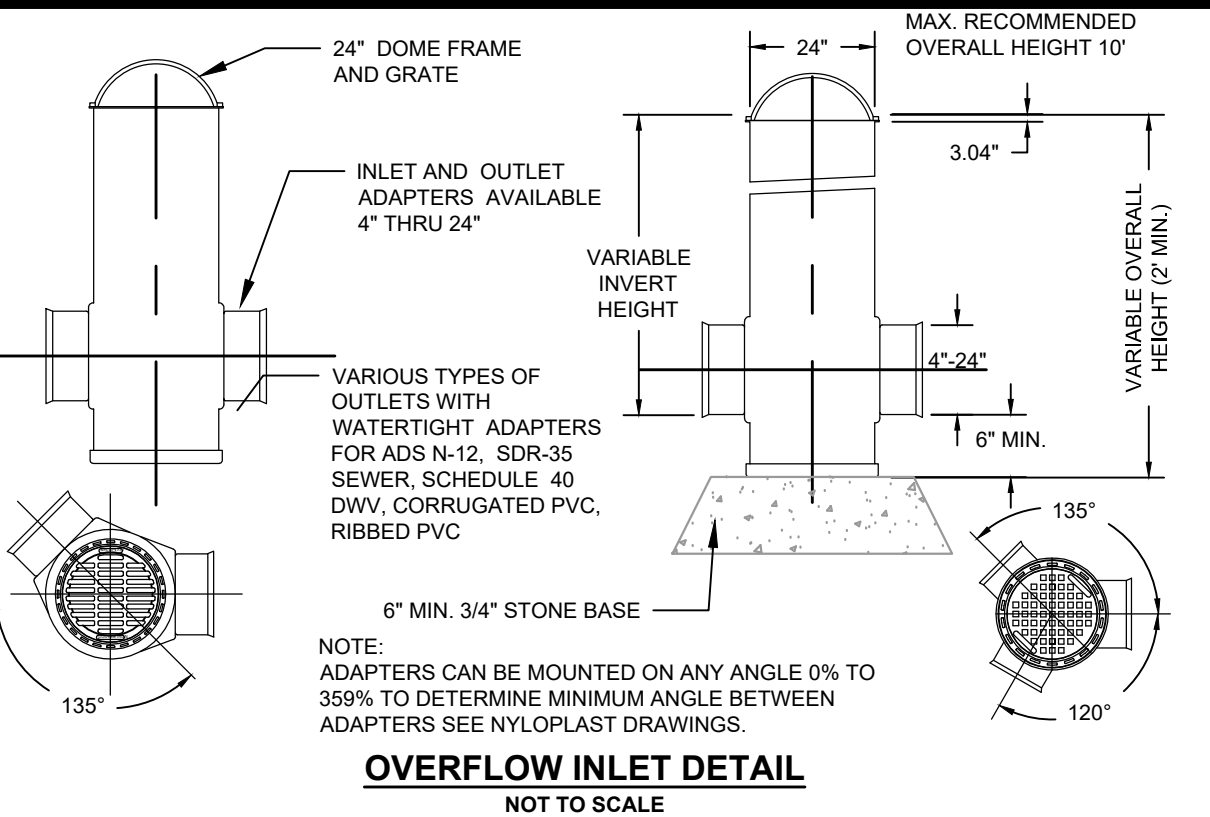
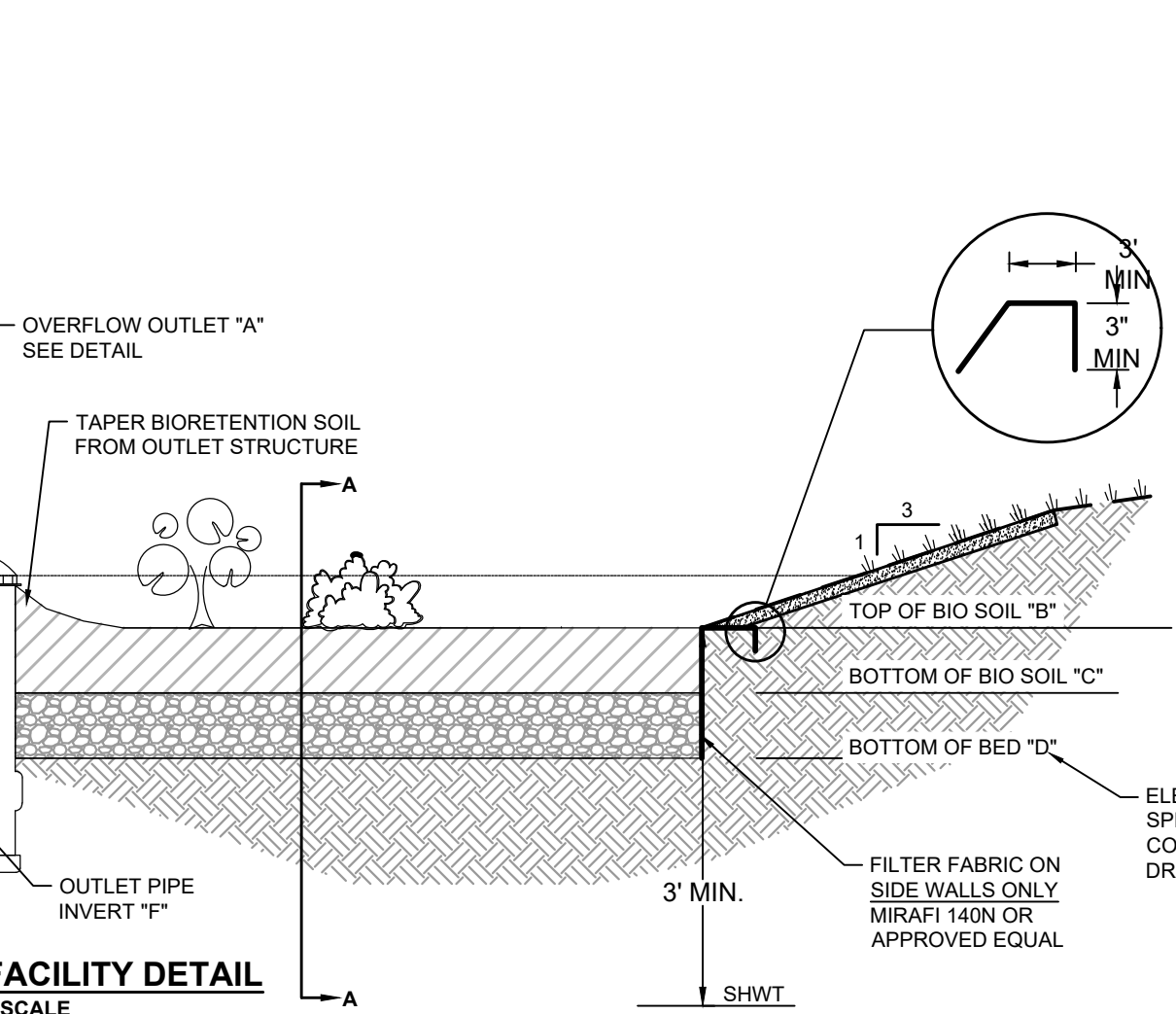
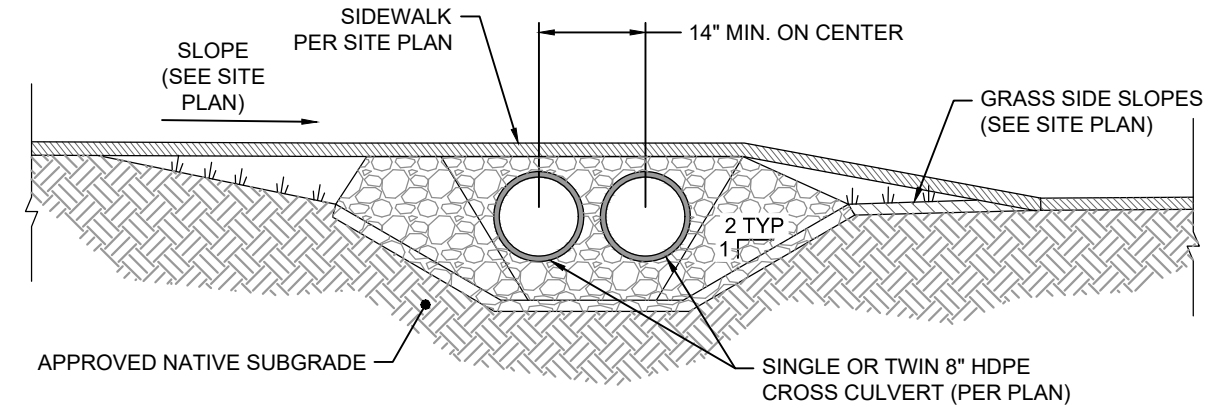
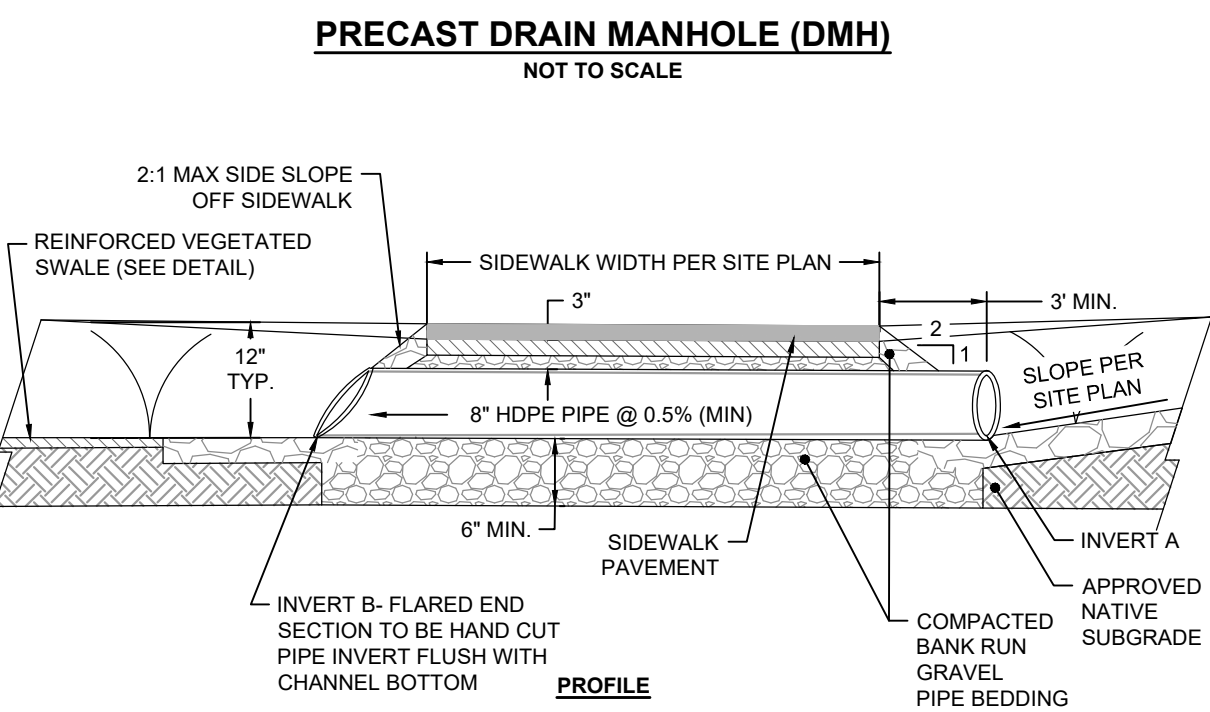
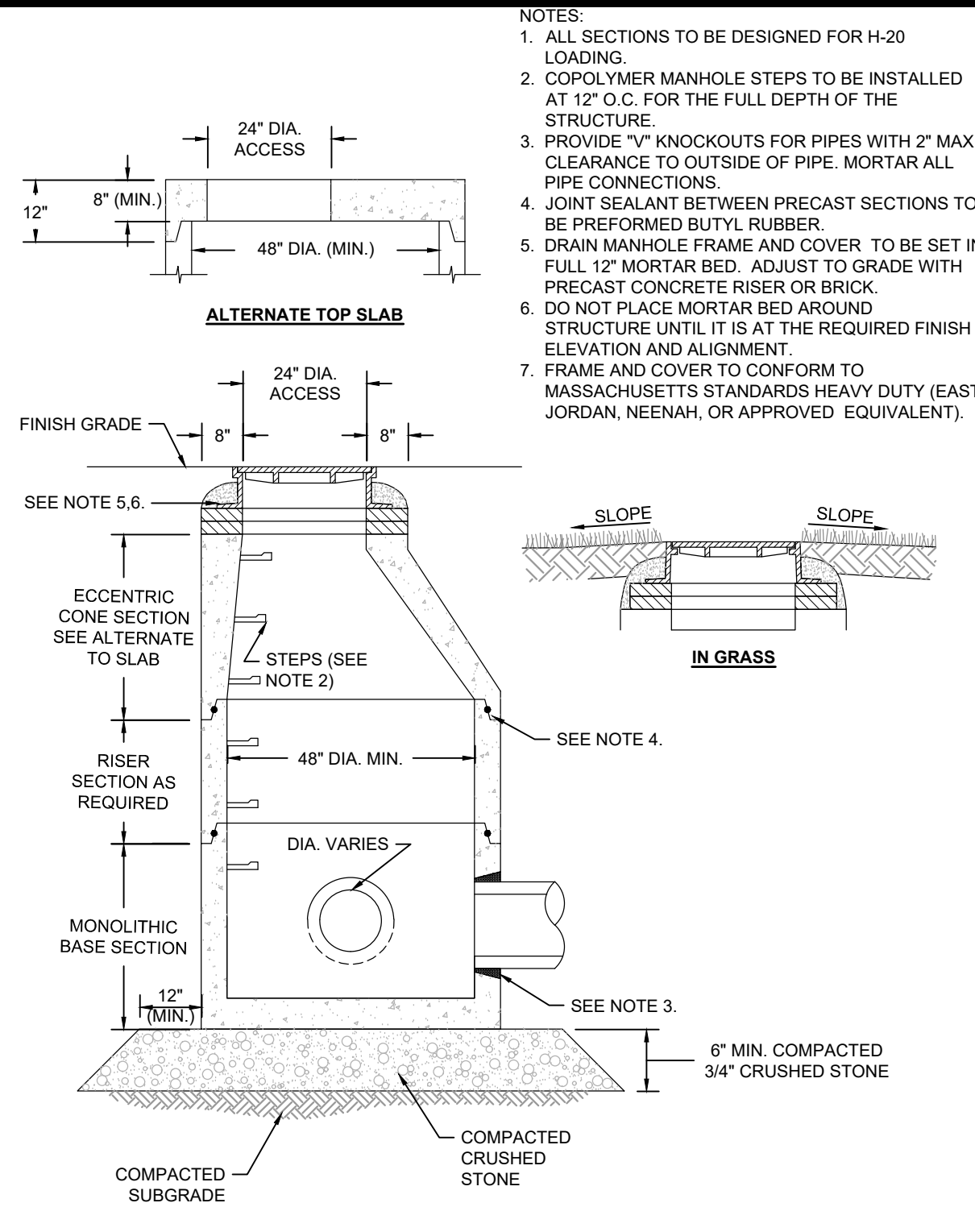
C - 14

PERMITTING SET ONLY NOT FOR CONSTRUCTION

last modified: 05/02/23 printed: 05/02/23 by ml H:\Projects\2022\22084 Millstone Road Brewster\Drawings\22084-DE.dwg



- NOTES:
- CONTRACTOR RESPONSIBLE FOR SLOPE STABILIZATION AND SAFETY MEASURES DURING CONSTRUCTION. SIDE SLOPES TO BE 3:1 MAXIMUM SLOPE.
 - LOAM AND SEED SIDE SLOPES PER SPECIFICATIONS.



Revisions	Date	By	Appr.	Description
1	05/02/23	ML	JH	No changes on this sheet

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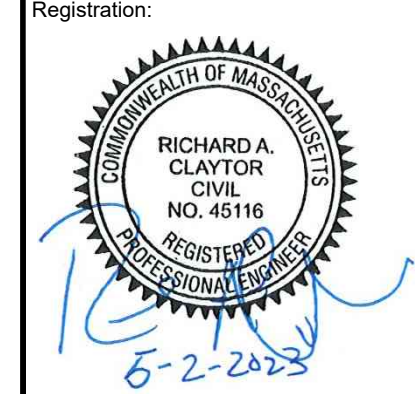
Drawn By: MCL/EVH
Checked By: RAC
Design By: MCL/EVH
Date: DECEMBER 20, 2022

0 MILLSTONE ROAD
COMPREHENSIVE PERMIT SET
BREWSTER, MASSACHUSETTS

Plan Set: DETAILS (3)

Prepared For:
Preservation of Affordable Housing, Inc.
2 Oliver Street, Suite 200
Boston, MA 02108
Phone: ---
Fax: ---

Survey Provided By:
Horsley Witten Group, Inc.
90 Route 6A
Sandwich, MA 02563
Phone: (508) 833-6600
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Date: October 10, 2022



Project Number: 22084
Sheet: 15 of 19
Sheet Number: C-15

PERMITTING SET ONLY
NOT FOR CONSTRUCTION



ACCEPTABLE FILL MATERIALS: STORMTECH MC-4500 CHAMBER SYSTEMS

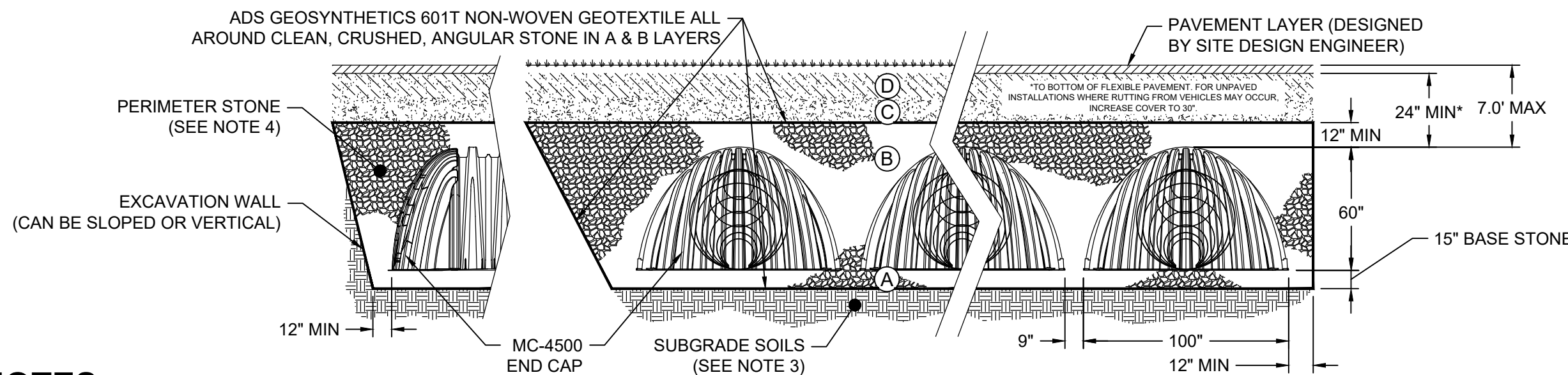
MATERIAL LOCATION	DESCRIPTION	AASHTO MATERIAL CLASSIFICATIONS	COMPACTION/DENSITY REQUIREMENT	
D	FINAL FILL: FILL MATERIAL FOR LAYER 'D' STARTS FROM THE TOP OF THE 'C' LAYER TO THE BOTTOM OF FLEXIBLE PAVEMENT OR UNPAVED FINISHED GRADE ABOVE. NOTE THAT PAVEMENT SUBBASE MAY BE PART OF THE 'D' LAYER.	ANY SOIL/ROCK MATERIALS, NATIVE SOILS, OR PER ENGINEER'S PLANS. CHECK PLANS FOR PAVEMENT SUBGRADE REQUIREMENTS.	N/A	
C	INITIAL FILL: FILL MATERIAL FOR LAYER 'C' STARTS FROM THE TOP OF THE EMBEDMENT STONE ('B' LAYER) TO 24" ABOVE THE TOP OF THE CHAMBER. NOTE THAT PAVEMENT SUBBASE MAY BE A PART OF THE 'C' LAYER.	GRANULAR WELL-GRADED SOIL/AGGREGATE MIXTURES, <35% FINES OR PROCESSED AGGREGATE. MOST PAVEMENT SUBBASE MATERIALS CAN BE USED IN LIEU OF THIS LAYER.	AASHTO M145' A-1, A-2.4, A-3 OR AASHTO M43' 3, 357, 4, 467, 5, 56, 57, 6, 67, 68, 7, 78, 8, 89, 9, 10	BEGIN COMPACTIONS AFTER 24" OF MATERIAL OVER THE CHAMBERS IS REACHED. COMPACT ADDITIONAL LAYERS IN 12" MAX LIFTS TO A MIN. 95% PROCTOR DENSITY FOR WELL GRADED MATERIAL AND 95% RELATIVE DENSITY FOR PROCESSED AGGREGATE MATERIALS.
B	EMBEDMENT STONE: FILL SURROUNDING THE CHAMBERS FROM THE FOUNDATION STONE ('A' LAYER) TO THE 'C' LAYER ABOVE.	CLEAN, CRUSHED, ANGULAR STONE	AASHTO M43' 3, 4	PLATE COMPACT OR ROLL TO ACHIEVE A FLAT SURFACE. ^{2,3}
A	FOUNDATION STONE: FILL BELOW CHAMBERS FROM THE SUBGRADE UP TO THE FOOT (BOTTOM) OF THE CHAMBER.	CLEAN, CRUSHED, ANGULAR STONE	AASHTO M43' 3, 4	NO COMPACTION REQUIRED.

STORMTECH GENERAL NOTES

- STORMTECH LLC ("STORMTECH") REQUIRES INSTALLING CONTRACTORS TO USE AND UNDERSTAND STORMTECH'S LATEST INSTALLATION INSTRUCTIONS PRIOR TO BEGINNING SYSTEM INSTALLATION.
- OUR TECHNICAL SERVICES DEPARTMENT OFFERS INSTALLATION CONSULTATIONS TO INSTALLING CONTRACTORS. CONTACT OUR TECHNICAL SERVICES REPRESENTATIVE AT LEAST 30 DAYS PRIOR TO SYSTEM INSTALLATION TO ARRANGE A PRE-INSTALLATION CONSULTATION. OUR REPRESENTATIVES CAN THEN ANSWER QUESTIONS OR ADDRESS COMMENTS ON THE STORMTECH CHAMBER SYSTEM AND INFORM THE INSTALLING CONTRACTOR OF THE MINIMUM INSTALLATION REQUIREMENTS BEFORE BEGINNING THE SYSTEM'S CONSTRUCTION. CALL 1-888-892-2694 TO SPEAK TO A TECHNICAL SERVICE REPRESENTATIVE OR VISIT WWW.STORMTECH.COM TO RECEIVE A COPY OF OUR INSTALLATION INSTRUCTIONS.
- STORMTECH'S REQUIREMENTS FOR SYSTEMS WITH PAVEMENT DESIGN (ASPHALT, CONCRETE PAVERS, ETC.): MINIMUM COVER IS 18 INCHES NOT INCLUDING PAVEMENT; MAXIMUM COVER IS 96 INCHES INCLUDING PAVEMENT. FOR INSTALLATIONS THAT DO NOT INCLUDE PAVEMENT, WHERE RUTTING FROM VEHICLES MAY OCCUR, MINIMUM REQUIRED COVER IS 24 INCHES, MAXIMUM COVER IS 96 INCHES.
- THE CONTRACTOR MUST REPORT ANY DISCREPANCIES WITH CHAMBER FOUNDATION MATERIALS BEARING CAPACITIES TO THE DESIGN ENGINEER.
- AASHTO M288 CLASS 2 NON-WOVEN GEOTEXTILE (FILTER FABRIC) MUST BE USED AS INDICATED IN THE PROJECT PLANS.
- STONE PLACEMENT BETWEEN CHAMBERS ROWS AND AROUND PERIMETER MUST FOLLOW INSTRUCTIONS AS INDICATED IN THE MOST CURRENT VERSION OF STORMTECH'S INSTALLATION INSTRUCTIONS.
- BACKFILLING OVER THE CHAMBERS MUST FOLLOW REQUIREMENTS AS INDICATED IN THE MOST CURRENT VERSION OF STORMTECH'S INSTALLATION INSTRUCTIONS.
- THE CONTRACTOR MUST REFER TO STORMTECH'S INSTALLATION INSTRUCTIONS FOR A TABLE OF ACCEPTABLE VEHICLE LOADS AT VARIOUS DEPTHS OF COVER. THIS INFORMATION IS ALSO AVAILABLE AT STORMTECH'S WEBSITE: WWW.STORMTECH.COM. THE CONTRACTOR IS RESPONSIBLE FOR PREVENTING VEHICLES THAT EXCEED STORMTECH'S REQUIREMENTS FROM TRAVELING ACROSS OR PARKING OVER THE STORMWATER SYSTEM. TEMPORARY FENCINGS, WARNING TAPE AND APPROPRIATELY LOCATED SIGNS ARE COMMONLY USED TO PREVENT UNAUTHORIZED VEHICLES FROM ENTERING SENSITIVE CONSTRUCTION AREAS.
- THE CONTRACTOR MUST APPLY EROSION AND SEDIMENT CONTROL MEASURES TO PROTECT THE STORMWATER SYSTEM DURING ALL PHASES OF SITE CONSTRUCTION PER LOCAL CODES AND DESIGN ENGINEER'S SPECIFICATIONS.
- STORMTECH PRODUCT WARRANTY IS LIMITED. SEE CURRENT PRODUCT WARRANTY FOR DETAILS. TO ACQUIRE A COPY CALL STORMTECH AT 1-888-892-2694 OR VISIT WWW.STORMTECH.COM.

PLEASE NOTE:

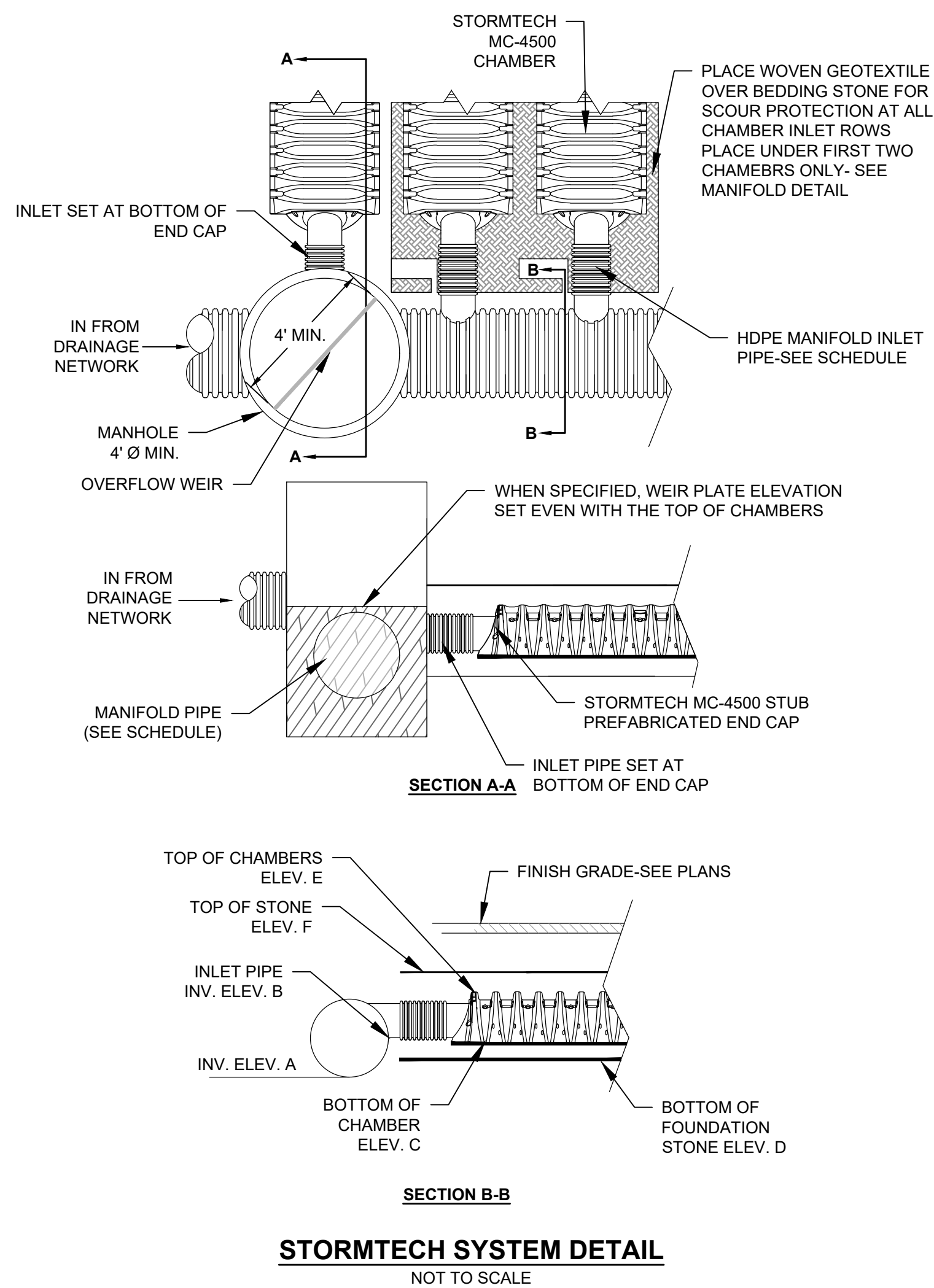
- THE LISTED AASHTO DESIGNATIONS ARE FOR GRADATIONS ONLY. THE STONE MUST ALSO BE CLEAN, CRUSHED, ANGULAR. FOR EXAMPLE, A SPECIFICATION FOR #4 STONE WOULD STATE: "CLEAN, CRUSHED, ANGULAR NO. 4 (AASHTO M43) STONE".
- STORMTECH COMPACTION REQUIREMENTS ARE MET FOR 'A' LOCATION MATERIALS WHEN PLACED AND COMPACTED IN 9" (230 mm) (MAX) LIFTS USING TWO FULL COVERAGES WITH A VIBRATORY COMPACTOR.
- WHERE INFILTRATION SURFACES MAY BE COMPROMISED BY COMPACTION, FOR STANDARD DESIGN LOAD CONDITIONS, A FLAT SURFACE MAY BE ACHIEVED BY RAKING OR DRAGGING WITHOUT COMPACTION EQUIPMENT. FOR SPECIAL LOAD DESIGNS, CONTACT STORMTECH FOR COMPACTION REQUIREMENTS.
- ONCE LAYER 'C' IS PLACED, ANY SOIL/MATERIAL CAN BE PLACED IN LAYER 'D' UP TO THE FINISHED GRADE. MOST PAVEMENT SUBBASE SOILS CAN BE USED TO REPLACE THE MATERIAL REQUIREMENTS OF LAYER 'C' OR 'D' AT THE SITE DESIGN ENGINEER'S DISCRETION.



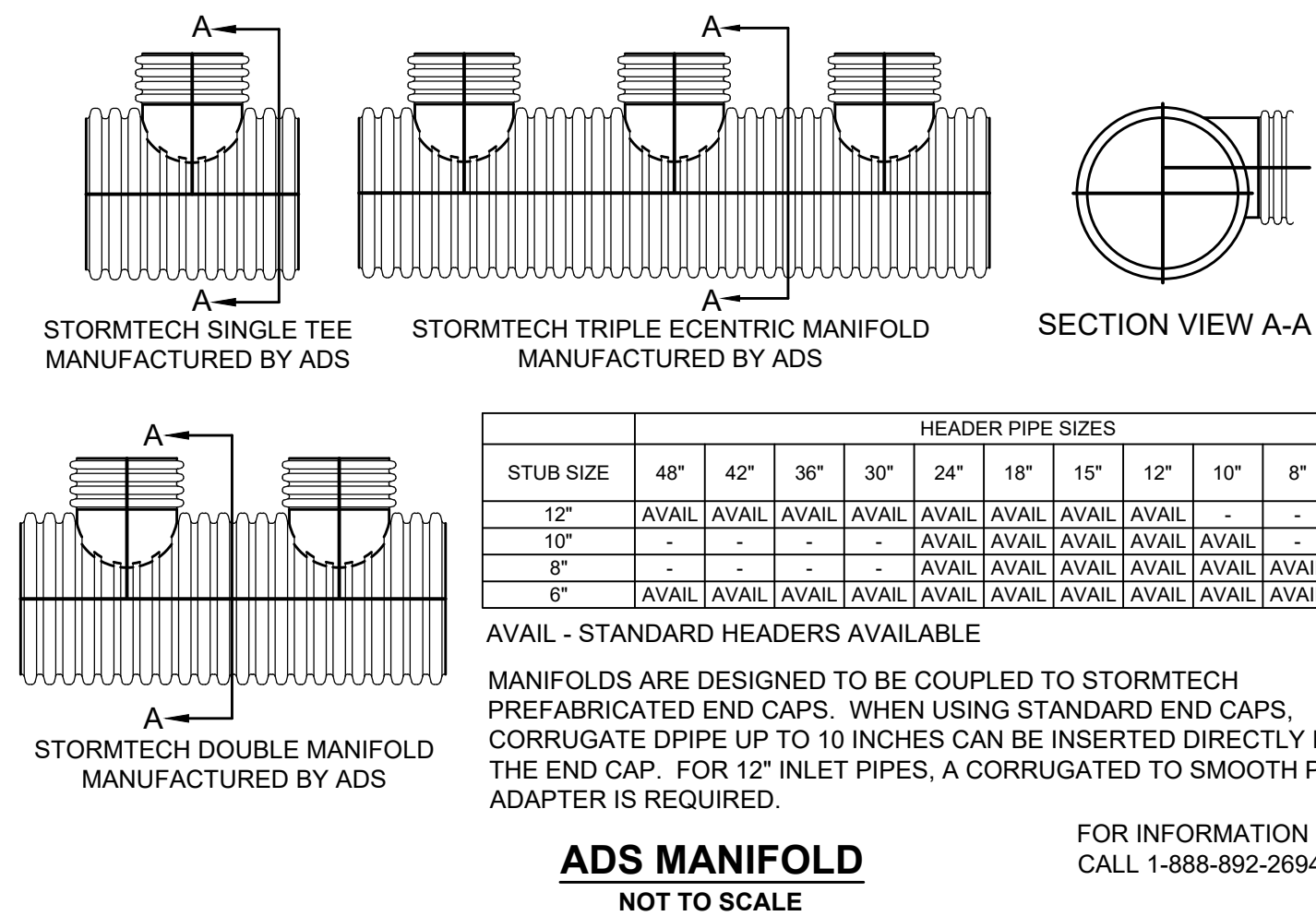
NOTES:

- CHAMBERS TO MEET THE REQUIREMENTS OF ASTM F2418, "STANDARD SPECIFICATION FOR POLYPROPYLENE (PP) CORRUGATED WALL STORMWATER COLLECTION CHAMBERS" CHAMBER CLASSIFICATION 60X101.
- MC-4500 CHAMBERS TO BE DESIGNED IN ACCORDANCE WITH ASTM F2787 "STANDARD PRACTICE FOR STRUCTURAL DESIGN OF THERMOPLASTIC CORRUGATED WALL STORMWATER COLLECTION CHAMBERS".
- THE SITE DESIGN ENGINEER IS RESPONSIBLE FOR ASSESSING THE BEARING RESISTANCE (ALLOWABLE BEARING CAPACITY) OF THE SUBGRADE SOILS AND THE DEPTH OF FOUNDATION STONE WITH CONSIDERATION FOR THE RANGE OF EXPECTED SOIL MOISTURE CONDITIONS.
- PERIMETER STONE MUST BE EXTENDED HORIZONTALLY TO THE EXCAVATION WALL FOR BOTH VERTICAL AND SLOPED EXCAVATION WALLS.
 - TO MAINTAIN THE WIDTH OF CHAMBERS DURING SHIPPING AND HANDLING, CHAMBERS SHALL HAVE INTEGRAL, INTERLOCKING STACKING LUGS.
 - TO ENSURE A SECURE JOINT DURING INSTALLATION AND BACKFILL, THE HEIGHT OF THE CHAMBER JOINT TO NOT BE LESS THAN 3".
 - TO ENSURE THE INTEGRITY OF THE ARCH SHAPE DURING INSTALLATION, a) THE ARCH STIFFNESS CONSTANT AS DEFINED IN SECTION 6.2.8 OF ASTM F2418 TO BE GREATER THAN OR EQUAL TO 500 LBS/FT². AND b) TO RESIST CHAMBER DEFORMATION DURING INSTALLATION AT ELEVATED TEMPERATURES (ABOVE 73° F / 23° C), CHAMBERS TO BE PRODUCED FROM REFLECTIVE GOLD OR YELLOW COLORS.

MC-4500 CROSS SECTION NOT TO SCALE

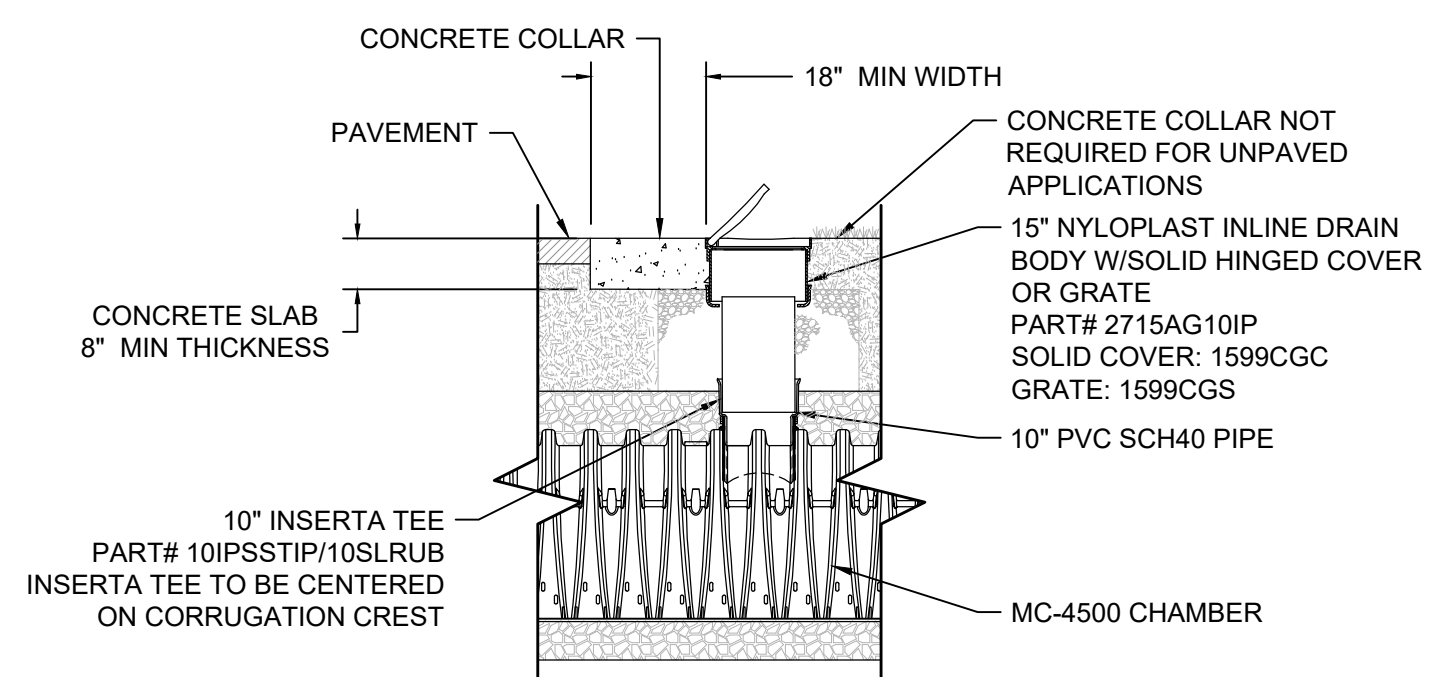


STORMTECH SYSTEM DETAIL NOT TO SCALE



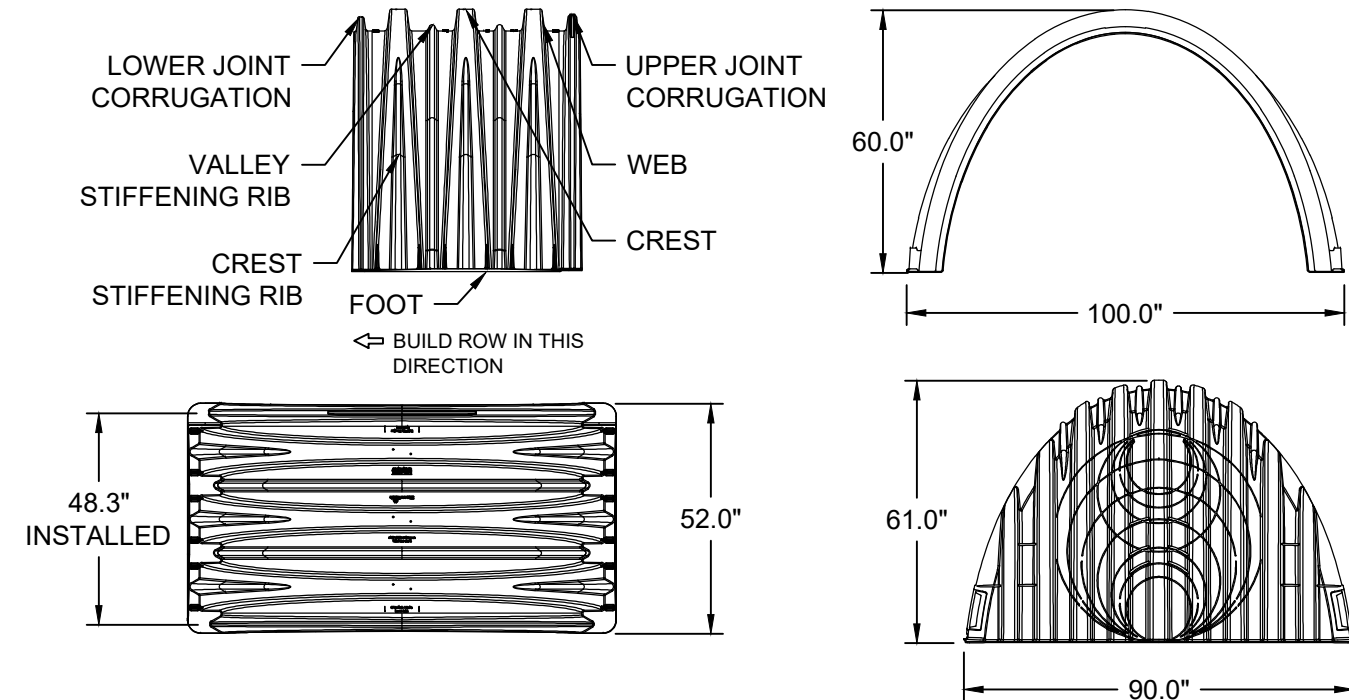
ADS MANIFOLD NOT TO SCALE

FOR INFORMATION CALL 1-888-892-2694



- NOTES:
- ALL SCHEDULE 40 FITTINGS TO BE SOLVENT CEMENTED.
 - INSPECTION PORTS TO BE INSTALLED IN THE MIDDLE CHAMBER OF EACH CHAMBER ROW
 - FOR STORMTECH INFORMATION CALL 1-888-892-2694

STORMTECH 10 INCH PORT DETAIL NOT TO SCALE



NOMINAL CHAMBER SPECIFICATIONS
 SIZE (W X H X INSTALLED LENGTH) 100.0" X 60.0" X 48.3"
 CHAMBER STORAGE 106.5 CUBIC FEET
 MINIMUM INSTALLED STORAGE* 162.6 CUBIC FEET
 WEIGHT (NOMINAL) 125.0 lbs.

NOMINAL END CAP SPECIFICATIONS
 SIZE (W X H X INSTALLED LENGTH) 90.0" X 61.0" X 32.8"
 END CAP STORAGE 39.5 CUBIC FEET
 MINIMUM INSTALLED STORAGE* 115.3 CUBIC FEET
 WEIGHT (NOMINAL) 90 lbs.

*ASSUMES 12" STONE ABOVE, 9" STONE FOUNDATION AND BETWEEN CHAMBERS, 12" STONE PERIMETER IN FRONT OF END CAPS AND 40% STONE POROSITY.

PARTIAL CUT HOLES AT BOTTOM OF END CAP FOR PART NUMBERS ENDING WITH "B"
 PARTIAL CUT HOLES AT TOP OF END CAP FOR PART NUMBERS ENDING WITH "T"
 END CAPS WITH A PREFABRICATED WELDED STUB END WITH "W"

PART #	STUB	B	C
MC4500IEPP06T	6"	42.54"	---
MC4500IEPP06B	---	---	0.86"
MC4500IEPP08T	8"	40.50"	---
MC4500IEPP08B	---	---	1.01"
MC4500IEPP10T	10"	38.37"	---
MC4500IEPP10B	---	---	1.33"
MC4500IEPP12T	12"	35.69"	---
MC4500IEPP12B	---	---	1.55"
MC4500IEPP15T	15"	32.72"	---
MC4500IEPP15B	---	---	1.70"
MC4500IEPP18T	---	29.36"	---
MC4500IEPP18TW	---	---	---
MC4500IEPP18B	---	---	1.97"
MC4500IEPP24T	24"	23.05"	---
MC4500IEPP24TW	---	---	---
MC4500IEPP24B	---	---	2.26"
MC4500IEPP24BW	---	---	---

MC-4500 TECHNICAL SPECIFICATIONS NOT TO SCALE

UNDERGROUND RECHARGE CHAMBER SCHEDULE																
SPECIFICATIONS									ELEVATIONS							
RECHARGE AREA #	COVER TYPE	NUMBER OF UNITS	CHAMBER TYPE/ MODEL	CHAMBER HEIGHT (IN.)	STONE TOP OF CHAMBER (IN.)	BOTTOM OF CHAMBER TO INVERT IN (IN.)	STONE UNDER CHAMBER (IN.)	DIAMETER HEADER MANIFOLD (IN.)	DIAMETER CHAMBER INLET STUB (IN.)	# OF MANIFOLD INLETS STUBS	ELEV. A INVERT HEADER MANIFOLD (FT)	ELEV. B MANIFOLD STUB INVERT (FT)	ELEV. C BOTTOM OF CHAMBERS (FT)	ELEV. D BOTTOM OF STONE (FT)	ELEV. E TOP OF CHAMBER (FT)	ELEV. F TOP OF STONE (FT)
URC-1	PAVE	45	STORMTECH MC-4500	60.00	12	0.50	12	18	12	3	91.25	91.75	91.25	90.25	96.25	97.25
URC-2	PAVE	34	STORMTECH MC-4500	60.00	12	0.50	12	18	12	2	90.00	90.50	90.00	88.75	95.00	96.00
URC-3	PAVE	28	STORMTECH MC-4500	60.00	12	0.50	12	18	12	3	88.75	89.25	88.75	87.50	93.75	94.75
URC-4	PAVE	18	STORMTECH MC-4500	60.00	12	0.50	12	18	12	2	90.75	91.25	90.75	89.50	95.75	96.75

Revisions

No.	Date	By	Appr.	Description
1	05/02/23	ML	JH	Update StormTech Details

Horsley Witten Group, Inc.
 Sustainable Environmental Solutions
 90 Route 6A
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 508-833-3150 fax

Prepared By: MCL/EVH
 Checked By: MCL/EVH
 Date: DECEMBER 20, 2022

0 MILLSTONE ROAD
 COMPREHENSIVE PERMIT SET
 BREWSTER, MASSACHUSETTS

Plan Set
 5-2-2023

Preservation of Affordable Housing, Inc.
 2 Oliver Street, Suite 200
 Boston, MA 02108
 Phone: ---
 Fax: ---

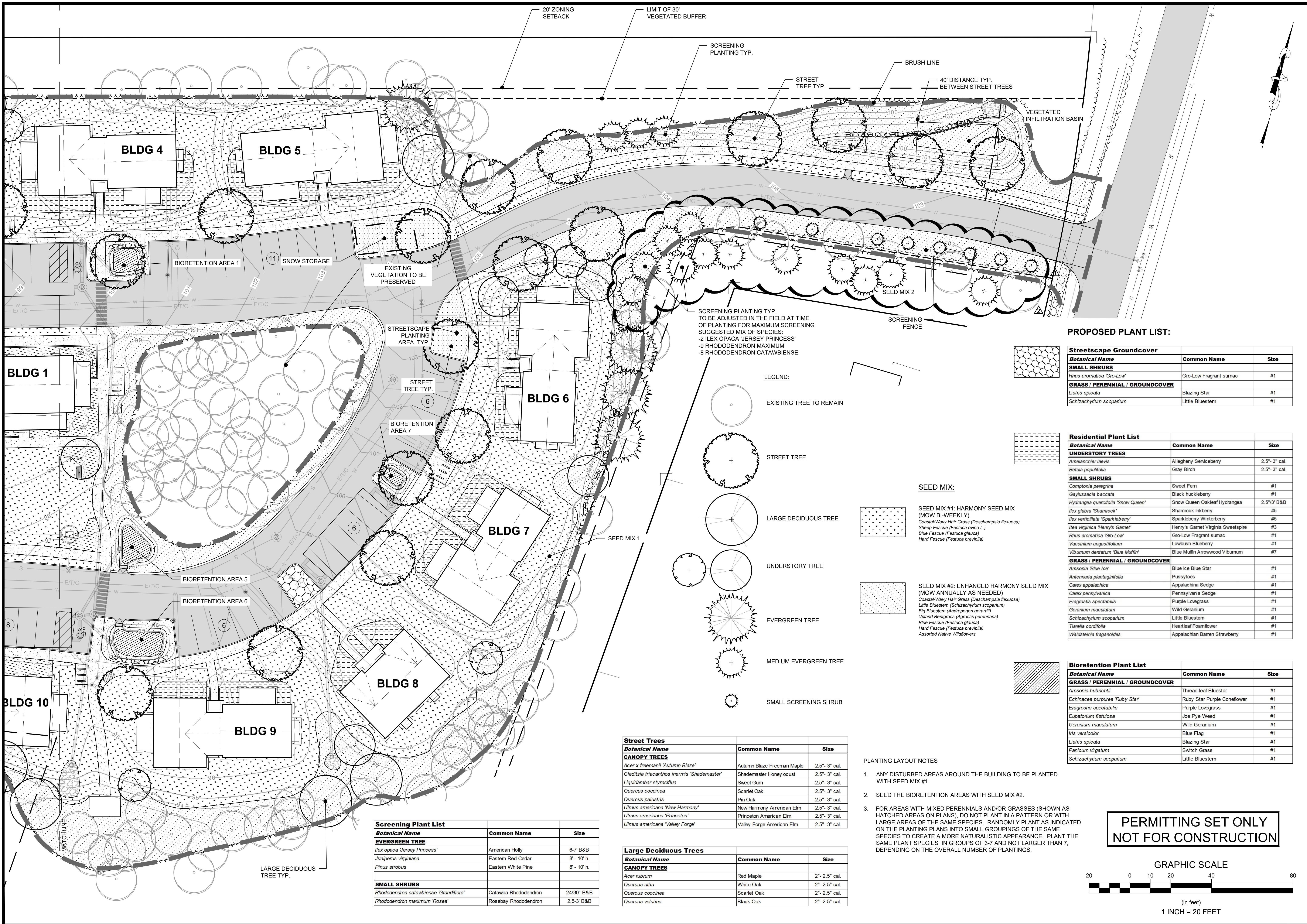
Survey Provided By:
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 90 Route 6A
 Sandwich, MA 02563
 Phone: (508) 833-6600
 Fax: (508) 833-3150
 Date: October 10, 2022

Registration:

PERMITTING SET ONLY
 NOT FOR CONSTRUCTION

Project Number: 22084 | Sheet: 16 of 19
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last modified: 05/02/23 by kk K:\Projects\2022\22084 Millstone Road Brewster\Drawings\22084-LA.dwg



PROPOSED PLANT LIST:

Streetscape Groundcover		
Botanical Name	Common Name	Size
SMALL SHRUBS		
<i>Rhus aromatica 'Gro-Low'</i>	Gro-Low Fragrant sumac	#1
GRASS / PERENNIAL / GROUNDCOVER		
<i>Liatris spicata</i>	Blazing Star	#1
<i>Schizachyrium scoparium</i>	Little Bluestem	#1

Residential Plant List		
Botanical Name	Common Name	Size
UNDERSTORY TREES		
<i>Amelanchier laevis</i>	Allegheny Serviceberry	2.5"- 3" cal.
<i>Betula populifolia</i>	Gray Birch	2.5"- 3" cal.
SMALL SHRUBS		
<i>Comptonia peregrina</i>	Sweet Fern	#1
<i>Gaylussacia baccata</i>	Black huckleberry	#1
<i>Hydrangea quercifolia 'Snow Queen'</i>	Snow Queen Oakleaf Hydrangea	2.5"/3" B&B
<i>Ilex glabra 'Shamrock'</i>	Shamrock Inkberry	#5
<i>Ilex verticillata 'Sparkleberry'</i>	Sparkleberry Winterberry	#5
<i>Itea virginica 'Henry's Garnet'</i>	Henry's Garnet Virginia Sweetspire	#3
<i>Rhus aromatica 'Gro-Low'</i>	Gro-Low Fragrant sumac	#1
<i>Vaccinium angustifolium</i>	Lowbush Blueberry	#1
<i>Viburnum dentatum 'Blue Muffin'</i>	Blue Muffin Arrowwood Viburnum	#7
GRASS / PERENNIAL / GROUNDCOVER		
<i>Amsonia 'Blue Ice'</i>	Blue Ice Blue Star	#1
<i>Antennaria plantaginifolia</i>	Pussytoes	#1
<i>Carex pennsylvanica</i>	Appalachian Sedge	#1
<i>Carex pennsylvanica</i>	Pennsylvania Sedge	#1
<i>Eragrostis spectabilis</i>	Purple Lovegrass	#1
<i>Geranium maculatum</i>	Wild Geranium	#1
<i>Schizachyrium scoparium</i>	Little Bluestem	#1
<i>Tiarella cordifolia</i>	Heartleaf Foamflower	#1
<i>Waldsteinia fragarioides</i>	Appalachian Barren Strawberry	#1

Bioretention Plant List		
Botanical Name	Common Name	Size
GRASS / PERENNIAL / GROUNDCOVER		
<i>Amsonia hubrichtii</i>	Thread-leaf Bluestar	#1
<i>Echinacea purpurea 'Ruby Star'</i>	Ruby Star Purple Coneflower	#1
<i>Eragrostis spectabilis</i>	Purple Lovegrass	#1
<i>Eupatorium fistulosum</i>	Joe Pye Weed	#1
<i>Geranium maculatum</i>	Wild Geranium	#1
<i>Iris versicolor</i>	Blue Flag	#1
<i>Liatris spicata</i>	Blazing Star	#1
<i>Panicum virgatum</i>	Switch Grass	#1
<i>Schizachyrium scoparium</i>	Little Bluestem	#1

Street Trees		
Botanical Name	Common Name	Size
CANOPY TREES		
<i>Acer x freemanii 'Autumn Blaze'</i>	Autumn Blaze Freeman Maple	2.5"- 3" cal.
<i>Gleditsia triacanthos inermis 'Shademaster'</i>	Shademaster Honeylocust	2.5"- 3" cal.
<i>Liquidambar styraciflua</i>	Sweet Gum	2.5"- 3" cal.
<i>Quercus coccinea</i>	Scarlet Oak	2.5"- 3" cal.
<i>Quercus palustris</i>	Pin Oak	2.5"- 3" cal.
<i>Ulmus americana 'New Harmony'</i>	New Harmony American Elm	2.5"- 3" cal.
<i>Ulmus americana 'Princeton'</i>	Princeton American Elm	2.5"- 3" cal.
<i>Ulmus americana 'Valley Forge'</i>	Valley Forge American Elm	2.5"- 3" cal.

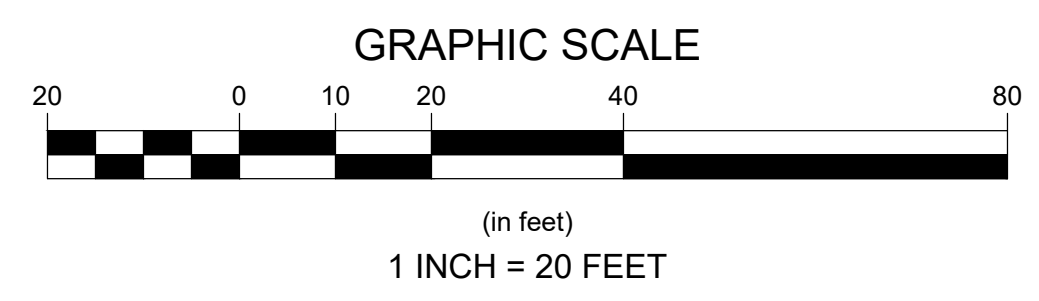
Screening Plant List		
Botanical Name	Common Name	Size
EVERGREEN TREE		
<i>Ilex opaca 'Jersey Princess'</i>	American Holly	6-7' B&B
<i>Juniperus virginiana</i>	Eastern Red Cedar	8'- 10' h.
<i>Pinus strobus</i>	Eastern White Pine	8'- 10' h.
SMALL SHRUBS		
<i>Rhododendron catawbiense 'Grandiflora'</i>	Catawba Rhododendron	24/30" B&B
<i>Rhododendron maximum 'Rosea'</i>	Rosebay Rhododendron	2.5-3' B&B

Large Deciduous Trees		
Botanical Name	Common Name	Size
CANOPY TREES		
<i>Acer rubrum</i>	Red Maple	2"- 2.5" cal.
<i>Quercus alba</i>	White Oak	2"- 2.5" cal.
<i>Quercus coccinea</i>	Scarlet Oak	2"- 2.5" cal.
<i>Quercus velutina</i>	Black Oak	2"- 2.5" cal.

PLANTING LAYOUT NOTES

- ANY DISTURBED AREAS AROUND THE BUILDING TO BE PLANTED WITH SEED MIX #1.
- SEED THE BIORETENTION AREAS WITH SEED MIX #2.
- FOR AREAS WITH MIXED PERENNIALS AND/OR GRASSES (SHOWN AS HATCHED AREAS ON PLANS), DO NOT PLANT IN A PATTERN OR WITH LARGE AREAS OF THE SAME SPECIES. RANDOMLY PLANT AS INDICATED ON THE PLANTING PLANS INTO SMALL GROUPINGS OF THE SAME SPECIES TO CREATE A MORE NATURALISTIC APPEARANCE. PLANT THE SAME PLANT SPECIES IN GROUPS OF 3-7 AND NOT LARGER THAN 7, DEPENDING ON THE OVERALL NUMBER OF PLANTINGS.

**PERMITTING SET ONLY
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0 MILLSTONE ROAD
 COMPREHENSIVE PERMIT SET
 BREWSTER, MASSACHUSETTS
 PLANTING PLAN (1)

Prepared For: Preservation of Affordable Housing, Inc. 20 Other Street, Suite 200 Boston, MA 02108 Phone: (617) 452-1109 Fax: ---

Survey Provided By: Horsley Witten Group, Inc. 80 Route 6A Sandwich, MA 02563 Phone: (508) 833-6600 Fax: (508) 833-3150 Date: October 10, 2022

Revisions: 04/03/23 K.K. J.H. Updated screening planting 05/02/23 K.K. B.R.K. Updated screening planting


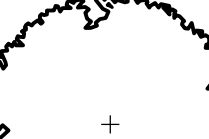
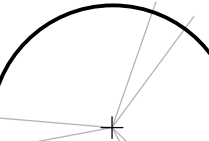
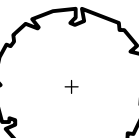

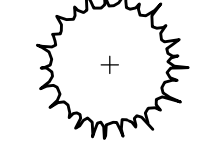
Designated By: K.K.H.C. Drawn By: K.K.K. Checked By: B.R.K. Date: DECEMBER 20, 2022

Registration:

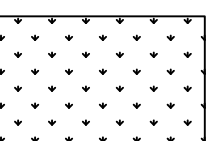

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 Sheet Number: L-1

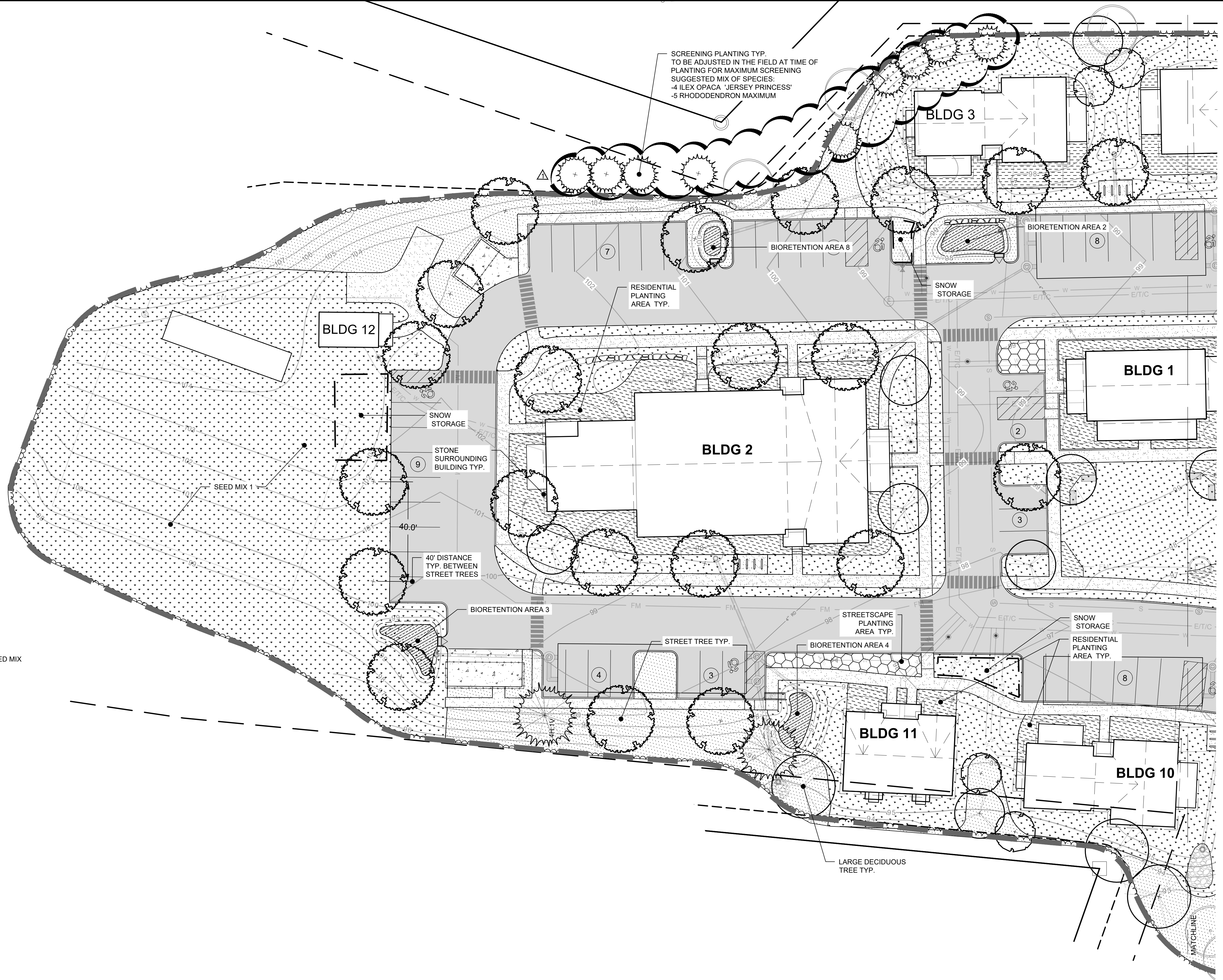
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LEGEND:

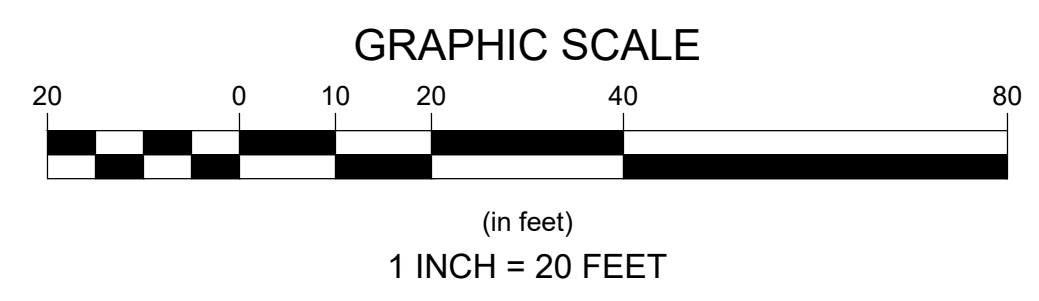
-  EXISTING TREE TO REMAIN
-  STREET TREE
-  LARGE DECIDUOUS TREE
-  UNDERSTORY TREE
-  EVERGREEN TREE
-  MEDIUM EVERGREEN TREE


SEED MIX:

-  SEED MIX #1: HARMONY SEED MIX (MOW BI-WEEKLY)
 Coastal Wavy Hair Grass (*Deschampsia flexuosa*)
 Sheep Fescue (*Festuca ovina* L.)
 Blue Fescue (*Festuca glauca*)
 Hard Fescue (*Festuca brevipila*)
-  SEED MIX #2: ENHANCED HARMONY SEED MIX (MOW ANNUALLY AS NEEDED)
 Coastal Wavy Hair Grass (*Deschampsia flexuosa*)
 Little Bluestem (*Schizachyrium scoparium*)
 Big Bluestem (*Andropogon gerardi*)
 Upland Bentgrass (*Agrostis perennans*)
 Blue Fescue (*Festuca glauca*)
 Hard Fescue (*Festuca brevipila*)
 Assorted Native Wildflowers



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<p>Revisions</p> <table border="1"> <tr> <th>Rev.</th> <th>Date</th> <th>By</th> <th>Appr.</th> <th>Description</th> </tr> <tr> <td>1</td> <td>05/02/23</td> <td>KJK</td> <td>BRK</td> <td>Updated screening planting</td> </tr> </table>		Rev.	Date	By	Appr.	Description	1	05/02/23	KJK	BRK	Updated screening planting
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1	05/02/23	KJK	BRK	Updated screening planting							
<p>Horsley Witten Group, Inc. Sustainable Environmental Solutions 80 Route 6A Sandwich, MA 02563 508-833-6600 voice 508-833-3150 fax</p>											
<p>Prepared For: Preservation of Affordable Housing, Inc. 2 Oliver Street, Suite 500 Boston, MA 02108 Phone: --- Fax: ---</p>	<p>Designed By: KJK/HLC Drawn By: KJK Checked By: BRK Date: DECEMBER 20, 2022</p>										
<p>0 MILLSTONE ROAD COMPREHENSIVE PERMIT SET BREWSTER, MASSACHUSETTS</p>											
<p>PLANTING PLAN (2)</p>											
<p>Survey Provided By: Horsley Witten Group, Inc. 80 Route 6A Sandwich, MA 02563 Phone: (508) 833-6600 Fax: (508) 833-3150 Dated: October 10, 2022</p>											
<p>Registration: </p>											
<p>Project Number: 22084</p>	<p>Sheet: 18 of 19</p>										
<p>Sheet Number: L - 2</p>											

GENERAL PLANTING NOTES:

- THE FOLLOWING NOTES ARE PROVIDED AS GENERAL PLANTING GUIDELINES ONLY. THOROUGHLY REVIEW THE PROJECT SPECIFICATIONS FOR ALL LANDSCAPE REQUIREMENTS PRIOR TO THE COMMENCEMENT OF ANY LANDSCAPE WORK. SUBMIT IN WRITING TO THE LANDSCAPE ARCHITECT ANY QUESTIONS OR CLARIFICATIONS REQUIRED AT A MINIMUM OF 30 DAYS PRIOR TO ORDERING ANY MATERIALS OR BEGINNING ANY LANDSCAPE CONSTRUCTION.
- SUBMIT TO THE LANDSCAPE ARCHITECT FOR REVIEW AND APPROVAL ALL REQUIRED LANDSCAPE SUBMITTALS AS DESCRIBED IN THE SPECIFICATIONS INCLUDING A PLANT LIST WITH PLANT SIZE AND QUANTITIES TO BE ORDERED PRIOR TO DELIVERY TO THE PROJECT SITE.
- FURNISH AND INSTALL ALL PLANTS AS SHOWN ON THE DRAWINGS AND IN THE SIZE AND QUANTITIES SPECIFIED ON THE PLANTING SCHEDULE. PLANT SUBSTITUTION SELECTION MUST BE APPROVED BY LANDSCAPE ARCHITECT PRIOR TO INSTALLATION.
- ALL PLANTS TO COMPLY WITH APPLICABLE REQUIREMENTS OF ANSI Z60.1 "AMERICAN STANDARD FOR NURSERY STOCK," LATEST EDITION, PUBLISHED BY THE AMERICAN NURSERY AND LANDSCAPE ASSOCIATION INC.
- PLANTS TO BE GROWN UNDER CLIMATIC CONDITIONS SIMILAR TO THOSE IN THE LOCALITY OF THE PROJECT FOR AT LEAST TWO (2) YEARS. USE HEALTHY NURSERY GROWN PLANTS THAT HAVE A WELL DEVELOPED ROOT SYSTEM. PLANTS MUST BE FREE OF DISEASE, INSECTS, EGGS OR LARVAE.
- INSTALL PLANTS WITHIN ONE (1) WEEK OF PURCHASE. IF PLANTS ARE TO BE STORED AT THE SITE PRIOR TO PLANTING, IT IS THE CONTRACTOR'S RESPONSIBILITY TO ENSURE THEY ARE PROPERLY MAINTAINED, WATERED, AND REMAIN HEALTHY.
- PROCEED WITH PLANTING ONLY WHEN EXISTING AND FORECASTED WEATHER CONDITIONS PERMIT. SUBMIT TO THE LANDSCAPE ARCHITECT IN WRITING THE PROPOSED PLANTING SCHEDULE. OBTAIN APPROVAL OF PLANTING SCHEDULE FROM THE LANDSCAPE ARCHITECT PRIOR TO PERFORMING ANY WORK.
- SEASONS FOR PLANTING:

SPRING:	DECIDUOUS:	APRIL 1 TO JUNE 15
	EVERGREEN:	APRIL 1 TO JUNE 15
	PERENNIALS:	APRIL 15 TO JUNE 1
	GROUNDCOVERS:	APRIL 15 TO JUNE 1

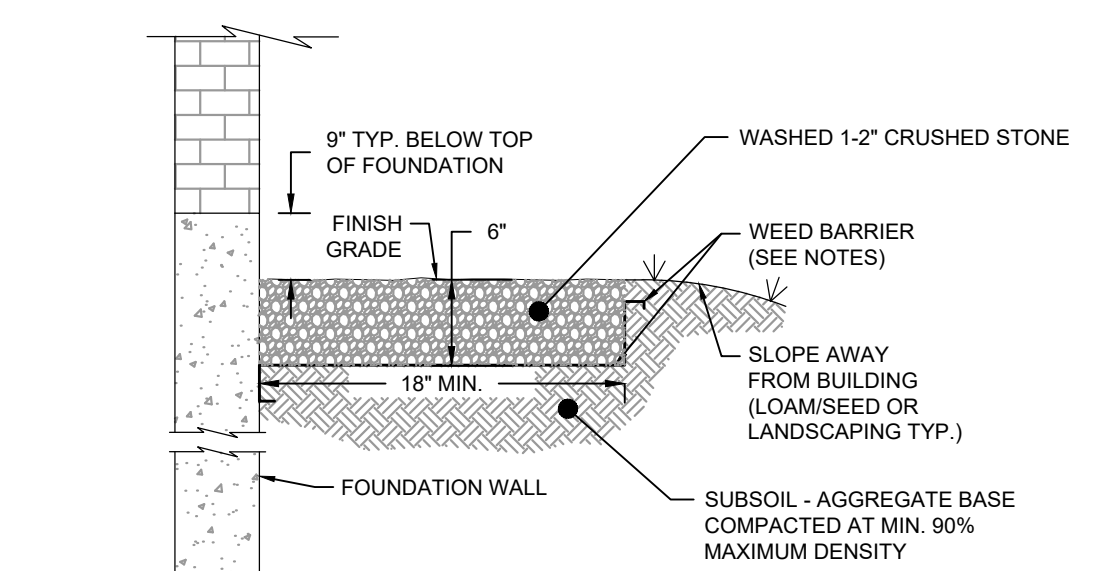
FALL:	DECIDUOUS:	SEPTEMBER 15 TO NOVEMBER 15
	EVERGREEN:	SEPTEMBER 15 TO NOVEMBER 15
	PERENNIALS:	SEPTEMBER 15 TO NOVEMBER 15
	GROUNDCOVERS:	SEPTEMBER 15 TO NOVEMBER 15
- PLANTING UNDER FROZEN CONDITIONS WILL NOT BE PERMITTED. PLANTING BEFORE OR AFTER THE ABOVE REFERENCED PLANTING DATES WILL INCREASE THE LIKELIHOOD OF PLANT ESTABLISHMENT FAILURE. ANY DEVIATION FROM THE ABOVE REFERENCED PLANTING DATES IS UNDERTAKEN AT SOLE RISK OF THE CONTRACTOR AND IT IS THE RESPONSIBILITY OF THE CONTRACTOR TO PROVIDE ANY ADDITIONAL MAINTENANCE AND WATERING WHICH MAY BE REQUIRED TO ENSURE SATISFACTORY PLANT ESTABLISHMENT.
- FURNISH ONE YEAR MANUFACTURER WARRANTY FOR TREES, PLANTS, AND GROUND COVER AGAINST DEFECTS INCLUDING DEATH AND UNSATISFACTORY GROWTH. EXCEPTIONS ARE DEFECTS RESULTING FROM LACK OF ADEQUATE MAINTENANCE, NEGLIGENCE OR ABUSE BY OWNER, OR ABNORMAL WEATHER CONDITIONS UNUSUAL FOR WARRANTY PERIOD. THE DATE OF FINAL ACCEPTANCE OF ALL COMPLETED PLANTING WORK ESTABLISHES THE END OF INSTALLATION AND INITIAL MAINTENANCE PERIOD AND THE COMMENCEMENT OF THE GUARANTEE PERIOD.
- ALL TREES WITHIN 5'-0" OF WALKWAYS AND SIDEWALKS TO HAVE A 6'-8" STANDARD BRANCHING HEIGHT.
- INSPECT ALL AREAS TO BE PLANTED OR SEEDED PRIOR TO STARTING ANY LANDSCAPE WORK. REPORT ANY DEFECTS SUCH AS INCORRECT GRADING, INCORRECT SUBGRADE ELEVATIONS OR DRAINAGE PROBLEMS, ETC. TO THE LANDSCAPE ARCHITECT AND ENGINEER PRIOR TO BEGINNING WORK. COMMENCEMENT OF WORK INDICATES ACCEPTANCE OF SUBGRADE AREAS TO BE PLANTED, AND THE LANDSCAPE CONTRACTOR ASSUMES RESPONSIBILITY FOR ALL LANDSCAPE WORK.
- PROVIDE PROPER PREPARATION OF ALL PROPOSED PLANTED AND SEEDED AREAS PER THE NOTES AND SPECIFICATIONS.
- ALL PLANT LAYOUT AND ACTUAL PLANTING LOCATIONS ARE TO BE FIELD VERIFIED BY LANDSCAPE ARCHITECT PRIOR TO PLANTING. NOTIFY THE LANDSCAPE ARCHITECT AT A MINIMUM OF 48 HOURS IN ADVANCE PRIOR TO SCHEDULING ANY FIELD INSPECTIONS.
- BALL AND BURLAP: REMOVE BURLAP AND WIRE BASKETS FROM TOPS OF BALLS AND FROM TOP HALF OF ROOTBALL AS INDICATED ON DRAWINGS. REMOVE PALLETS, IF ANY, BEFORE SETTING.
- POTTED PLANTS: REMOVE THE PLANT FROM THE POT AND LOOSEN OR SCORE THE ROOTS BEFORE PLANTING TO PROMOTE OUTWARDS ROOT GROWTH INTO THE SOIL.
- PLUGS: PLANT UPRIGHT AND NOT AT AN ANGLE. DIG PLANTING HOLES LARGE ENOUGH AND DEEP ENOUGH TO ACCOMMODATE THE ENTIRE ROOT MASS. PLANT PLUGS WITH NO TWISTED OR BALLED ROOTS AND WITH NO ROOTS EXPOSED ABOVE THE GRADE LINE. HAND PACK THE SOIL AROUND THE ENTIRE PLUG ROOT MASS.
- DIG THE THE PLANTING HOLE TO THE SAME DEPTH AS THE ROOT BALL AND TWO TO THREE TIMES WIDER. SCORE ALL SIDES OF THE HOLE, PLACE THE PLANT IN THE HOLE SO THE TOP OF ROOT BALL IS EVEN WITH SOIL SURFACE. FILL THE HOLE HALF WAY AND THEN ADD WATER ALLOWING IT TO SEEP INTO BACK FILLED MATERIAL. BE SURE TO REMOVE ALL AIR POCKETS FROM BACK FILLED SOIL. DO NOT SPREAD SOIL ON TOP OF THE ROOTBALL. IF SOIL IS EXTREMELY POOR, REPLACE BACK FILL WITH GOOD QUALITY TOP SOIL. AMEND THE SOIL, AS NECESSARY.
- CREATE A 2" TO 4" BERM AROUND THE EDGE OF PLANTING HOLE WITH REMAINING SOIL TO RETAIN WATER.
- REMOVE ALL PLANT TAGS AND FLAGS FROM THE PLANTS.
- MULCH ALL PLANTING BEDS AS INDICATED ON DRAWINGS. UNLESS NOTED OTHERWISE, ALL PLANTS TO RECEIVE 2-3 INCHES OF MULCH. DO NOT PILE OR MOUND MULCH AROUND THE PLANT STEMS OR TRUNK.
- TRIM BROKEN AND DEAD BRANCHES FROM TREES AND SHRUBS AFTER PLANTING. NEVER CUT A LEADER.

GENERAL SEEDING NOTES:

- SEND A REPRESENTATIVE SAMPLE OF THE TOPSOIL TO A TESTING LABORATORY FOR STANDARD SOIL ANALYSIS AS DESCRIBED IN THE SPECIFICATIONS. SUBMIT TO THE LANDSCAPE ARCHITECT AND ENGINEER TEST RESULTS WITH RECOMMENDED SOIL TREATMENTS TO PROMOTE PLANT AND GRASS GROWTH. CORRECT DEFICIENCIES IN THE LOAM AND STOCKPILED TOPSOIL AS DIRECTED BY THE TESTING AGENCY.
- ALL AREAS THAT ARE DISTURBED AND/OR GRADED DURING CONSTRUCTION ARE TO BE BROUGHT TO FINISHED GRADE WITH AT LEAST 4" MINIMUM DEPTH OF GOOD QUALITY LOAM AND SEEDED WITH A QUICK GERMINATING GRASS SEED SUCH AS NEW ENGLAND EROSION CONTROL RESTORATION MIX OR AS SPECIFIED ON THE PLANS.
- PRIOR TO THE PLACEMENT OF TOP SOIL, LOOSEN THE SUBGRADE OF ALL PROPOSED SEEDED AREAS TO A DEPTH OF 6" AND RAKE TO REMOVE STONES LARGER THAN 1 INCH, STICKS, ROOTS, RUBBISH AND OTHER EXTRANEOUS MATTER AND LEGALLY DISPOSE TO AN OFF SITE LOCATION.
- DO NOT SPREAD TOPSOIL IF THE SUBGRADE IS FROZEN, EXCESSIVELY WET, COMPACTED OR NOT PROPERLY PREPARED PER THE NOTES AND SPECIFICATIONS.
- SEE SPECIFICATIONS FOR SEASONAL REQUIREMENTS FOR SEEDING.

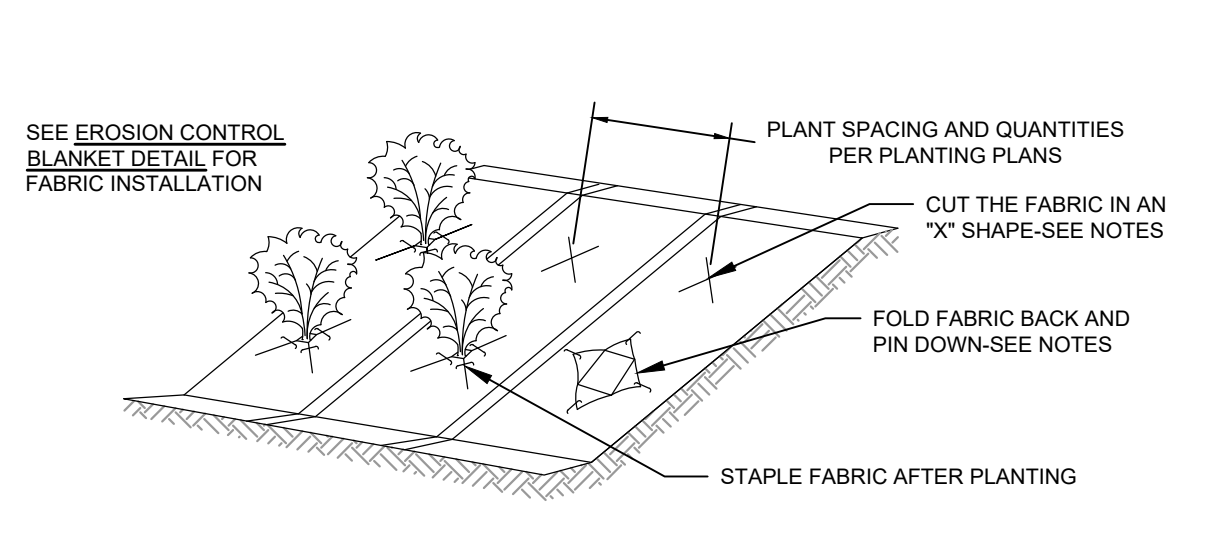
WATERING NOTES:

- PROVIDE PROPER PLANT CARE, MAINTENANCE AND WATERING ON SITE UNTIL SUCH TIME AS THE LANDSCAPING IS ACCEPTED BY THE PROPERTY OWNER AS SATISFACTORY PER THE SPECIFICATIONS OR AS DETERMINED BY ANY WRITTEN AGREEMENTS BETWEEN THE CONTRACTOR AND PROPERTY OWNER.
- ESTABLISH AN APPROPRIATE WATERING SCHEDULE FOR ALL PLANT MATERIAL BASED UPON PLANT SPECIES REQUIREMENTS AND SITE CONDITIONS. PROVIDE SCHEDULE IN WRITING TO THE LANDSCAPE ARCHITECT AND OWNER FOR REVIEW AND APPROVAL. ADHERE TO THE APPROVED SCHEDULE UNTIL PLANTS ARE FULLY ESTABLISHED.
- AT A MINIMUM THE NEWLY SEEDED AND/OR HYDROSEEDED LAWNS SHOULD BE WATERED DAILY. SPECIAL CARE SHOULD BE TAKEN TO ENSURE THAT THE LAWN IS NOT SATURATED DURING WATERING. IF AN IRRIGATION SYSTEM IS NOT PROVIDED, A TEMPORARY IRRIGATION SYSTEM OR HANDHELD GARDEN HOSE SHALL BE USED FOR WATERING SEEDED AREAS. THE AREA MUST BE MAINTAINED CONSISTENTLY MOIST FOR THE BEST GERMINATION RESULTS. ADDITIONAL WATERING MAY BE REQUIRED IF PLANTING AND SEEDING OCCUR OUTSIDE OF THE RECOMMENDED PLANTING SEASONS.



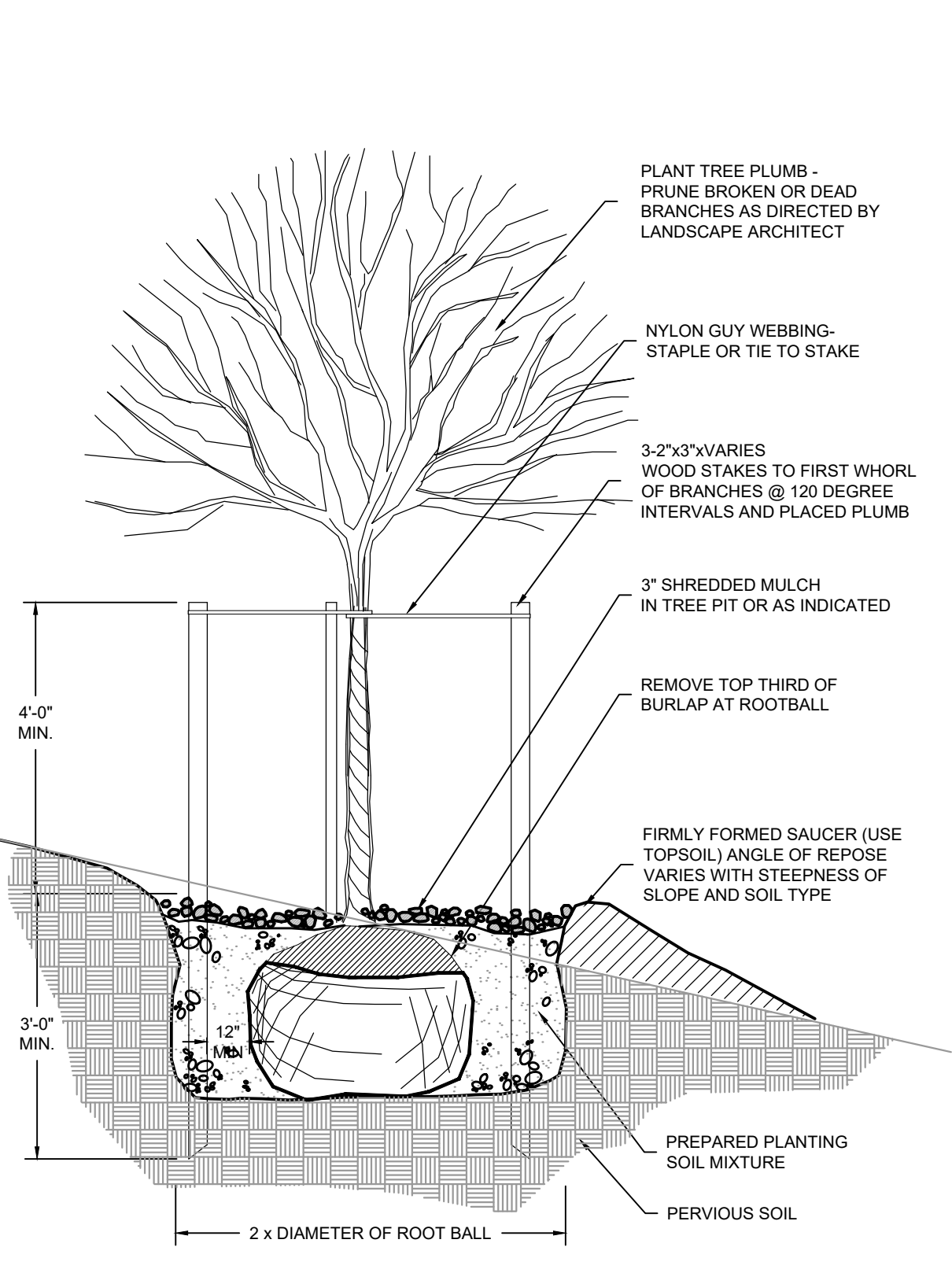
- NOTES:
- WEED BARRIER SHALL BE TENCATE NICOLON GROUND COVER FABRIC OR EQUAL.
 - ANCHOR FABRIC MIN. 6" INTO SOIL. NO EXPOSED FABRIC.
 - STONE SURFACING AROUND BUILDINGS SHALL BE A CONSISTENT WIDTH.
 - NO MULCH TO BE PLACED WITHIN 18" OF ANY COMBUSTIBLE MATERIAL OF BUILDING.

STONE SURROUNDING BUILDINGS



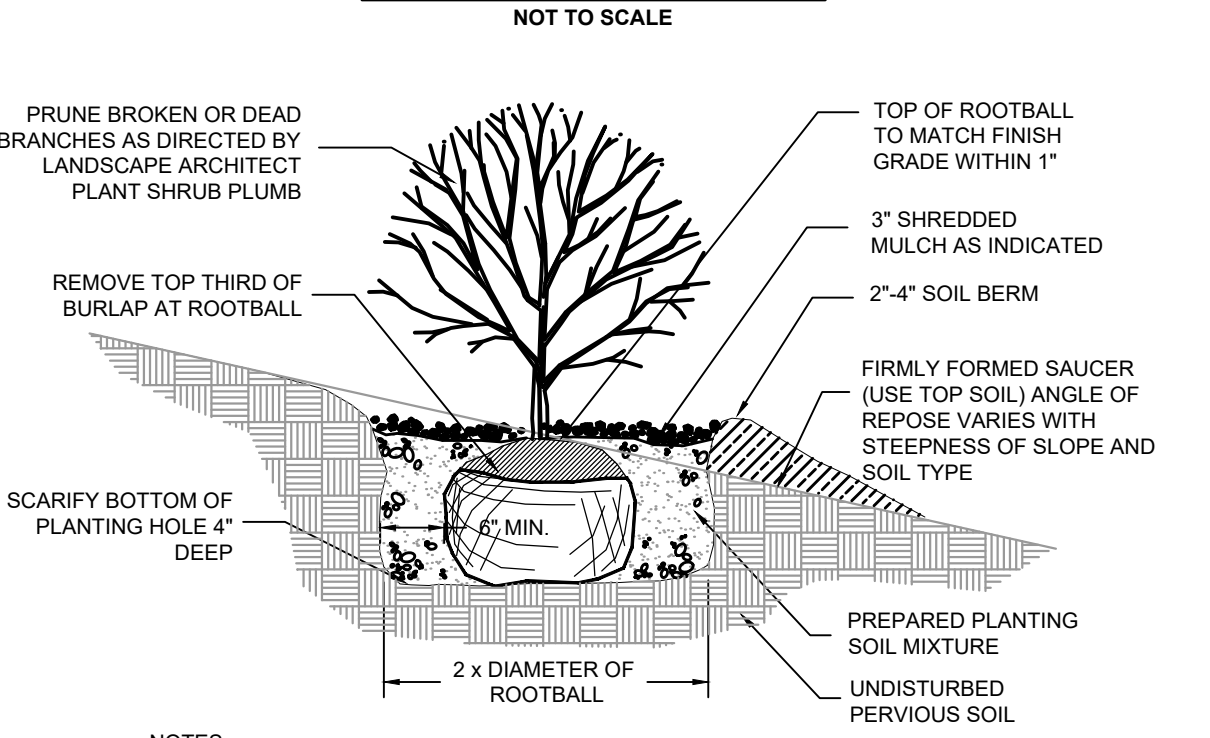
- NOTES:
- CUT THE FABRIC IN AN "X" SHAPE TO ACCOMMODATE 2 TIMES THE DIAMETER OF THE ROOTBALL.
 - FOLD FABRIC BACK AND PIN DOWN TO CREATE A HOLE IN THE MAT.
 - DIG THE HOLE PER PLANTING DETAILS.
 - AFTER PLANTING, FOLD FABRIC BACK INTO PLACE AND STAPLE DOWN AS REQUIRED TO SECURE FABRIC IN PLACE.

PLANTING IN COIR FABRIC



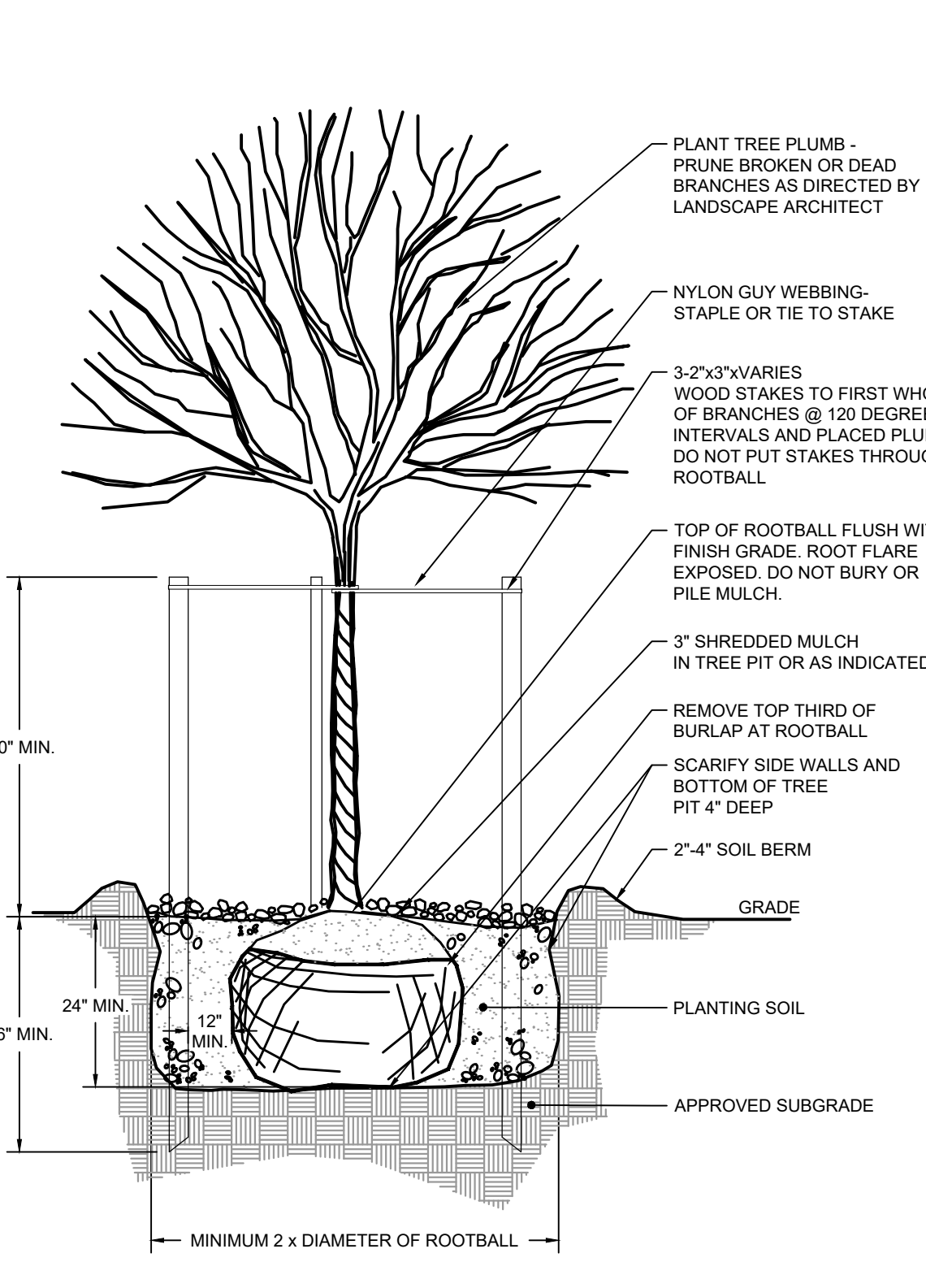
- NOTES:
- PLANTING BACKFILL: 1/3 LOAM, 1/3 SAND, 1/3 PEAT, BY VOLUME.
 - WHEN PLANTING ON SLOPE-MODIFY SLOPE AS SHOWN.

TREE PLANTING ON SLOPE

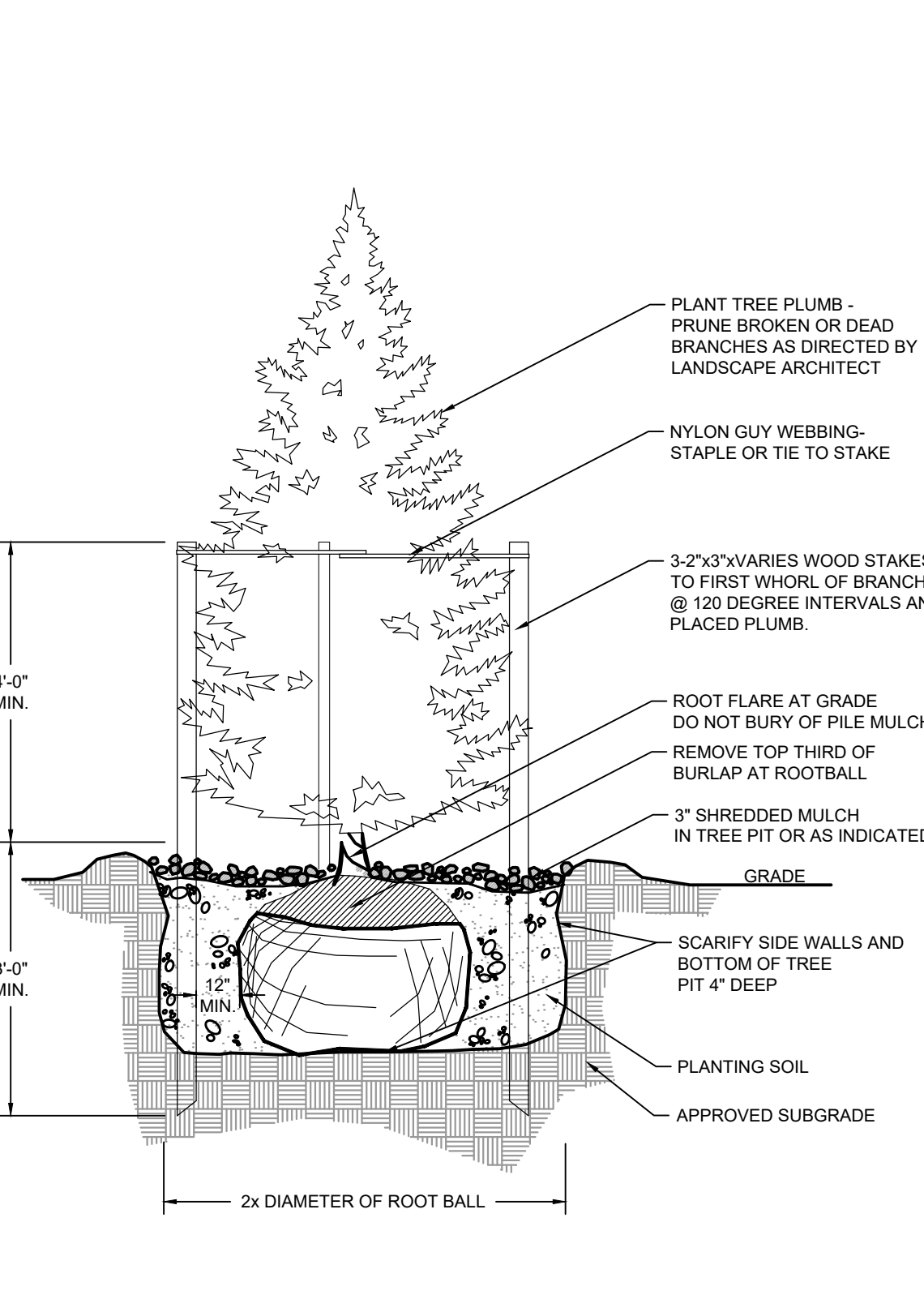


- NOTES:
- SEE LANDSCAPE GRADING SPECIFICATIONS FOR TOPSOIL REQUIREMENTS.
 - CONFIRM SUBGRADES ARE CORRECT AND POSITIVE DRAINAGE IS MAINTAINED PRIOR TO PLACEMENT OF TOPSOIL.
 - NOTIFY ENGINEER/LANDSCAPE ARCHITECT FOR REVIEW OF SUBGRADE PRIOR TO PLACEMENT OF THE TOPSOIL.

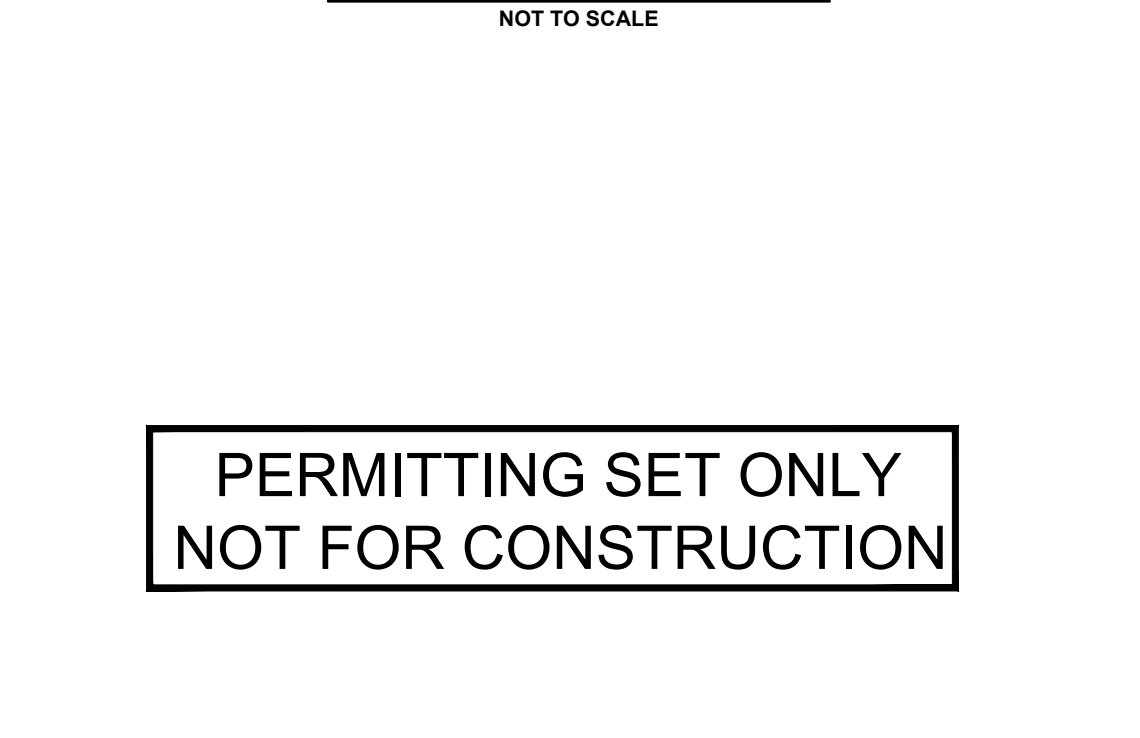
SHRUB PLANTING ON SLOPE



TREE PLANTING

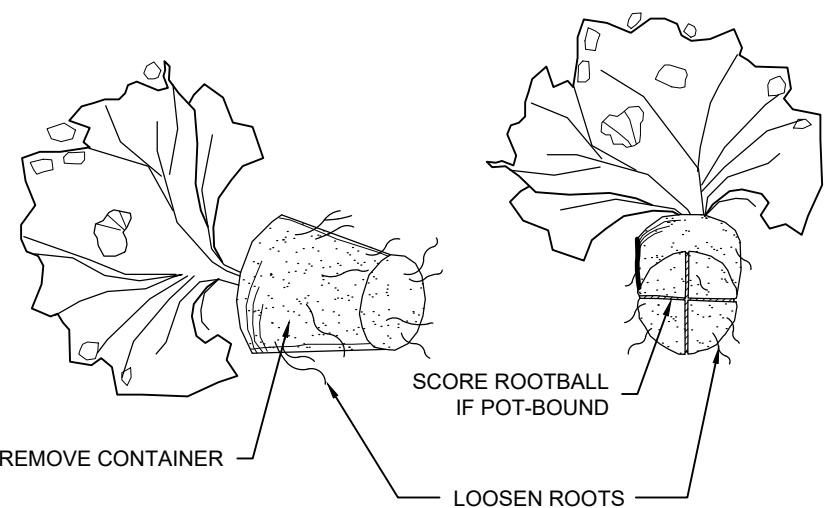


EVERGREEN TREE PLANTING

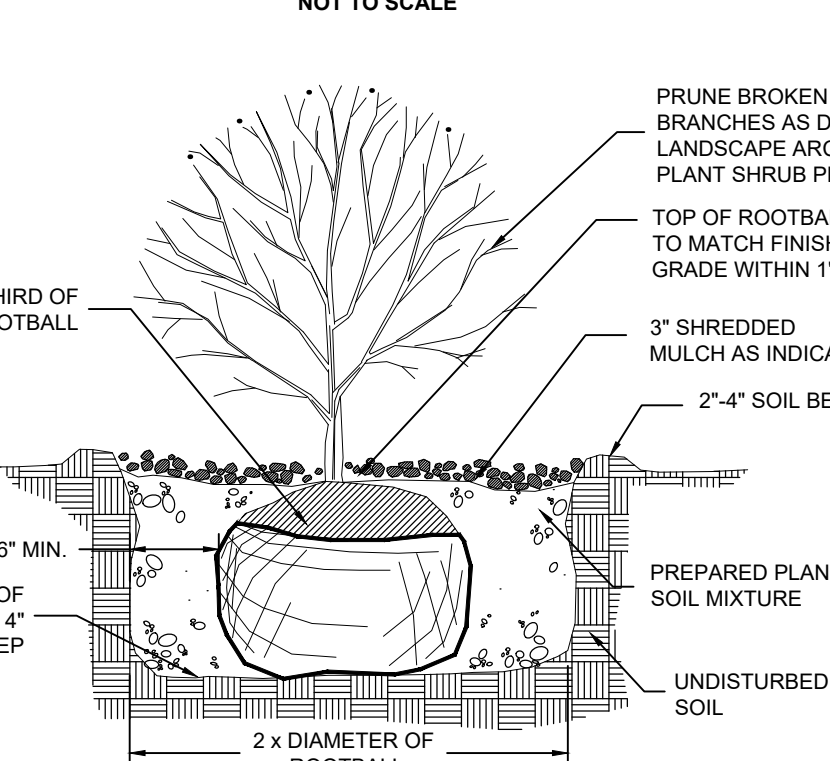


- NOTES:
- SEE LANDSCAPE GRADING SPECIFICATIONS FOR TOPSOIL REQUIREMENTS.
 - CONFIRM SUBGRADES ARE CORRECT AND POSITIVE DRAINAGE IS MAINTAINED PRIOR TO PLACEMENT OF TOPSOIL.
 - NOTIFY ENGINEER/LANDSCAPE ARCHITECT FOR REVIEW OF SUBGRADE PRIOR TO PLACEMENT OF THE TOPSOIL.

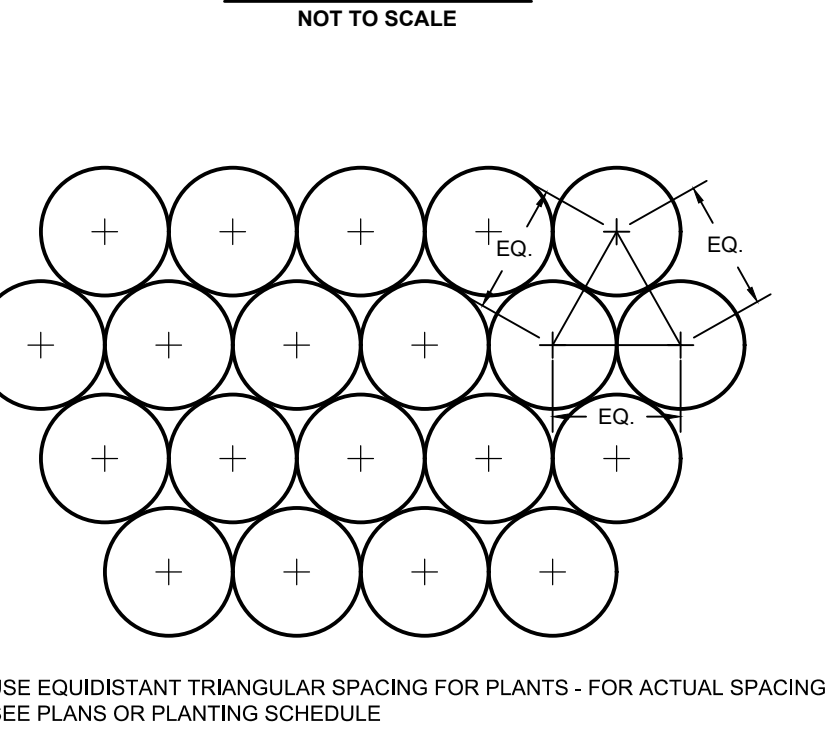
SHRUB PLANTING



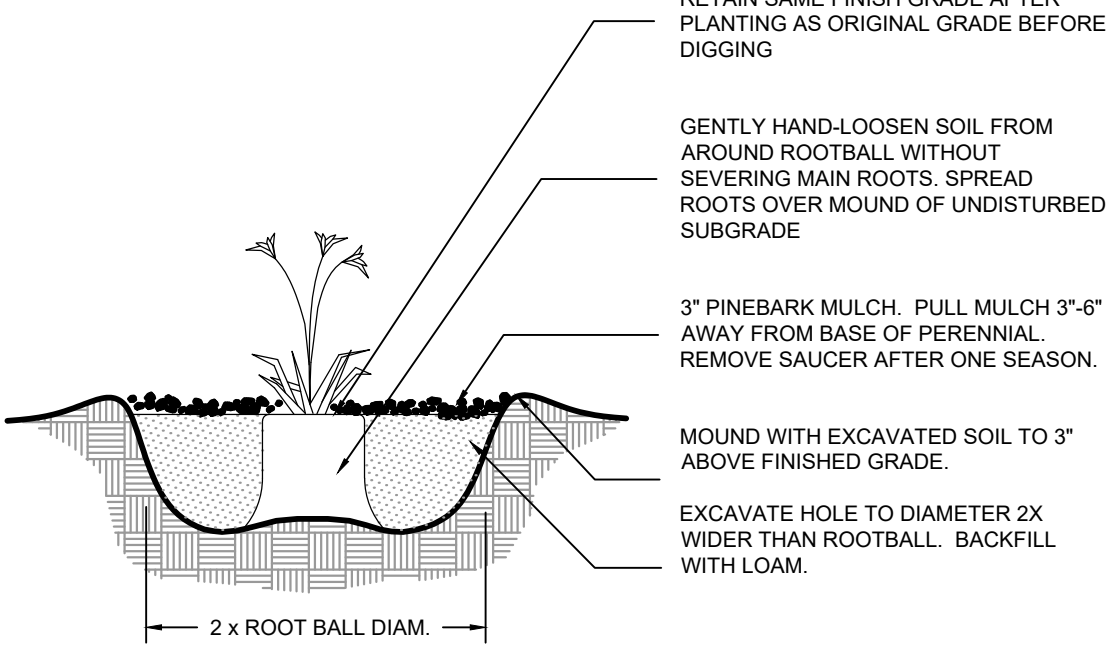
CONTAINER PLANT ROOTBALL TREATMENT



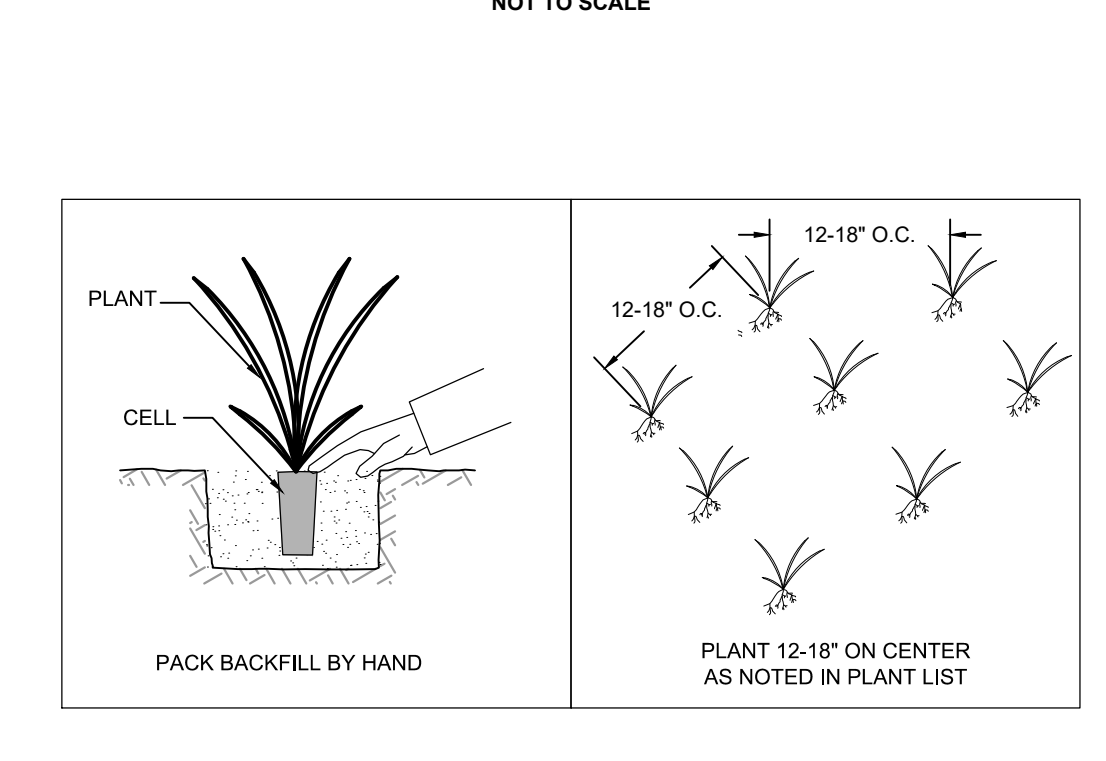
SHRUB PLANTING



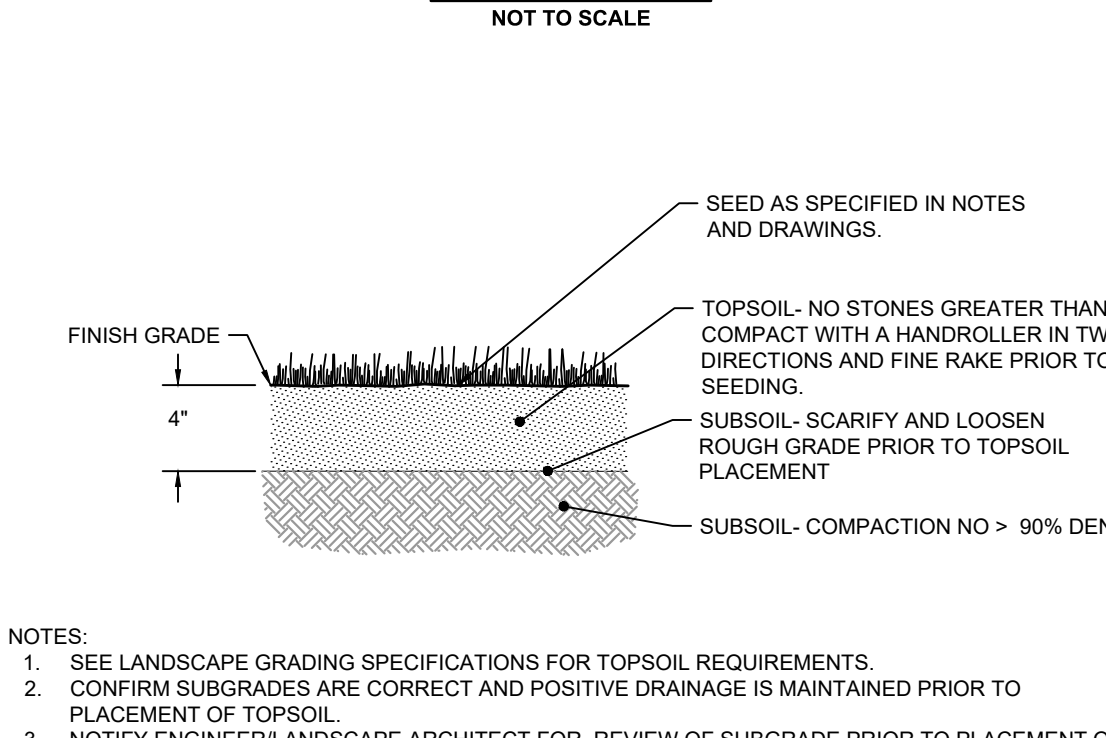
PLANTING SPACING



PERENNIAL PLANTING



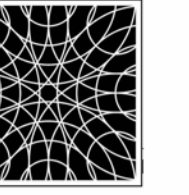
PLUG PLANTING



LOAM AND SEED

<p>0 MILLSTONE ROAD COMPREHENSIVE PERMIT SET BREWSTER, MASSACHUSETTS</p>	<p>DATE: DECEMBER 20, 2022 DESIGNED BY: KKH/C DRAWN BY: KJK CHECKED BY: BRK</p>
<p>Prepared For: Preservation of Affordable Housing, Inc. 2 Other Street, Suite 200 Boston, MA 02109 Phone: --- Fax: ---</p>	<p>Plant Title: PLANTING DETAILS Plan Title: ---</p>
<p>Survey Provided By: Horsley Witten Group, Inc. 80 Route 6A Sandwich, MA 02563 Phone: (508) 833-6600 Fax: (508) 833-3150 Date: October 10, 2022</p>	<p>Registration: </p>
<p>Project Number: 22084 Sheet: 19 of 19</p>	<p>Sheet Number: L-3</p>

**PERMITTING SET ONLY
NOT FOR CONSTRUCTION**



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HOUSING ASSISTANCE CORPORATION
460 W MAIN ST #1
HYANNIS, MA 02601

0 MILLSTONE ROAD - BUILDING 2
0 MILLSTONE ROAD
BREWSTER, MA

DESIGN DEVELOPMENT UPDATE

NO. ISSUE DATE

JOB #: 21-0072

DATE: 6/12/2023

SCALE: As indicated

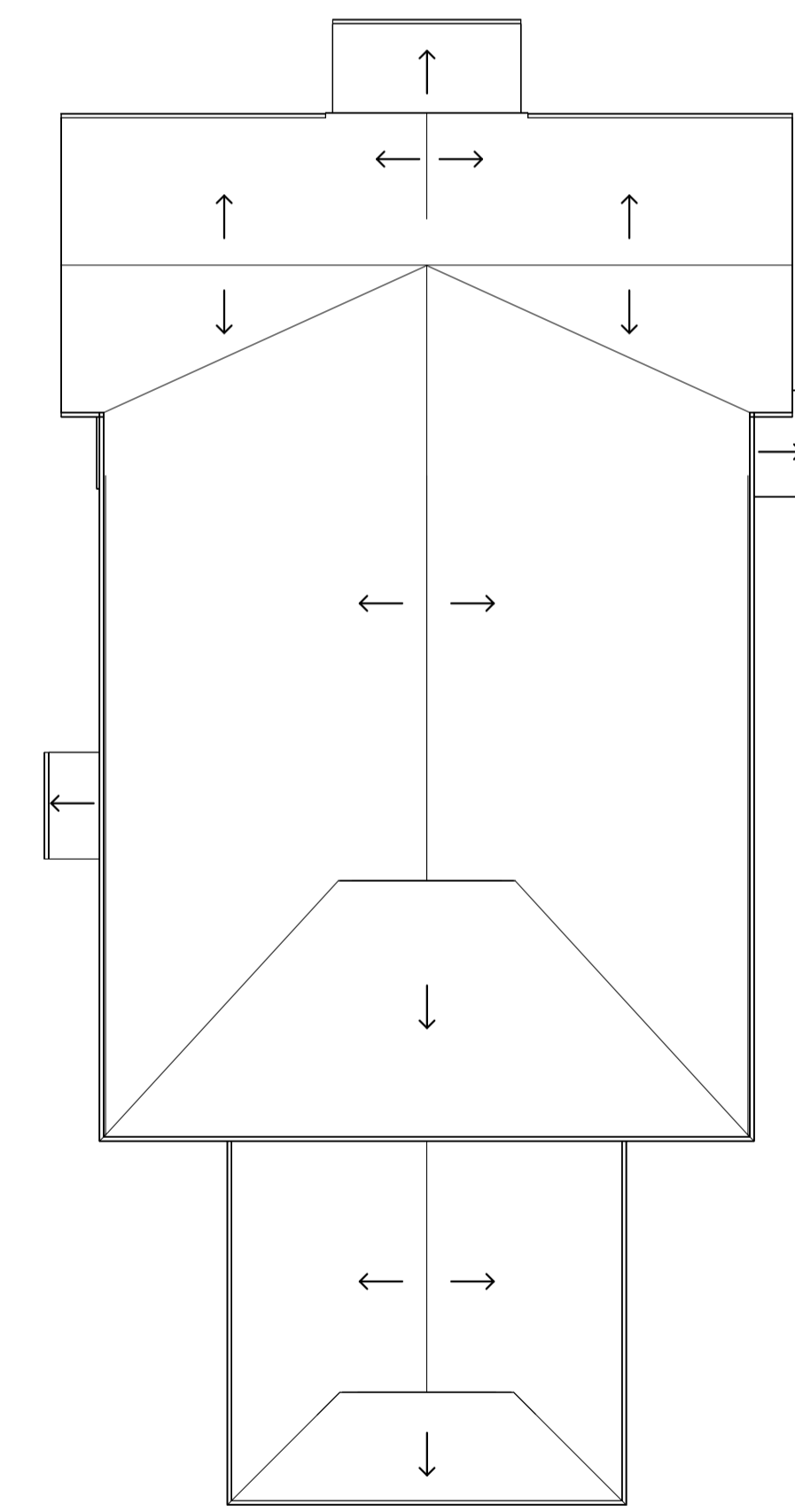
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FLOOR PLANS

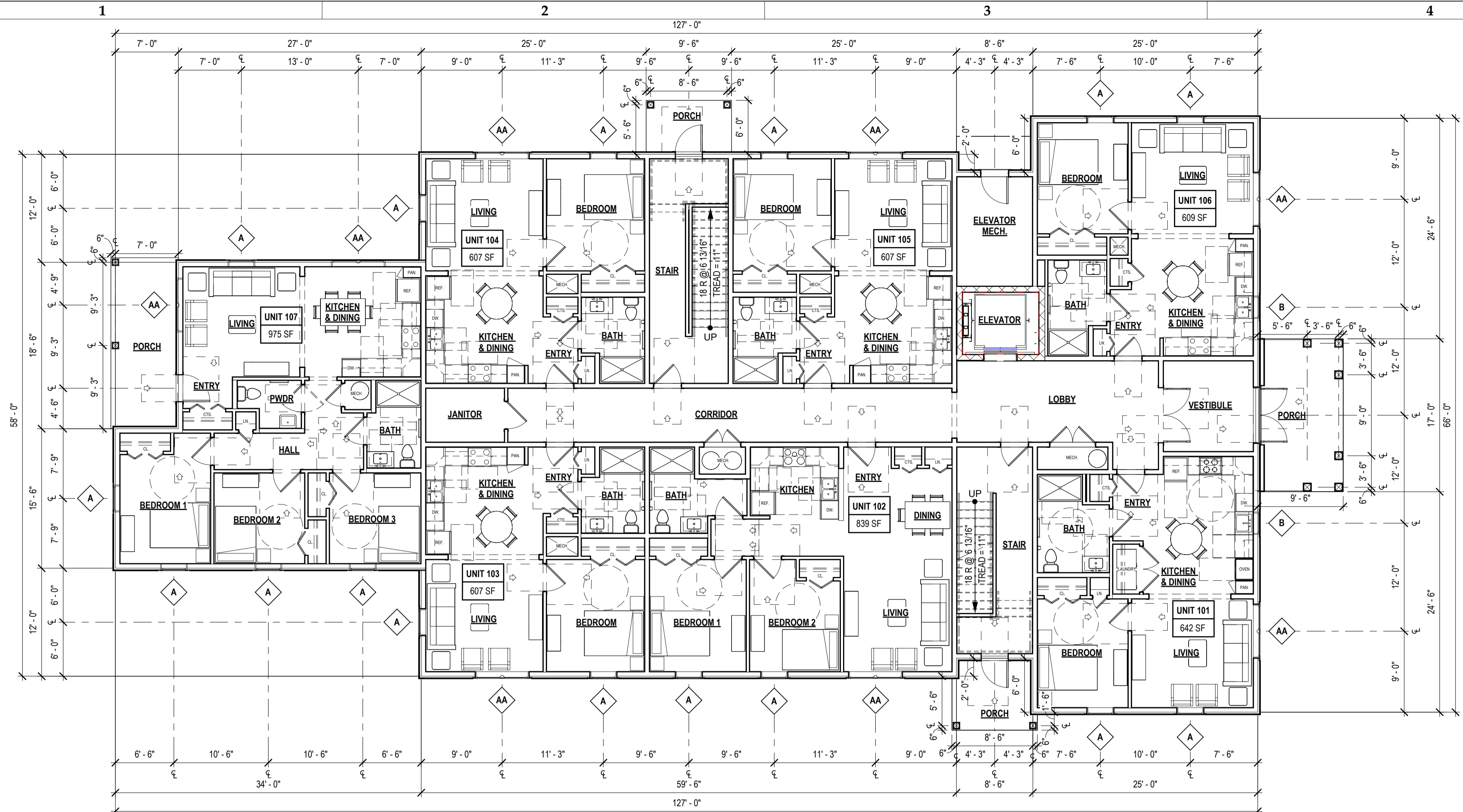
A101

GENERAL PLAN NOTES

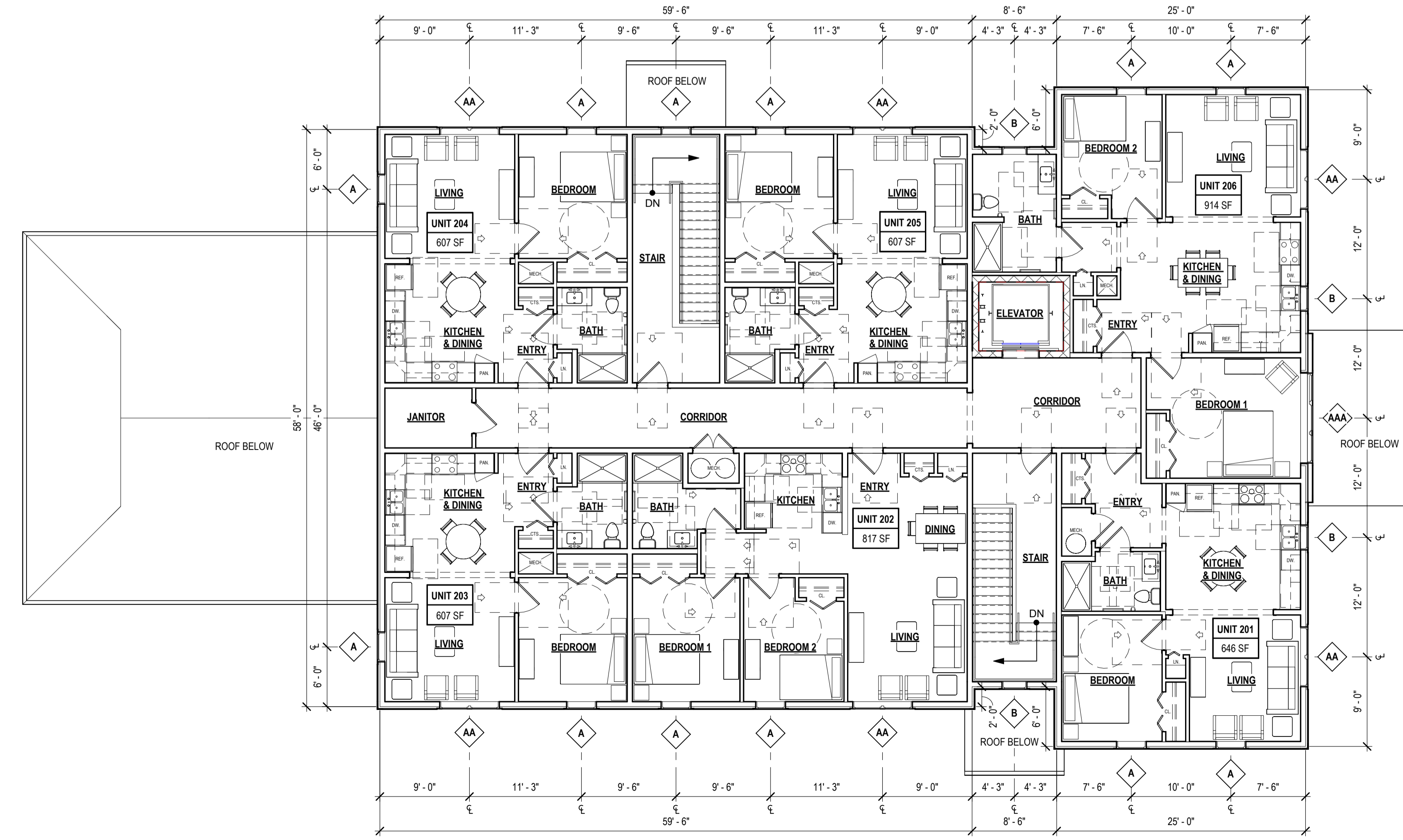
1. ALL FLOOR LEVELS ON THIS SHEET ARE ASSUMED TO BE AT ESTABLISHED DATUM UNLESS NOTED OTHERWISE.
2. ALL INTERIOR PARTITIONS TO BE 2x4 STUDS @ 16" O.C. WITH 1/2" GYPSUM WALL BOARD, UNLESS NOTED OTHERWISE. SUBSTITUTE WITH 1/2" "GREENBOARD" SYPSUM WALL BOARD AT BATHROOMS AND BASEMENTS. SUBSTITUTE 1/2" CEMENT BACKER BOARD AT TILED SHOWER AND TUB SURROUNDS.
3. ALL INTERIOR WALLS AND PARTITIONS SHALL EXTEND TO THE UNDERSIDE OF STRUCTURE OR DECK ABOVE, UNLESS NOTED OTHERWISE.
4. ALL BATHROOM AND BEDROOM WALLS SHALL HAVE ACOUSTIC INSULATION.
5. DOOR OPENINGS NOT LOCATED BY DIMENSION SHALL BE CENTERED IN WALLS AS SHOWN OR LOCATED 6" FROM FINISH WALL TO FINISH JAMB UNLESS OTHERWISE NOTED.
6. ALL PENETRATIONS THROUGH FIRE RATED WALLS AND CEILINGS SHALL BE INSTALLED WITH FIRE DAMPERS, FIRE SEAL, ETC. SO AS TO MAINTAIN THE FIRE-RESISTIVE RATING AND STRUCTURAL INTEGRITY OF WALL AND CEILING ASSEMBLIES.
7. PROVIDE (5) 16" DEEP WIRE SHELVES IN ALL LINEN CLOSETS AND PANTRY CLOSETS UNLESS OTHERWISE NOTED.
8. PROVIDE HANGING ROD AND 14" DEEP FIXED WOOD SHELF IN ALL BEDROOM CLOSETS AND COAT CLOSETS UNLESS OTHERWISE NOTED.
9. ATTIC ACCESS PANEL TO BE 22" X 30" AND INSULATED EQUAL TO ADJACENT WALL/CEILING ASSEMBLY.
10. ALL BEDROOMS TO HAVE AN EMERGENCY ESCAPE AND RESCUE OPENING COMPLYING WITH LOCAL CODES.
11. ALL STAIRS TO HAVE RISE/RUN AND GUARDS/HANDRAILS COMPLYING WITH LOCAL CODES.



ROOF PLAN
SCALE: 1/16" = 1'-0"



C1 FIRST FLOOR PLAN
SCALE: 1/8" = 1'-0"



A1 SECOND FLOOR PLAN
SCALE: 1/8" = 1'-0"

6/15/2023 9:11:34 AM A1.2021-jobs 2172 MRB Millstone Road Brewster B Drawings (E20 Base) (2 Revit) (23_0530) MRB Bldg Type: A.rvt



C1 FRONT ELEVATION
SCALE: 3/16" = 1'-0"

BUILDING	AVG EXIST GRADE	PROPOSED HEIGHT FROM AVERAGE EXISTING GRADE
1	95.7'	25'-2"
2	99.5'	34'-2 1/4"
3	96.80'	33'-10 1/4"
4	98.69'	33'-2 1/4"
5	103.6'	32'-2 1/4"
6	104.75'	30'-11 1/4"
7	102.1'	32'-2 1/4"
8	97.25'	32'-2 1/4"
9	94.3'	34'-11 1/4"
10	94.85'	34'-6 1/4"
11	95.1'	33'-11 1/4"

(*)- DENOTES WAIVER FOR BUILDING HEIGHT REQUIRED

EXTERIOR NOTES

- SIDING:** BEVELED SMOOTH PNTD POLY-ASH LAP SIDING WITH 5" EXPOSURE, LP SMARTSIDE OR EQ.
- SHINGLES:** DIPPED WHITE CEDAR SHINGLES
- RUNNING TRIM:** SMOOTH PAINTED POLY-ASH TRIM BOARDS, BORAL TRU EXTERIOR OR EQ.
- CASINGS:** POLY-ASH TRIM BOARDS, 5/4x4 JAMB AND 5/4x6 HEAD CASING, BORAL TRU EXTERIOR OR EQ. 2" PVC HISTORIC SUBSILL AT WINDOWS, AZEK OR EQ.
- CORNER BOARDS:** 5/4 x 6 SMOOTH PNTD POLY-ASH TRIM, BORAL TRU EXTERIOR OR EQ.
- SKIRT:** PVC
- WINDOWS:** ANDERSEN 200 SERIES FIBERGLASS WINDOWS WITH SIMULATED DIVIDED LITES, DOUBLE-PANE GLASS WITH LOW-E COATING AND ARGON GAS, AND FULL FIBERGLASS MESH SCREEN.
- ENTRY DOOR:** PNTD INSULATED FIBERGLASS DOOR WITH VISION LITE, THERMA-TRU OR EQ.
- PORCH CEILING:** PNTD SHEET BEADBOARD
- COLUMNS:** 10" SQUARE FIBERGLASS COLUMNS WITH SMOOTH SHAFT AND TUSCAN CAP AND BASE, HB&G OR EQ.
- BRACKETS:** PRE-FABRICATED VINYL PENTILS, PNTD
- ROOFING:** ARCHITECTURAL ASPHALT SHINGLE WITH 30-YR WARRANTY.
- GUTTERS & LEADERS:** 5" PREFINISHED ALUMINUM K-STYLE GUTTER WITH PREFINISHED ALUMINUM CORRUGATED DOWNSPOUT. TIE LEADERS TO DRAINAGE SYSTEM, DAYLIGHT, OR DRYWELL.
- FOUNDATION:** EXPOSED CAST-IN-PLACE CONCRETE WITH SMOOTH FORMED FINISH.



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0 MILLSTONE ROAD - BUILDING 2
0 MILLSTONE ROAD
BREWSTER, MA

DESIGN DEVELOPMENT UPDATE

NO.	ISSUE	DATE
JOB #:	21-0072	
DATE:	6/12/2023	
SCALE:	3/16" = 1'-0"	

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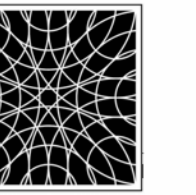
EXTERIOR ELEVATIONS

A201



A1 LEFT ELEVATION
SCALE: 3/16" = 1'-0"

6/15/2023 9:11:36 AM M:\2021-jobs\2172 MRB Millstone Road Brewster\B Drawings\B20 Base\02 Revit\23_0530 MRB Bldg Type A.rvt



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EXTERIOR ELEVATIONS

A202

BUILDING	AVG EXIST GRADE	PROPOSED HEIGHT FROM AVERAGE EXISTING GRADE
1	95.7'	25'-2"
2	95.5'	34'-2 1/4"
3	96.80'	33'-10 1/4"
4	98.69'	33'-2 1/4"
5	103.6'	32'-1 1/4"
6	104.75'	30'-11 1/4"
7	102.1'	32'-1 1/4"
8	97.25'	32'-1 1/4"
9	94.3'	34'-1 1/4"
10	94.35'	34'-4 1/4"
11	95.1'	31'-11 1/4"

(*) - DENOTES WAIVER FOR BUILDING HEIGHT REQUIRED

EXTERIOR NOTES

- SIDING:** BEVELED SMOOTH PNTD POLY-ASH LAP SIDING WITH 5" EXPOSURE, LP SMARTSIDE OR EQ.
- SHINGLES:** DIPPED WHITE CEDAR SHINGLES
- RUNNING TRIM:** SMOOTH PAINTED POLY-ASH TRIM BOARDS, BORAL TRU EXTERIOR OR EQ.
- CASINGS:** POLY-ASH TRIM BOARDS, 5/4x4 JAMB AND 5/4x6 HEAD CASING, BORAL TRU EXTERIOR OR EQ. 2" PVC HISTORIC SUBSILL AT WINDOWS, AZEK OR EQ.
- CORNER BOARDS:** 5/4 x 6 SMOOTH PNTD POLY-ASH TRIM, BORAL TRU EXTERIOR OR EQ.
- SKIRT:** PVC
- WINDOWS:** ANDERSEN 200 SERIES FIBERGLASS WINDOWS WITH SIMULATED DIVIDED LITES, DOUBLE-PANE GLASS WITH LOW-E COATING AND ARGON GAS, AND FULL FIBERGLASS MESH SCREEN.
- ENTRY DOOR:** PNTD INSULATED FIBERGLASS DOOR WITH VISION LITE, THERMA-TRU OR EQ.
- PORCH CEILING:** PNTD SHEET BEADBOARD
- COLUMNS:** 10" SQUARE FIBERGLASS COLUMNS WITH SMOOTH SHAFT AND TUSCAN CAP AND BASE, HB&G OR EQ.
- BRACKETS:** PRE-FABRICATED VINYL PENTILS, PNTD
- ROOFING:** ARCHITECTURAL ASPHALT SHINGLE WITH 30-YR WARRANTY.
- GUTTERS & LEADERS:** 5" PREFINISHED ALUMINUM K-STYLE GUTTER WITH PREFINISHED ALUMINUM CORRUGATED DOWNSPOUT. TIE LEADERS TO DRAINAGE SYSTEM, DAYLIGHT, OR DRYWELL.
- FOUNDATION:** EXPOSED CAST-IN-PLACE CONCRETE WITH SMOOTH FORMED FINISH.

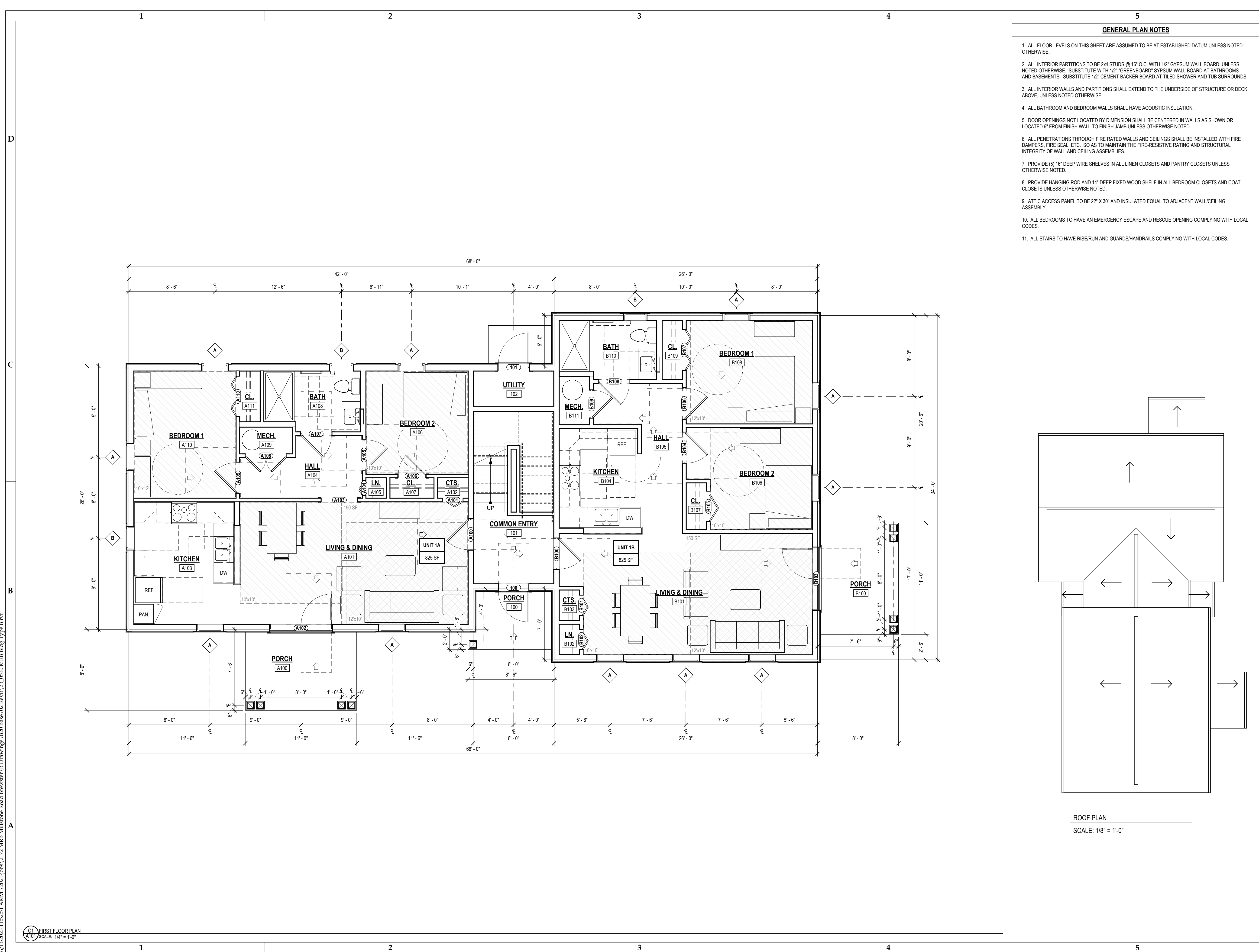


C1 REAR ELEVATION
SCALE: 3/16" = 1'-0"

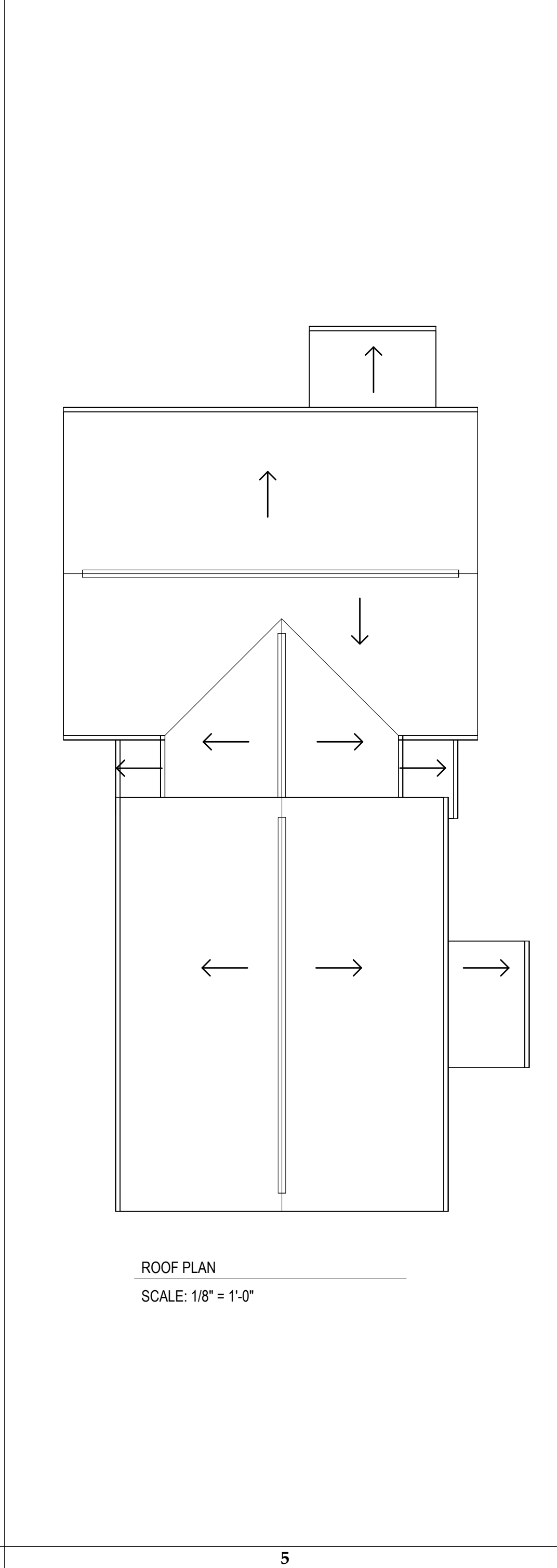


A1 RIGHT ELEVATION
SCALE: 3/16" = 1'-0"

6/13/2023 11:52:51, AMM, 2021.pch, 2172 MRB Millstone Road Brewster, B Drawings, 1920 Base, 02 Revit, 123_0530 MRB Bldg Type B.rvt



- GENERAL PLAN NOTES**
1. ALL FLOOR LEVELS ON THIS SHEET ARE ASSUMED TO BE AT ESTABLISHED DATUM UNLESS NOTED OTHERWISE.
 2. ALL INTERIOR PARTITIONS TO BE 2x4 STUDS @ 16" O.C. WITH 1/2" GYPSUM WALL BOARD, UNLESS NOTED OTHERWISE. SUBSTITUTE WITH 1/2" GREENBOARD SYPSUM WALL BOARD AT BATHROOMS AND BASEMENTS. SUBSTITUTE 1/2" CEMENT BACKER BOARD AT TILED SHOWER AND TUB SURROUNDS.
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 7. PROVIDE (5) 16" DEEP WIRE SHELVES IN ALL LINEN CLOSETS AND PANTRY CLOSETS UNLESS OTHERWISE NOTED.
 8. PROVIDE HANGING ROD AND 14" DEEP FIXED WOOD SHELF IN ALL BEDROOM CLOSETS AND COAT CLOSETS UNLESS OTHERWISE NOTED.
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 11. ALL STAIRS TO HAVE RISER/RUN AND GUARDS/HANDRAILS COMPLYING WITH LOCAL CODES.



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0 MILLSTONE ROAD - BUILDING 5 (6 SIMILAR)
0 MILLSTONE ROAD
BREWSTER, MA

DESIGN DEVELOPMENT UPDATE

NO.	ISSUE	DATE

JOB #: 21-0072
DATE: 6/12/2023
SCALE: As indicated

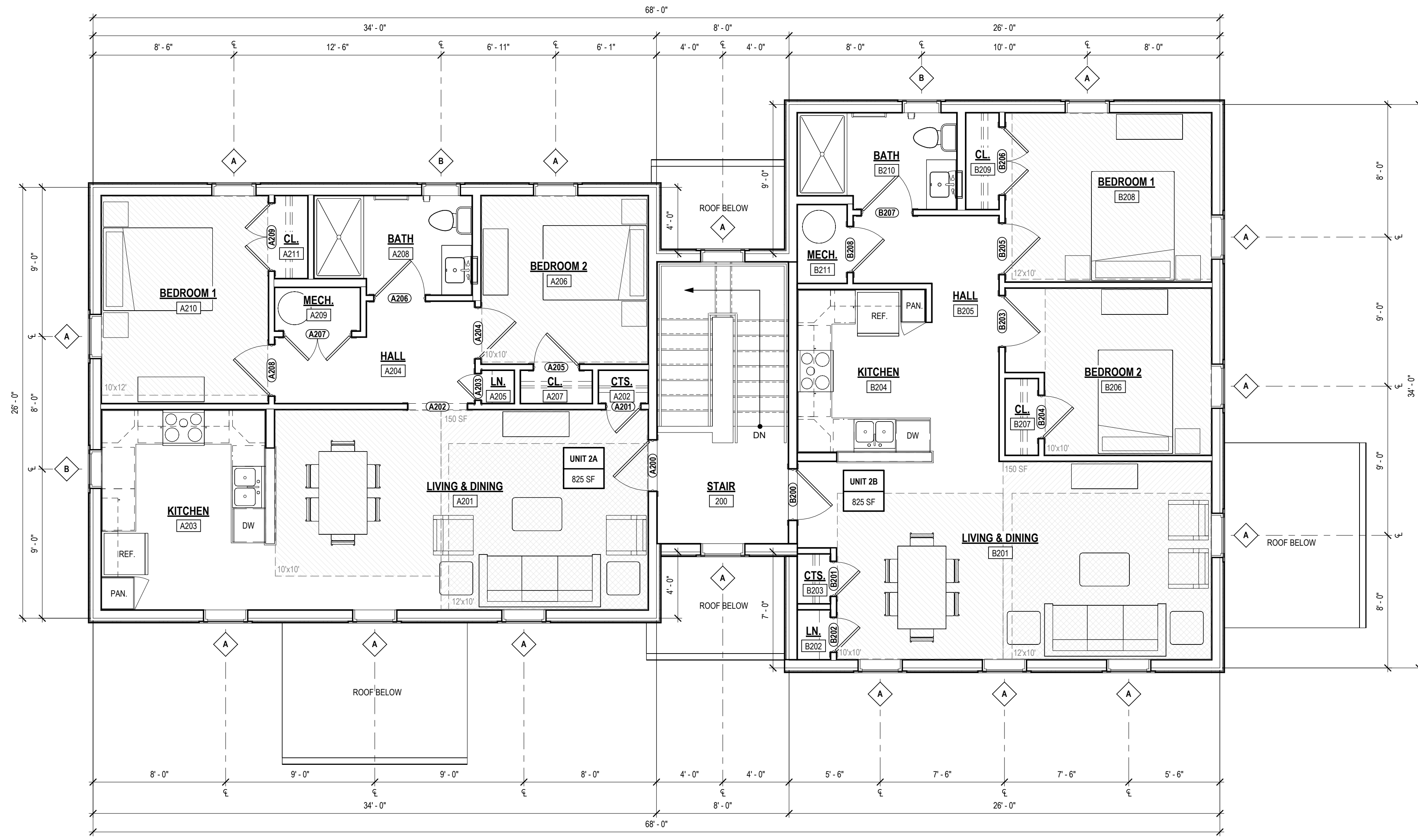
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FIRST FLOOR PLAN

A101

C1 FIRST FLOOR PLAN
SCALE: 1/4" = 1'-0"

6/13/2023 11:52:51 AM ML 2021 jobs 2172 MRB Millstone Road Brewster, B Drawings, B20 Base, 02 Revit, 123_0530 MRB Bldg Type B.rvt



GENERAL PLAN NOTES

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11. ALL STAIRS TO HAVE RISE/RUN AND GUARDRAILS COMPLYING WITH LOCAL CODES.



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 HYANNIS, MA 02601

0 MILLSTONE ROAD - BUILDING 5 (6 SIMILAR)
 0 MILLSTONE ROAD
 BREWSTER, MA

DESIGN DEVELOPMENT UPDATE

NO.	ISSUE	DATE

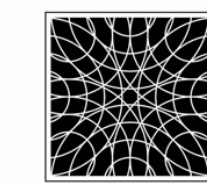
JOB #: 21-0072
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 SCALE: 1/4" = 1'-0"

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SECOND FLOOR PLAN

A102

SECOND FLOOR PLAN
 SCALE: 1/4" = 1'-0"



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0 MILLSTONE ROAD
BREWSTER, MA

DESIGN
DEVELOPMENT
UPDATE

NO. ISSUE DATE

JOB #: 21-0072
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EXTERIOR
ELEVATIONS

A201

BUILDING	AVG EXIST GRADE	PROPOSED HEIGHT FROM AVERAGE EXISTING GRADE
1	95.7	25'-0"
2	99.5	34'-2 1/2"
3	96.80	31'-10 1/2"
4	98.69	33'-2 1/2"
5	100.6	35'-1 1/2"
6	104.70	39'-11 1/2"
7	102.1	37'-1 1/2"
8	97.20	32'-1 1/2"
9	94.3	29'-1 1/2"
10	94.90	29'-6 1/2"
11	95.1	31'-11 1/2"

(*): DENOTES WAIVER FOR BUILDING HEIGHT REQUIRED

EXTERIOR NOTES

SIDING: BEVELED SMOOTH PNTD POLY-ASH LAP SIDING WITH 5" EXPOSURE, LP SMARTSIDE OR EQ.

SHINGLES: DIPPED WHITE CEDAR SHINGLES

RUNNING TRIM: SMOOTH PAINTED POLY-ASH TRIM BOARDS, BORAL TRU EXTERIOR OR EQ.

CASINGS: POLY-ASH TRIM BOARDS, 5/4x4 JAMB AND 5/4x6 HEAD CASING, BORAL TRU EXTERIOR OR EQ. 2" PVC HISTORIC SUBSILL AT WINDOWS, AZEK OR EQ.

CORNER BOARDS: 5/4 x 6 SMOOTH PNTD POLY-ASH TRIM, BORAL TRU EXTERIOR OR EQ.

SKIRT: PVC

WINDOWS: ANDERSEN 200 SERIES FIBERGLASS WINDOWS WITH SIMULATED DIVIDED LITES, DOUBLE-PANE GLASS WITH LOW-E COATING AND ARGON GAS, AND FULL FIBERGLASS MESH SCREEN.

ENTRY DOOR: PNTD INSULATED FIBERGLASS DOOR WITH VISION LITE, THERMA-TRU OR EQ.

PORCH CEILING: PNTD SHEET BEADBOARD

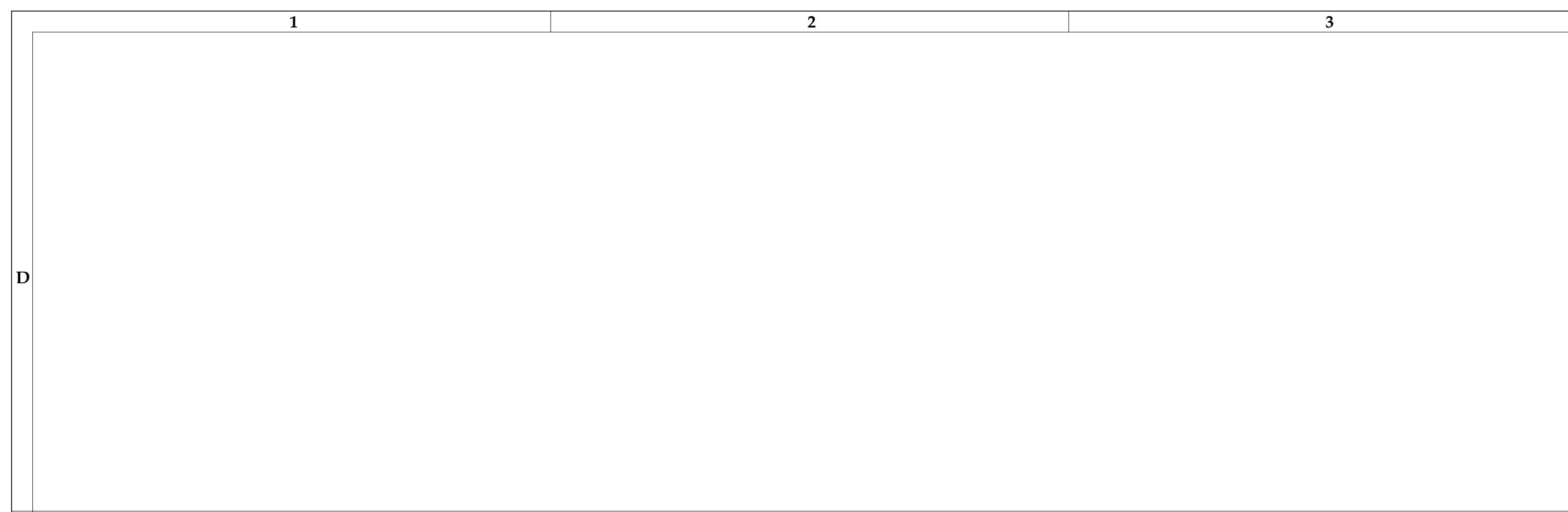
COLUMNS: 10" SQUARE FIBERGLASS COLUMNS WITH SMOOTH SHAFT AND TUSCAN CAP AND BASE, HB&G OR EQ.

BRACKETS: PRE-FABRICATED VINYL PENTILS, PNTD

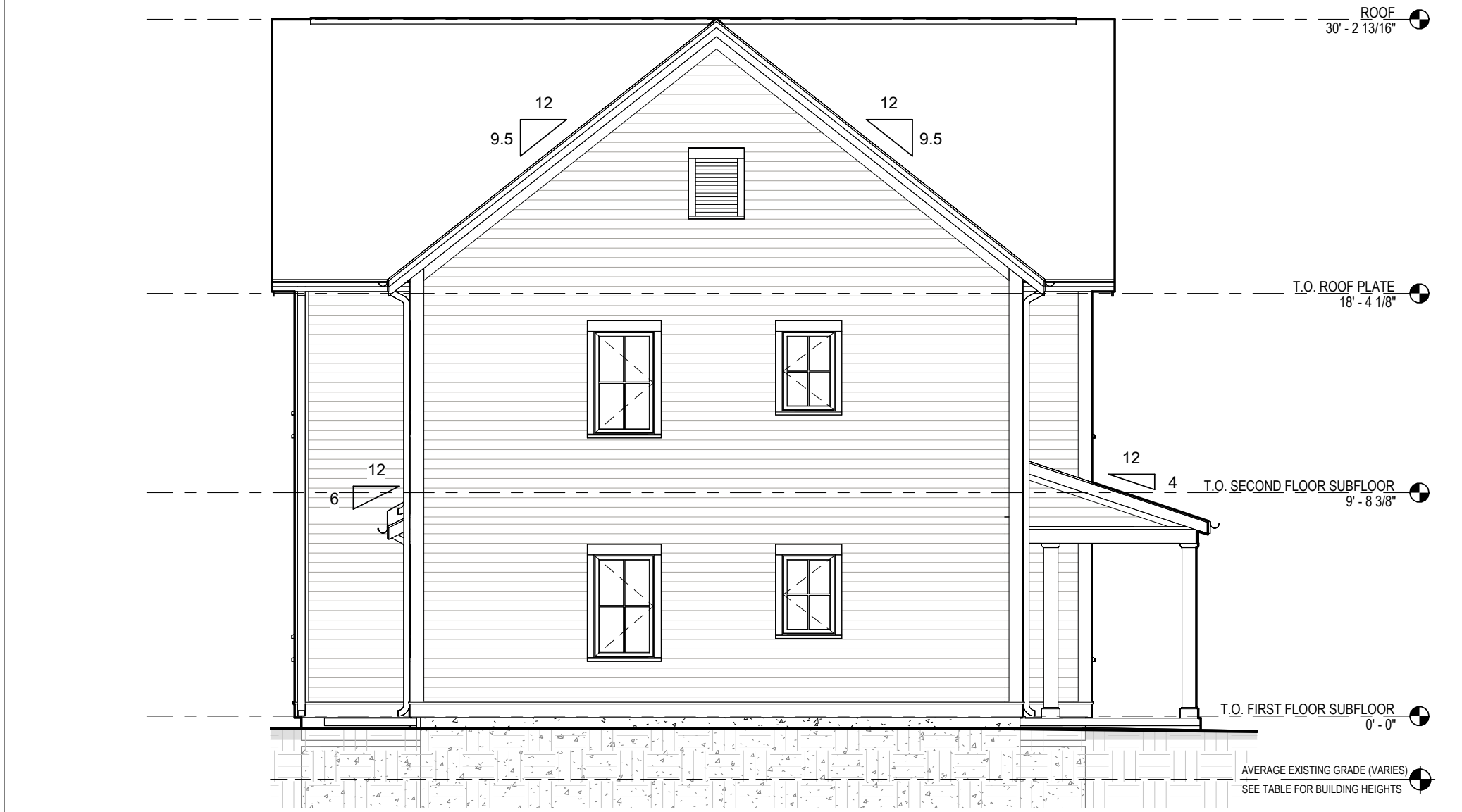
ROOFING: ARCHITECTURAL ASPHALT SHINGLE WITH 30-YR WARRANTY.

GUTTERS & LEADERS: 5" PREFINISHED ALUMINUM K-STYLE GUTTER WITH PREFINISHED ALUMINUM CORRUGATED DOWNSPOUT. THE LEADERS TO DRAINAGE SYSTEM, DAYLIGHT, OR DRYWELL.

FOUNDATION: EXPOSED CAST-IN-PLACE CONCRETE WITH SMOOTH FORMED FINISH.



B1 FRONT ELEVATION
SCALE: 3/16" = 1'-0"



B4 LEFT SIDE ELEVATION
SCALE: 3/16" = 1'-0"



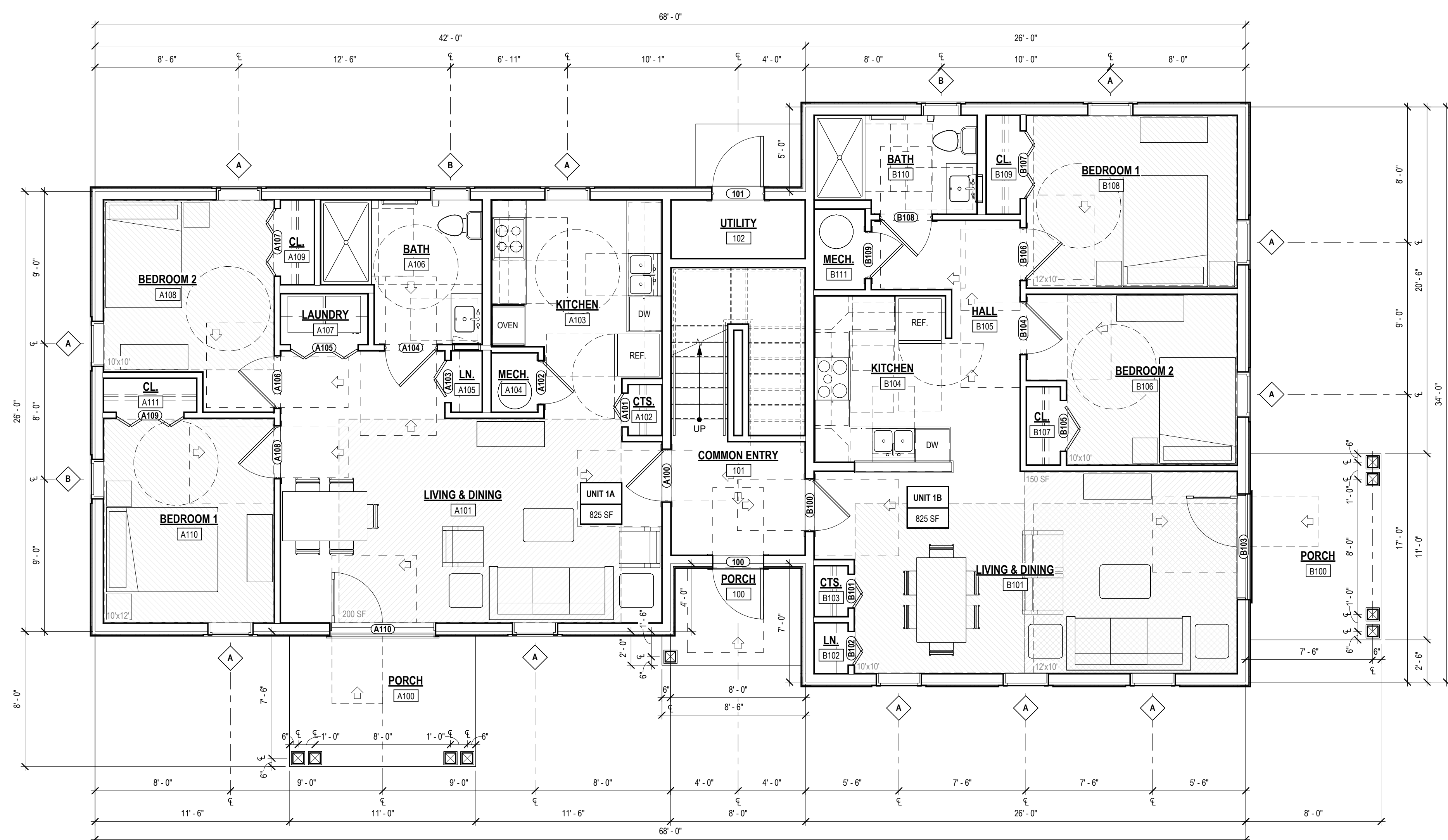
A1 REAR ELEVATION
SCALE: 3/16" = 1'-0"



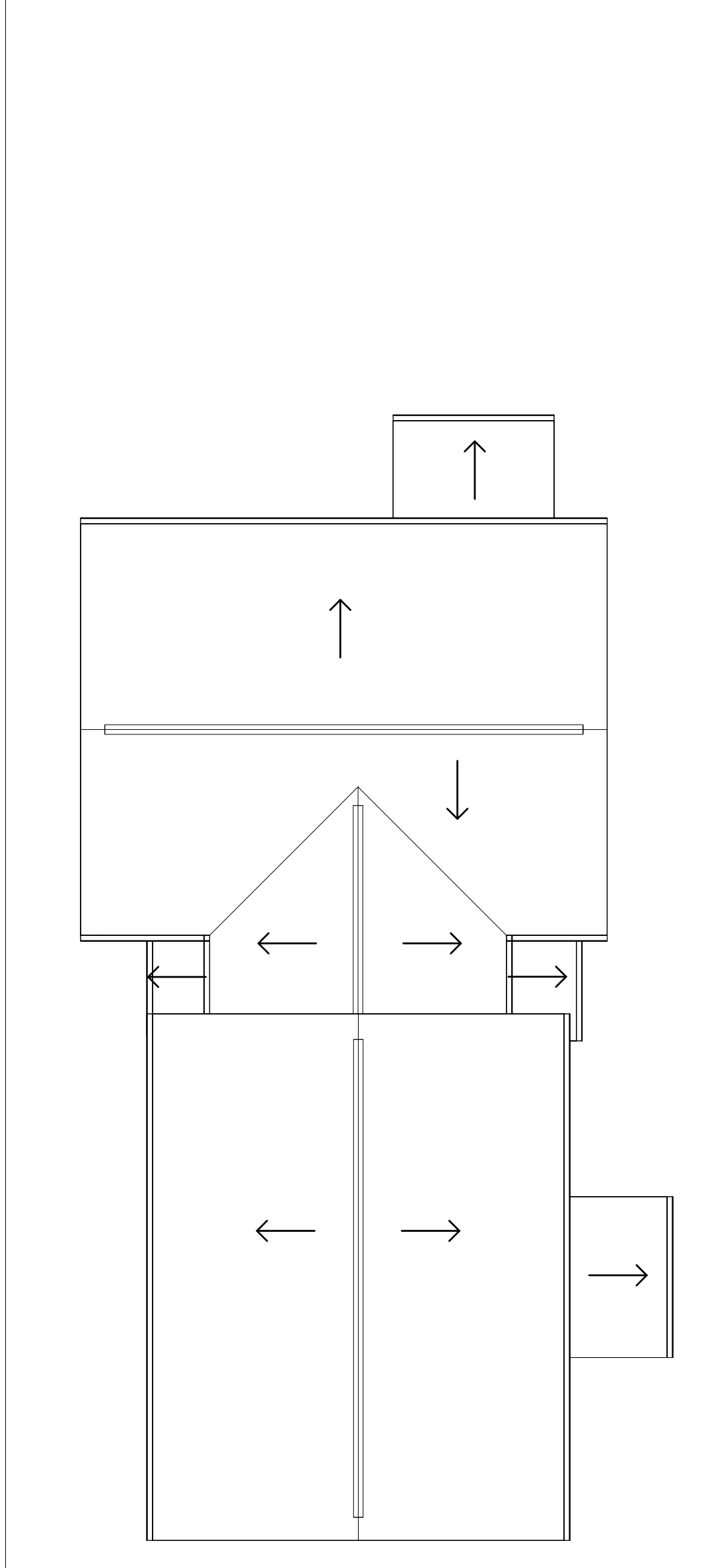
A4 RIGHT SIDE ELEVATION
SCALE: 3/16" = 1'-0"

6/13/2023 11:52:53 AM L1 2021 jobs 2172 MRB Millstone Road Brewster, B Drawings 1920 Base (02 Revit) 123_0530 MRB Bldg Type B.rvt

6/13/2023 14:45:06 AM A101_2021.rvt 2172 MRB Millstone Road Brewster, B Drawings (2 Revit) 23_0530 MRB Bldg Type B - ADA.rvt



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 9. ATTIC ACCESS PANEL TO BE 22" X 30" AND INSULATED EQUAL TO ADJACENT WALL/CEILING ASSEMBLY.
 10. ALL BEDROOMS TO HAVE AN EMERGENCY ESCAPE AND RESCUE OPENING COMPLYING WITH LOCAL CODES.
 11. ALL STAIRS TO HAVE RISER/RUN AND GUARDS/HANDRAILS COMPLYING WITH LOCAL CODES.



ROOF PLAN
SCALE: 1/8" = 1'-0"



OWNER:
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0 MILLSTONE ROAD - BUILDING 9 (4 SIMILAR)
0 MILLSTONE ROAD
BREWSTER, MA

DESIGN DEVELOPMENT UPDATE

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SCALE: As indicated

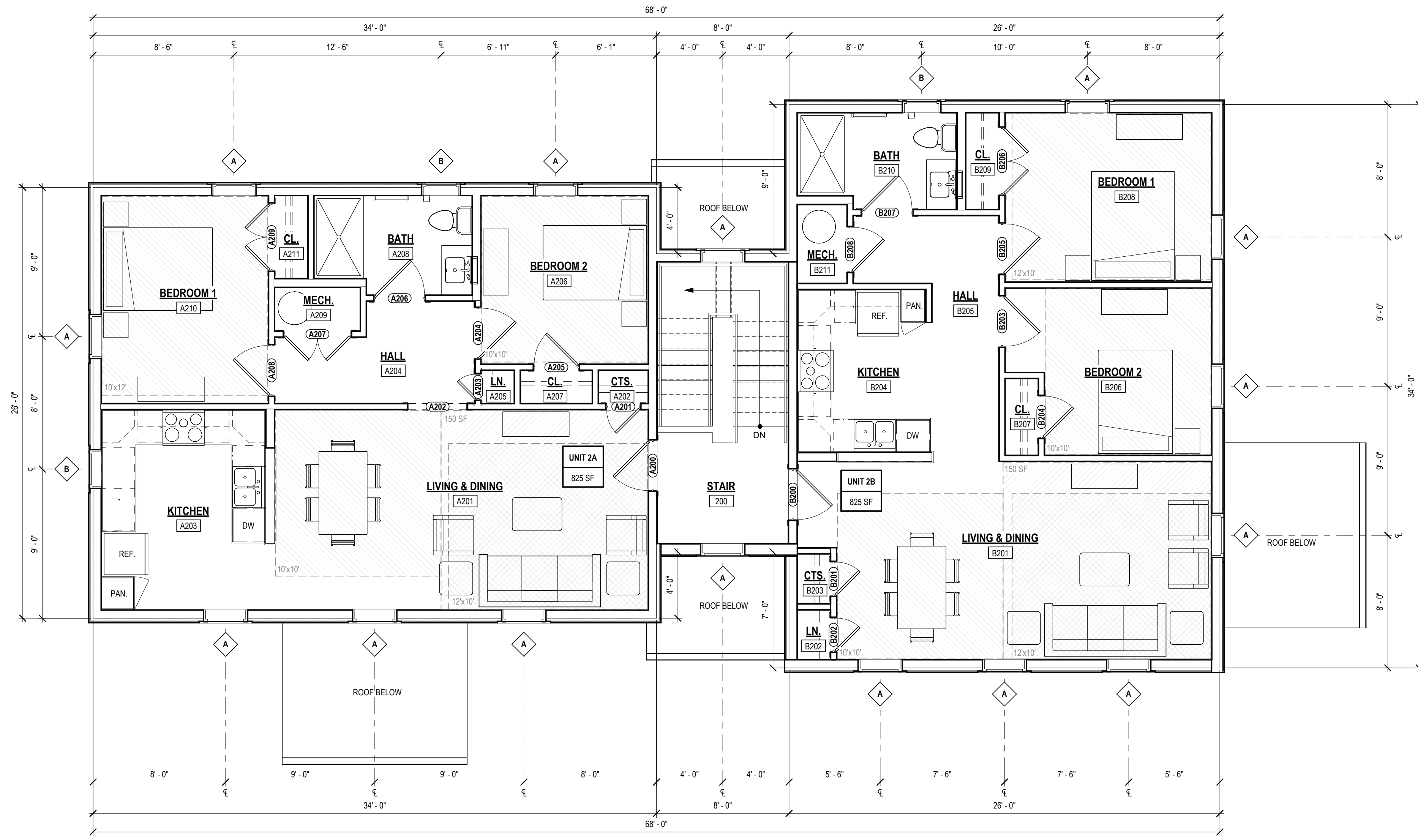
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FIRST FLOOR PLAN

A101

C1 FIRST FLOOR PLAN
SCALE: 1/4" = 1'-0"

6/13/2023 11:48:07 AM ML 2021 jobs 2172 MRB Millstone Road Brewster, B Drawings (2 Revit) 23_0530 MRB Bldg Type B - ADA.rvt



GENERAL PLAN NOTES

1. ALL FLOOR LEVELS ON THIS SHEET ARE ASSUMED TO BE AT ESTABLISHED DATUM UNLESS NOTED OTHERWISE.
2. ALL INTERIOR PARTITIONS TO BE 2x4 STUDS @ 16" O.C. WITH 1/2" GYPSUM WALL BOARD, UNLESS NOTED OTHERWISE. SUBSTITUTE WITH 1/2" GREENBOARD SYSPUM WALL BOARD AT BATHROOMS AND BASEMENTS. SUBSTITUTE 1/2" CEMENT BACKER BOARD AT TILED SHOWER AND TUB SURROUNDS.
3. ALL INTERIOR WALLS AND PARTITIONS SHALL EXTEND TO THE UNDERSIDE OF STRUCTURE OR DECK ABOVE, UNLESS NOTED OTHERWISE.
4. ALL BATHROOM AND BEDROOM WALLS SHALL HAVE ACOUSTIC INSULATION.
5. DOOR OPENINGS NOT LOCATED BY DIMENSION SHALL BE CENTERED IN WALLS AS SHOWN OR LOCATED 6" FROM FINISH WALL TO FINISH JAMB UNLESS OTHERWISE NOTED.
6. ALL PENETRATIONS THROUGH FIRE RATED WALLS AND CEILINGS SHALL BE INSTALLED WITH FIRE DAMPERS, FIRE SEAL, ETC. SO AS TO MAINTAIN THE FIRE-RESISTIVE RATING AND STRUCTURAL INTEGRITY OF WALL AND CEILING ASSEMBLIES.
7. PROVIDE (5) 16" DEEP WIRE SHELVES IN ALL LINEN CLOSETS AND PANTRY CLOSETS UNLESS OTHERWISE NOTED.
8. PROVIDE HANGING ROD AND 14" DEEP FIXED WOOD SHELF IN ALL BEDROOM CLOSETS AND COAT CLOSETS UNLESS OTHERWISE NOTED.
9. ATTIC ACCESS PANEL TO BE 22" X 30" AND INSULATED EQUAL TO ADJACENT WALL/CEILING ASSEMBLY.
10. ALL BEDROOMS TO HAVE AN EMERGENCY ESCAPE AND RESCUE OPENING COMPLYING WITH LOCAL CODES.
11. ALL STAIRS TO HAVE RISE/RUN AND GUARDRAILS COMPLYING WITH LOCAL CODES.



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 HOUSING ASSISTANCE CORPORATION
 460 W MAIN ST #1
 HYANNIS, MA 02601

0 MILLSTONE ROAD - BUILDING 9 (4 SIMILAR)
 0 MILLSTONE ROAD
 BREWSTER, MA

DESIGN DEVELOPMENT UPDATE

NO.	ISSUE	DATE

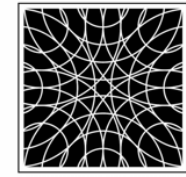
JOB #: 21-0072
 DATE: 6/12/2023
 SCALE: 1/4" = 1'-0"

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SECOND FLOOR PLAN

A102

SECOND FLOOR PLAN
 SCALE: 1/4" = 1'-0"



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HOUSING ASSISTANCE CORPORATION
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HYANNIS, MA 02601

0 MILLSTONE ROAD -
BUILDING 9 (4 SIMILAR)

0 MILLSTONE ROAD
BREWSTER, MA

DESIGN
DEVELOPMENT
UPDATE

NO. ISSUE DATE

JOB #: 21-0072
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SCALE: 3/16" = 1'-0"

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EXTERIOR
ELEVATIONS

A201

BUILDING	AVG EXIST GRADE	PROPOSED HEIGHT FROM AVERAGE EXISTING GRADE
1	95.7	25'-0"
2	99.5	34'-2 1/2"
3	96.86	31'-10 1/2"
4	98.69	33'-2 1/2"
5	100.6	35'-1 1/2"
6	104.75	39'-11 1/2"
7	102.1	37'-1 1/2"
8	97.25	32'-1 1/2"
9	94.3	29'-1 1/2"
10	94.95	29'-6 1/2"
11	95.1	31'-11 1/2"

(*): DENOTES WAIVER FOR BUILDING HEIGHT REQUIRED

EXTERIOR NOTES

SIDING: BEVELED SMOOTH PNTD POLY-ASH LAP SIDING WITH 5" EXPOSURE, LP SMARTSIDE OR EQ.

SHINGLES: DIPPED WHITE CEDAR SHINGLES

RUNNING TRIM: SMOOTH PAINTED POLY-ASH TRIM BOARDS, BORAL TRU EXTERIOR OR EQ.

CASINGS: POLY-ASH TRIM BOARDS, 5/4x4 JAMB AND 5/4x6 HEAD CASING, BORAL TRU EXTERIOR OR EQ. 2" PVC HISTORIC SUBSILL AT WINDOWS, AZEK OR EQ.

CORNER BOARDS: 5/4 x 6 SMOOTH PNTD POLY-ASH TRIM, BORAL TRU EXTERIOR OR EQ.

SKIRT: PVC

WINDOWS: ANDERSEN 200 SERIES FIBERGLASS WINDOWS WITH SIMULATED DIVIDED LITES, DOUBLE-PANE GLASS WITH LOW-E COATING AND ARGON GAS, AND FULL FIBERGLASS MESH SCREEN.

ENTRY DOOR: PNTD INSULATED FIBERGLASS DOOR WITH VISION LITE, THERMA-TRU OR EQ.

PORCH CEILING: PNTD SHEET BEADBOARD

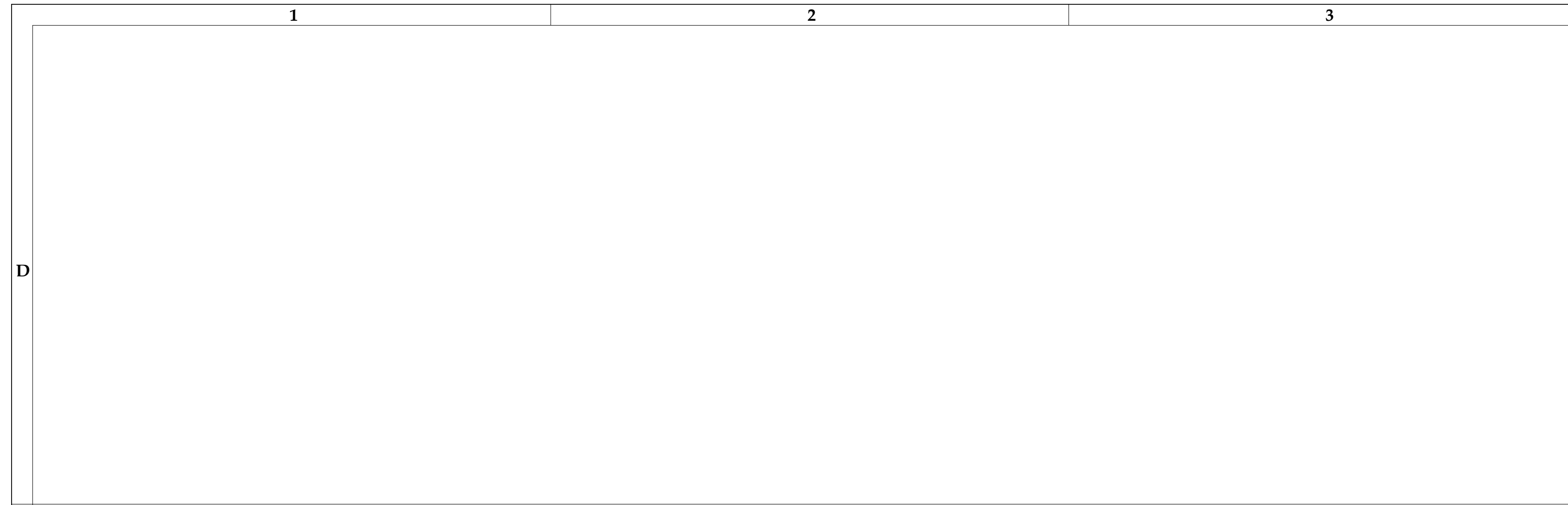
COLUMNS: 10" SQUARE FIBERGLASS COLUMNS WITH SMOOTH SHAFT AND TUSCAN CAP AND BASE, HB&G OR EQ.

BRACKETS: PRE-FABRICATED VINYL PENTILS, PNTD

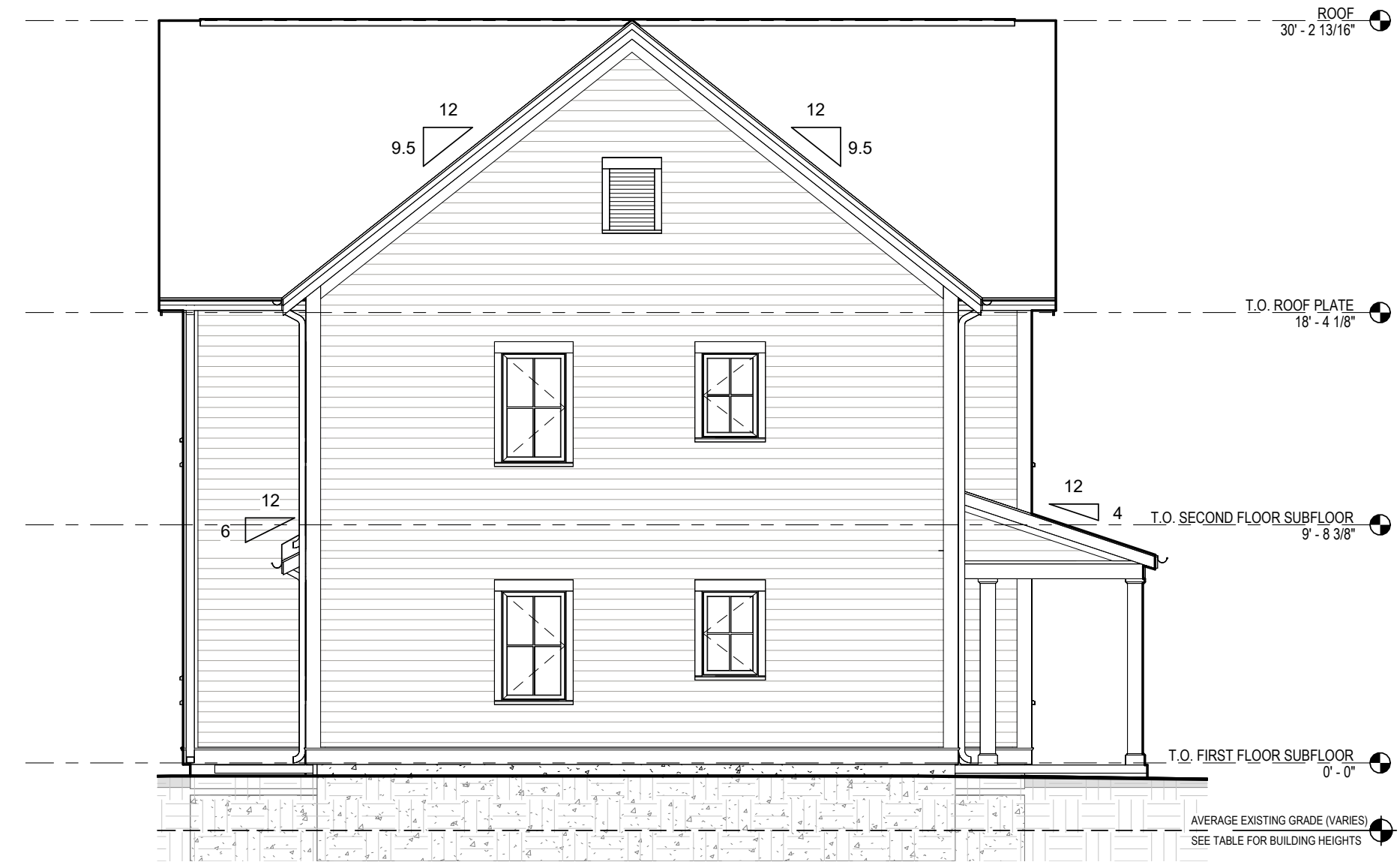
ROOFING: ARCHITECTURAL ASPHALT SHINGLE WITH 30-YR WARRANTY.

GUTTERS & LEADERS: 5" PREFINISHED ALUMINUM K-STYLE GUTTER WITH PREFINISHED ALUMINUM CORRUGATED DOWNSPOUT. THE LEADERS TO DRAINAGE SYSTEM, DAYLIGHT, OR DRYWELL.

FOUNDATION: EXPOSED CAST-IN-PLACE CONCRETE WITH SMOOTH FORMED FINISH.



B1 FRONT ELEVATION
SCALE: 3/16" = 1'-0"



B4 LEFT SIDE ELEVATION
SCALE: 3/16" = 1'-0"



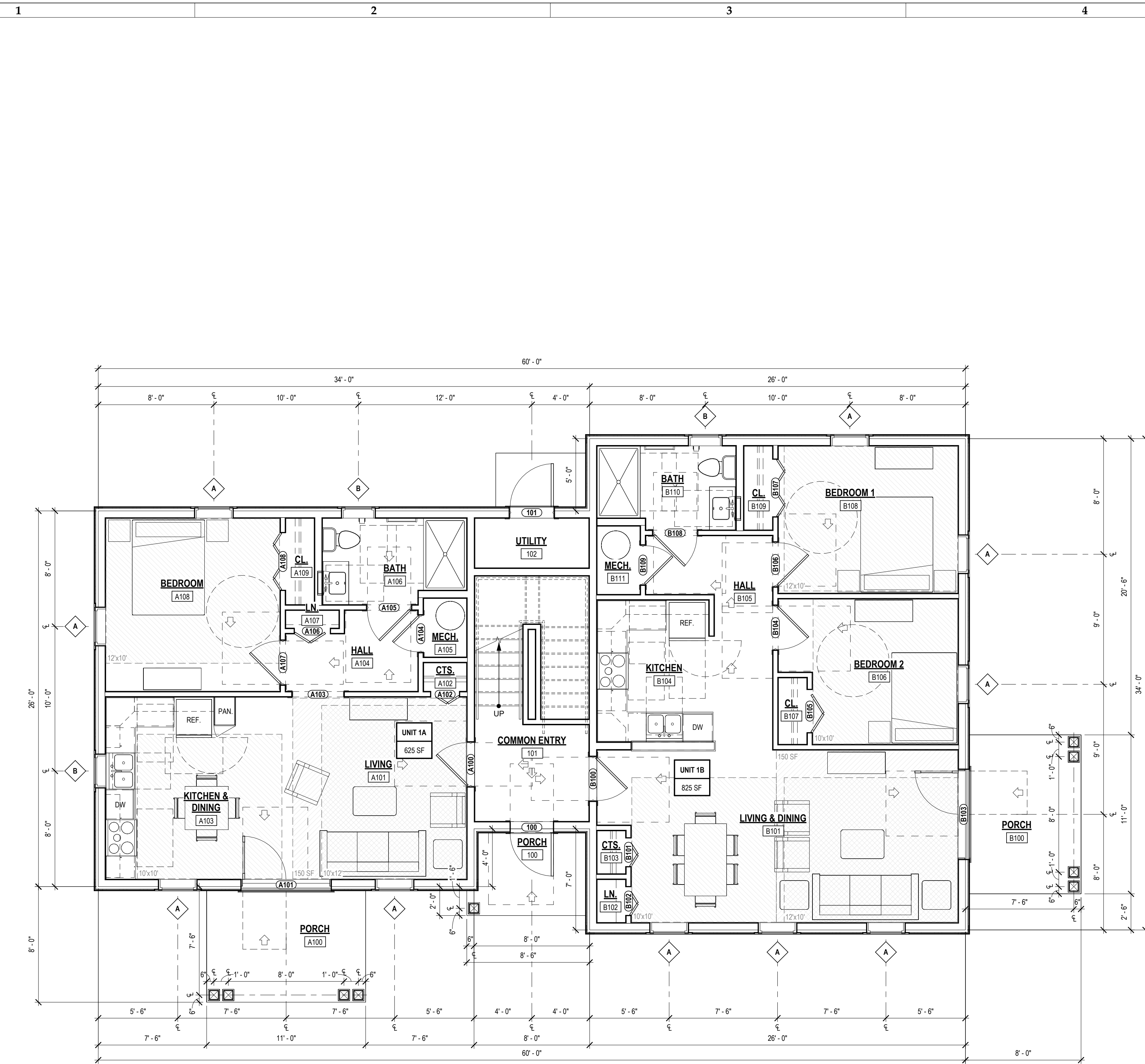
A1 REAR ELEVATION
SCALE: 3/16" = 1'-0"



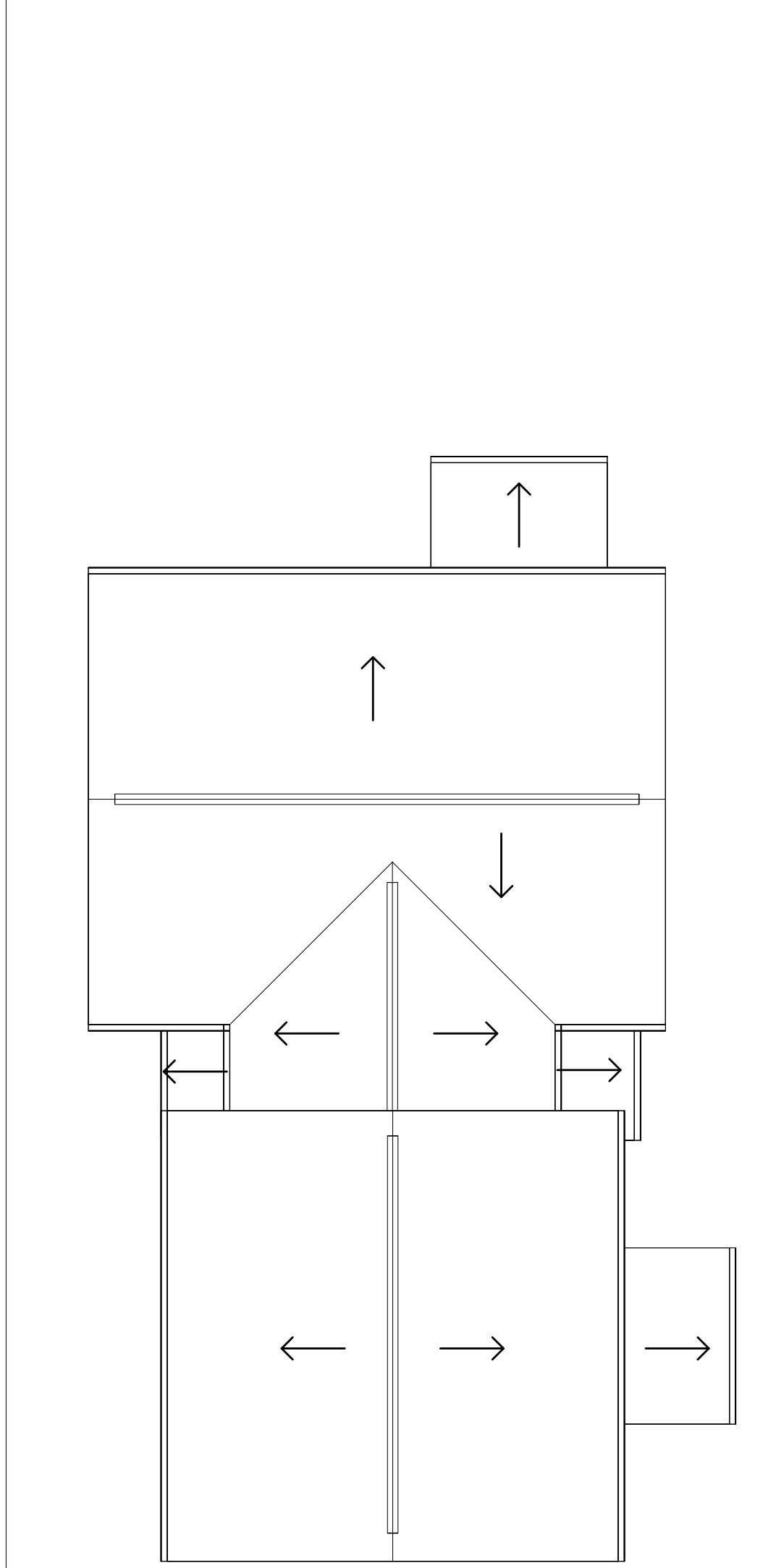
A4 RIGHT SIDE ELEVATION
SCALE: 3/16" = 1'-0"

6/13/2023 11:45:09 AM M:\2021 jobs\2172 MRB Millstone Road Brewster, B Drawings\B20 Base\02 Revit\23_0530 MRB Bldg Type B - ADA.rvt

6/13/2023 10:53:22 AM ML 2021 jobs 2172 MRB Millstone Road Brewster, B Drawings 1920 Base 02 Revit 123_0530 MRB Bldg Type Crnt



- GENERAL PLAN NOTES**
1. ALL FLOOR LEVELS ON THIS SHEET ARE ASSUMED TO BE AT ESTABLISHED DATUM UNLESS NOTED OTHERWISE.
 2. ALL INTERIOR PARTITIONS TO BE 2x4 STUDS @ 16" O.C. WITH 1/2" GYPSUM WALL BOARD, UNLESS NOTED OTHERWISE. SUBSTITUTE WITH 1/2" GREENBOARD SYPSUM WALL BOARD AT BATHROOMS AND BASEMENTS. SUBSTITUTE 1/2" CEMENT BACKER BOARD AT TILED SHOWER AND TUB SURROUNDS.
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 5. DOOR OPENINGS NOT LOCATED BY DIMENSION SHALL BE CENTERED IN WALLS AS SHOWN OR LOCATED 6" FROM FINISH WALL TO FINISH JAMB UNLESS OTHERWISE NOTED.
 6. ALL PENETRATIONS THROUGH FIRE RATED WALLS AND CEILINGS SHALL BE INSTALLED WITH FIRE DAMPERS, FIRE SEAL, ETC. SO AS TO MAINTAIN THE FIRE-RESISTIVE RATING AND STRUCTURAL INTEGRITY OF WALL AND CEILING ASSEMBLIES.
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 10. ALL BEDROOMS TO HAVE AN EMERGENCY ESCAPE AND RESCUE OPENING COMPLYING WITH LOCAL CODES.
 11. ALL STAIRS TO HAVE RISER/RUN AND GUARDS/HANDRAILS COMPLYING WITH LOCAL CODES.



OWNER:
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 2 OLIVER STREET
 BOSTON, MA 02109
 HOUSING ASSISTANCE CORPORATION
 460 W MAIN ST #1
 HYANNIS, MA 02601

0 MILLSTONE ROAD - BUILDING 3 (7 & 10 SIMILAR)
 0 MILLSTONE ROAD
 BREWSTER, MA

DESIGN DEVELOPMENT UPDATE

NO.	ISSUE	DATE

JOB #: 21-0072
 DATE: 6/12/2023
 SCALE: As indicated

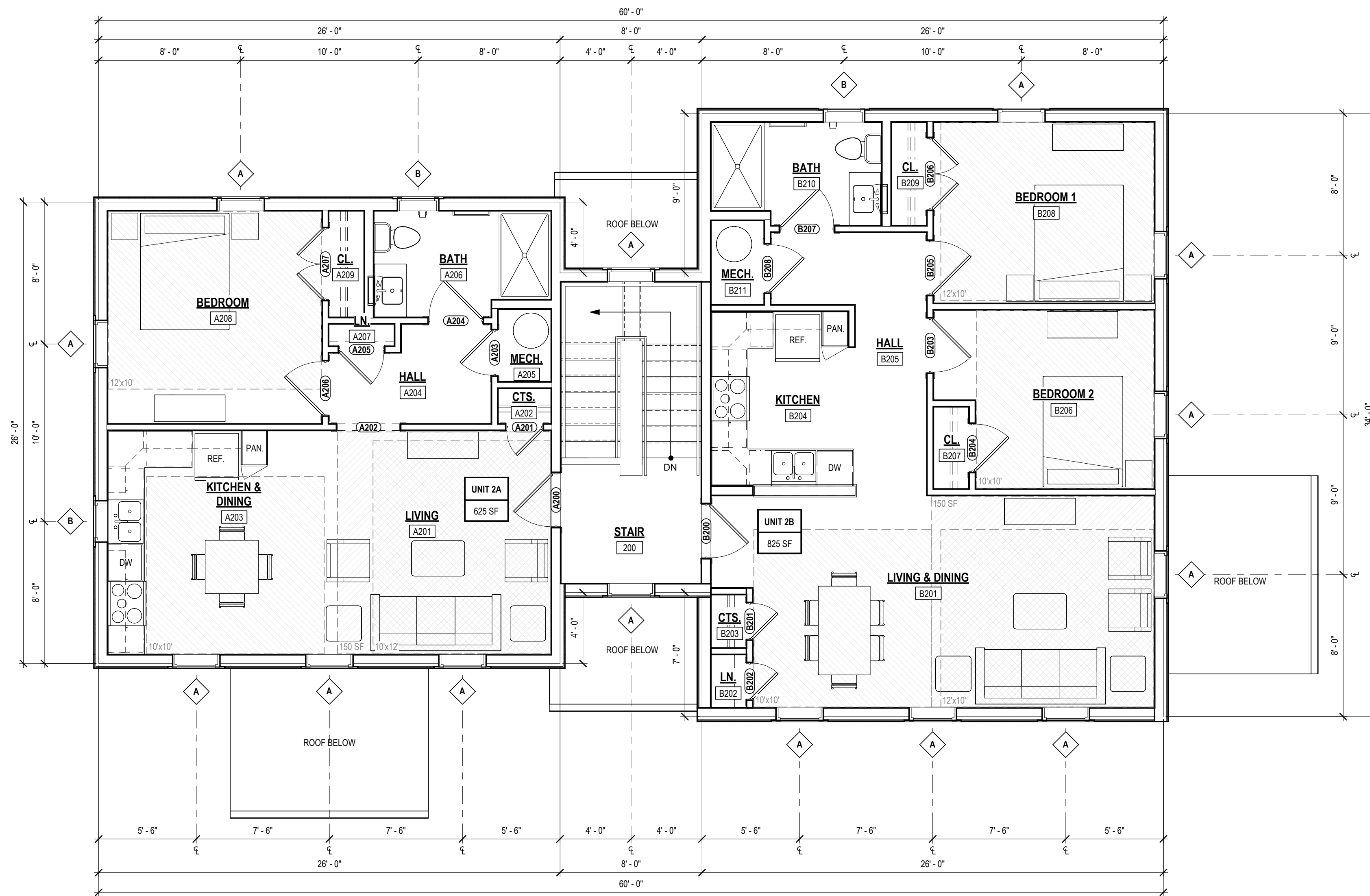
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FIRST FLOOR PLAN

A101

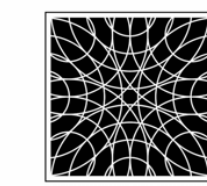
A1 FIRST FLOOR PLAN
 SCALE: 1/4" = 1'-0"

6/13/2023 10:52:23 AM ML 2021 jobs 2172 MRB Millstone Road Brewster, B Drawings, B20 Base, 02 Revit, 123_0530 MRB Bldg Type Crvt



GENERAL PLAN NOTES

1. ALL FLOOR LEVELS ON THIS SHEET ARE ASSUMED TO BE AT ESTABLISHED DATUM UNLESS NOTED OTHERWISE.
2. ALL INTERIOR PARTITIONS TO BE 2x4 STUDS @ 16" O.C. WITH 1/2" GYPSUM WALL BOARD, UNLESS NOTED OTHERWISE. SUBSTITUTE WITH 1/2" "GREENBOARD" GYPSUM WALL BOARD AT BATHROOMS AND BASEMENTS. SUBSTITUTE 1/2" CEMENT BACKER BOARD AT TILED SHOWER AND TUB SURROUNDS, ABOVE, UNLESS NOTED OTHERWISE.
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11. ALL STAIRS TO HAVE RISERUN AND GUARDS/HANDRAILS COMPLYING WITH LOCAL CODES.



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HOUSING ASSISTANCE CORPORATION
460 W MAIN ST #1
HYANNIS, MA 02601

**0 MILLSTONE ROAD -
BUILDING 3 (7 & 10
SIMILAR)
0 MILLSTONE ROAD
BREWSTER, MA**

**DESIGN
DEVELOPMENT
UPDATE**

NO.	ISSUE	DATE

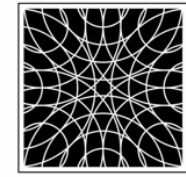
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SCALE: 1/4" = 1'-0"

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**SECOND FLOOR
PLAN**

A102

A1 SECOND FLOOR PLAN
SCALE: 1/4" = 1'-0"



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**0 MILLSTONE ROAD -
BUILDING 3 (7 & 10
SIMILAR)
0 MILLSTONE ROAD
BREWSTER, MA**

**DESIGN
DEVELOPMENT
UPDATE**

NO.	ISSUE	DATE

JOB #: 21-0072
DATE: 6/12/2023
SCALE: 3/16" = 1'-0"

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**EXTERIOR
ELEVATIONS**

A201

BUILDING	AVG EXIST GRADE	PROPOSED HEIGHT FROM AVERAGE EXISTING GRADE
1	95.7	25'-2"
2	99.5	34'-2 1/2"
3	96.86	31'-10 1/2"
4	98.69	33'-2 1/2"
5	100.6	32'-1 1/2"
6	104.75	30'-11 1/2"
7	102.1	32'-1 1/2"
8	97.25	32'-1 1/2"
9	94.3	34'-11 1/2"
10	94.95	34'-6 1/2"
11	95.1	31'-11 1/2"

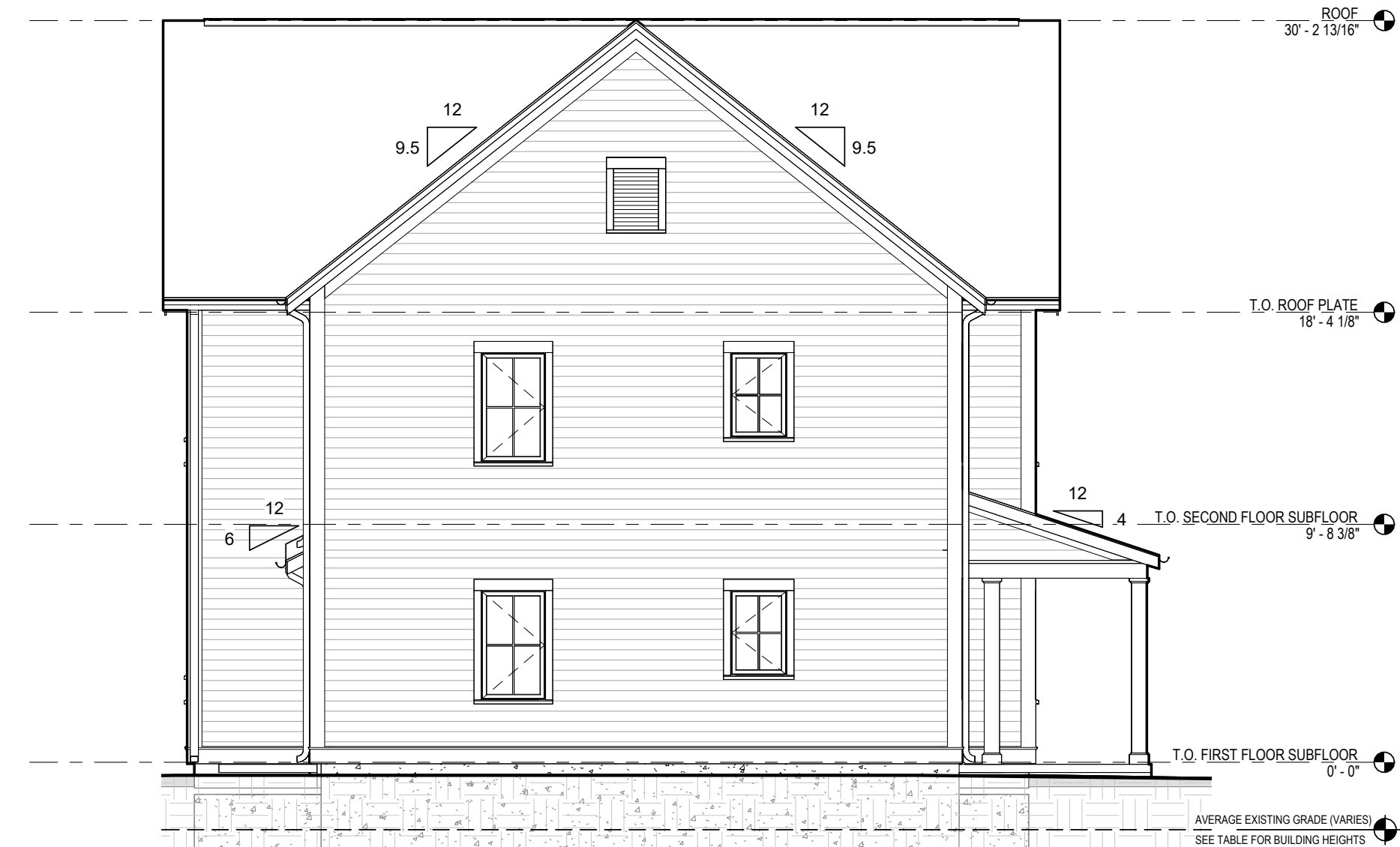
(*): DENOTES WAIVER FOR BUILDING HEIGHT REQUIRED

EXTERIOR NOTES

- SIDING:** BEVELED SMOOTH PNTD POLY-ASH LAP SIDING WITH 5" EXPOSURE, LP SMARTSIDE OR EQ.
- SHINGLES:** DIPPED WHITE CEDAR SHINGLES
- RUNNING TRIM:** SMOOTH PAINTED POLY-ASH TRIM BOARDS, BORAL TRU EXTERIOR OR EQ.
- CASINGS:** POLY-ASH TRIM BOARDS, 5/4x4 JAMB AND 5/4x6 HEAD CASING, BORAL TRU EXTERIOR OR EQ. 2" PVC HISTORIC SUBSILL AT WINDOWS, AZEK OR EQ.
- CORNER BOARDS:** 5/4 x 6 SMOOTH PNTD POLY-ASH TRIM, BORAL TRU EXTERIOR OR EQ.
- SKIRT:** PVC
- WINDOWS:** ANDERSEN 200 SERIES FIBERGLASS WINDOWS WITH SIMULATED DIVIDED LITES, DOUBLE-PANE GLASS WITH LOW-E COATING AND ARGON GAS, AND FULL FIBERGLASS MESH SCREEN.
- ENTRY DOOR:** PNTD INSULATED FIBERGLASS DOOR WITH VISION LITE, THERMA-TRU OR EQ.
- PORCH CEILING:** PNTD SHEET BEADBOARD
- COLUMNS:** 10" SQUARE FIBERGLASS COLUMNS WITH SMOOTH SHAFT AND TUSCAN CAP AND BASE, HB&G OR EQ.
- BRACKETS:** PRE-FABRICATED VINYL PENTILS, PNTD
- ROOFING:** ARCHITECTURAL ASPHALT SHINGLE WITH 30-YR WARRANTY.
- GUTTERS & LEADERS:** 5" PREFINISHED ALUMINUM K-STYLE GUTTER WITH PREFINISHED ALUMINUM CORRUGATED DOWNSPOUT. THE LEADERS TO DRAINAGE SYSTEM, DAYLIGHT, OR DRYWELL.
- FOUNDATION:** EXPOSED CAST-IN-PLACE CONCRETE WITH SMOOTH FORMED FINISH.



B1 FRONT ELEVATION
SCALE: 3/16" = 1'-0"



B4 LEFT SIDE ELEVATION
SCALE: 3/16" = 1'-0"

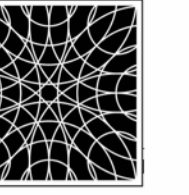


A1 REAR ELEVATION
SCALE: 3/16" = 1'-0"



A4 RIGHT SIDE ELEVATION
SCALE: 3/16" = 1'-0"

6/13/2023 10:05:25 AM M1.2021 jobs 2172 MRB Millstone Road Brewster, B Drawings 1920 Base (02 Revit) 123_0530 MRB Bldg Type C.rvt



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 HYANNIS, MA 02601

**0 MILLSTONE ROAD -
 BUILDINGS 8 & 11**

0 MILLSTONE ROAD
 BREWSTER, MA

**DESIGN
 DEVELOPMENT
 UPDATE**

NO.	ISSUE	DATE

JOB #: 21-0072

DATE: 6/12/2023

SCALE: As indicated

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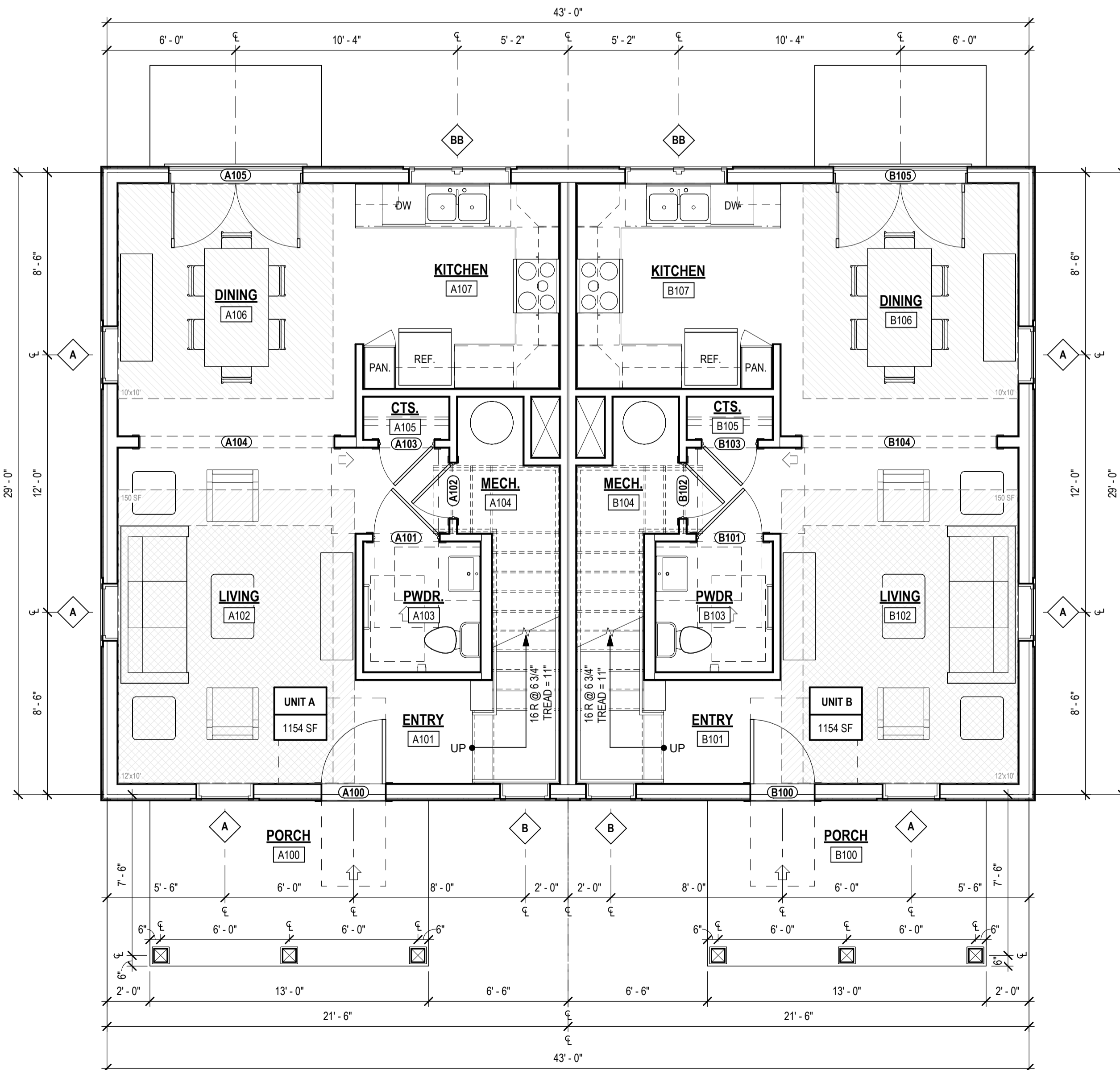
FLOOR PLANS

A101

GENERAL PLAN NOTES

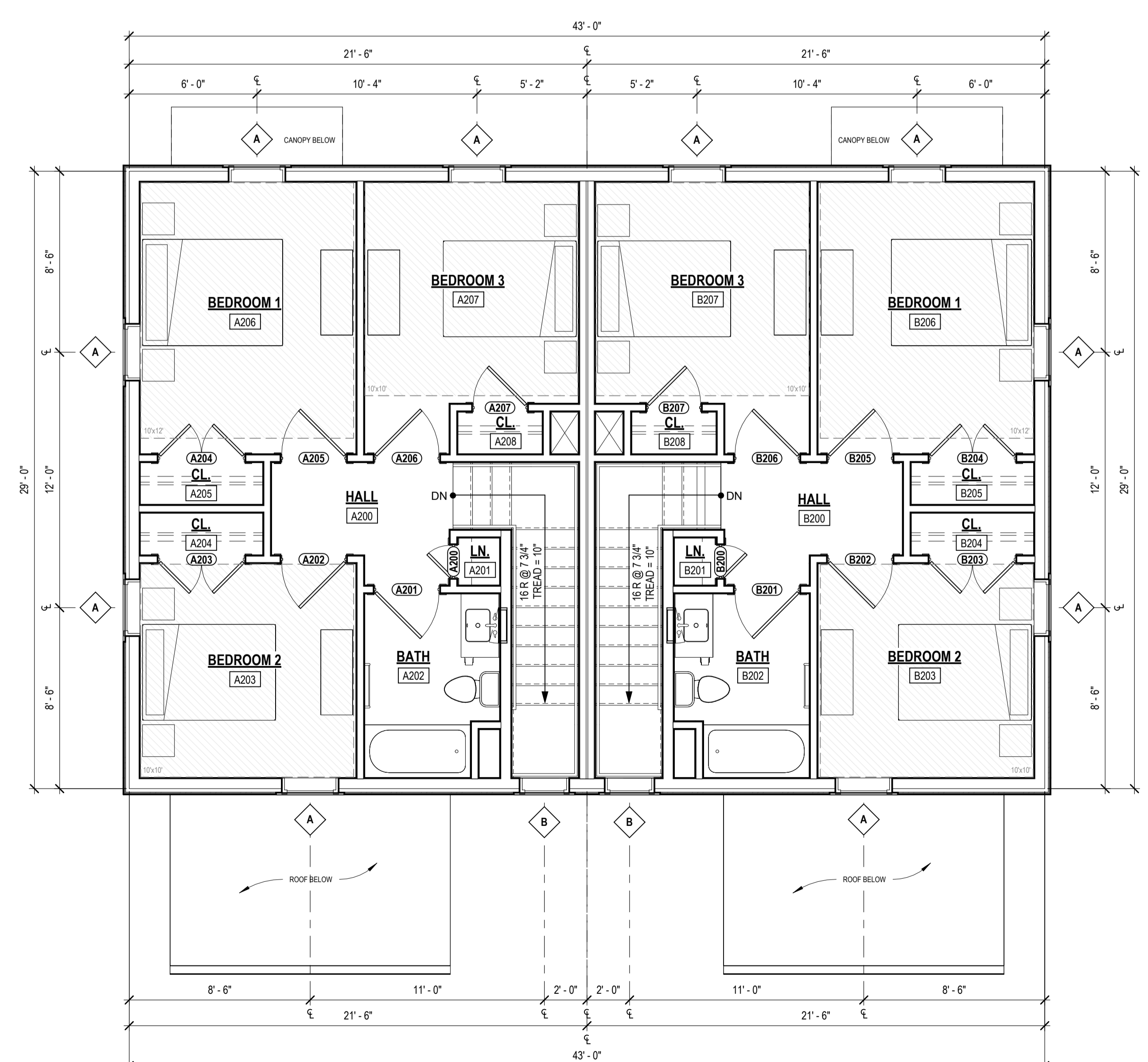
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5. DOOR OPENINGS NOT LOCATED BY DIMENSION SHALL BE CENTERED IN WALLS AS SHOWN OR LOCATED 6" FROM FINISH WALL TO FINISH JAMB UNLESS OTHERWISE NOTED.
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8. PROVIDE HANGING ROD AND 14" DEEP FIXED WOOD SHELF IN ALL BEDROOM CLOSETS AND COAT CLOSETS UNLESS OTHERWISE NOTED.
9. ATTIC ACCESS PANEL TO BE 22" X 30" AND INSULATED EQUAL TO ADJACENT WALL/CEILING ASSEMBLY.
10. ALL BEDROOMS TO HAVE AN EMERGENCY ESCAPE AND RESCUE OPENING COMPLYING WITH LOCAL CODES.
11. ALL STAIRS TO HAVE RISE/RUN AND GUARDS/HANDRAILS COMPLYING WITH LOCAL CODES.

D1 ROOF PLAN
A101 SCALE: 1/8" = 1'-0"



A1 FIRST FLOOR PLAN
A101 SCALE: 1/4" = 1'-0"

M4 FLOOR PLAN - SECOND FLOOR
A101 SCALE: 1/4" = 1'-0"

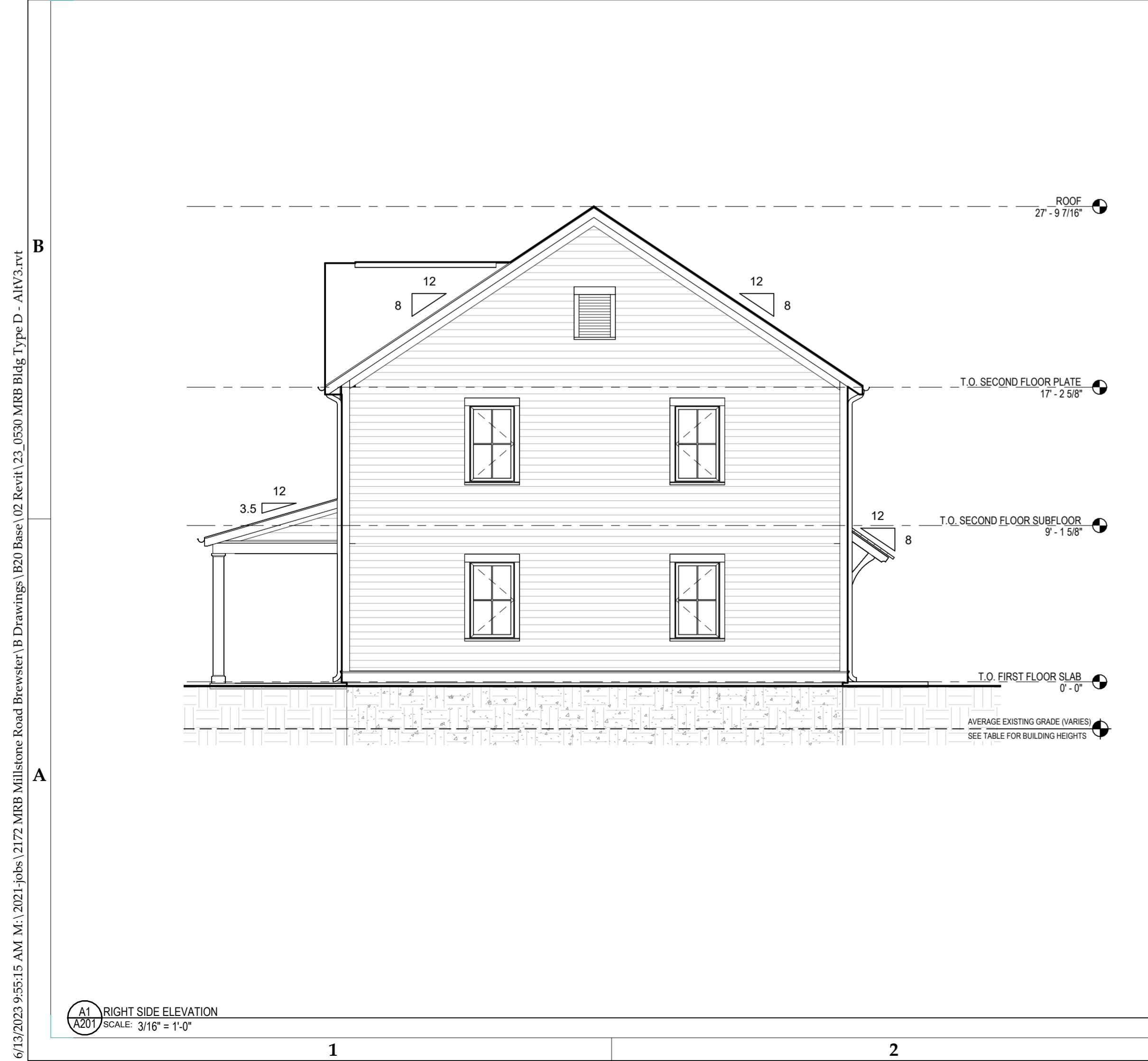




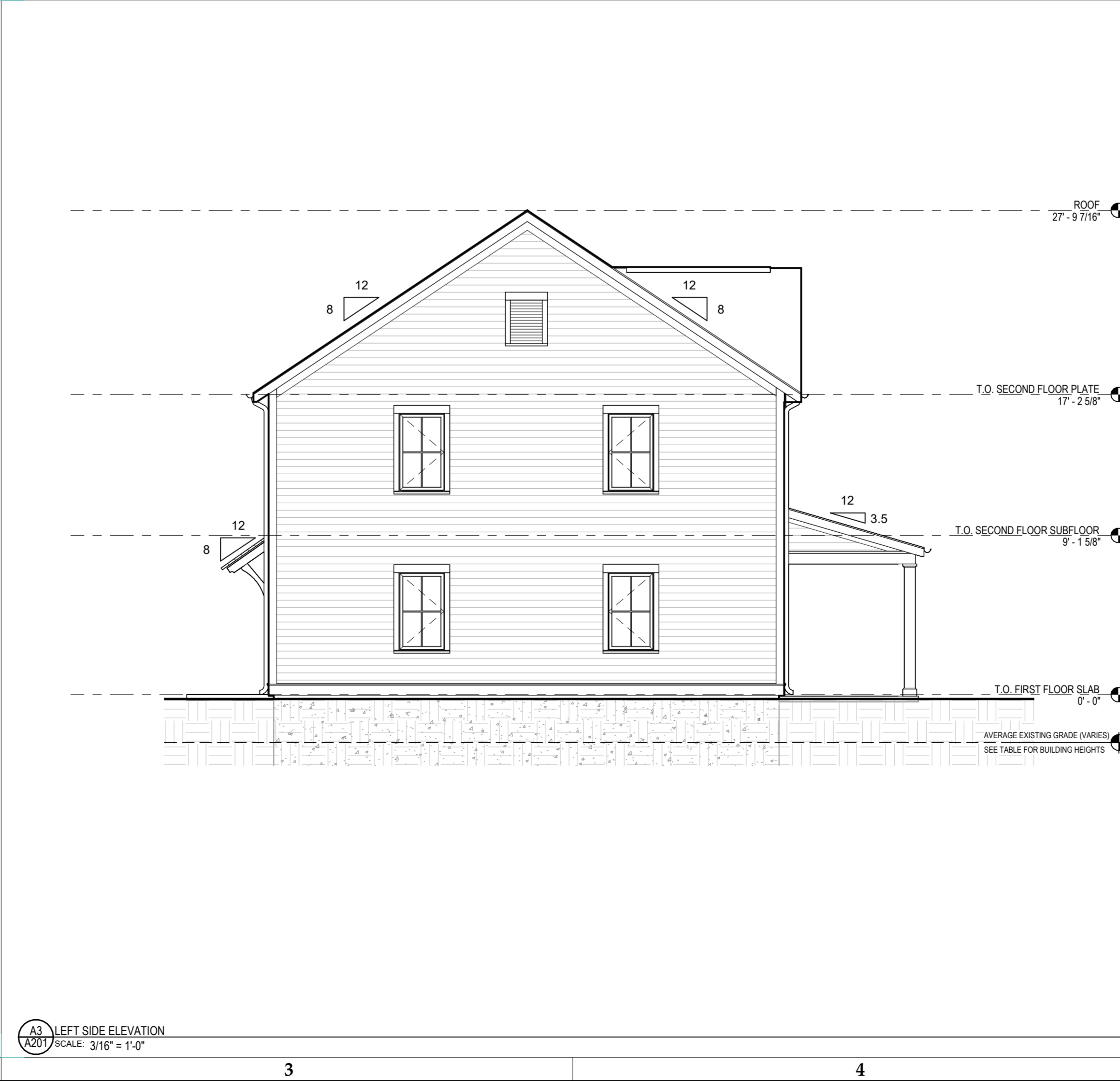
C1 FRONT ELEVATION
SCALE: 3/16" = 1'-0"



C3 REAR ELEVATION
SCALE: 3/16" = 1'-0"



A1 RIGHT SIDE ELEVATION
SCALE: 3/16" = 1'-0"



A3 LEFT SIDE ELEVATION
SCALE: 3/16" = 1'-0"

EXTERIOR NOTES

SIDING: BEVELED SMOOTH PNTD POLY-ASH LAP SIDING WITH 5" EXPOSURE, LP SMARTSIDE OR EQ.

SHINGLES: DIPPED WHITE CEDAR SHINGLES

RUNNING TRIM: SMOOTH PAINTED POLY-ASH TRIM BOARDS, BORAL TRU EXTERIOR OR EQ.

CASINGS: POLY-ASH TRIM BOARDS, 5/4x4 JAMB AND 5/4x6 HEAD CASING, BORAL TRU EXTERIOR OR EQ. 2" PVC HISTORIC SUBSILL AT WINDOWS, AZEK OR EQ.

CORNER BOARDS: 5/4 x 6 SMOOTH PNTD POLY-ASH TRIM, BORAL TRU EXTERIOR OR EQ.

SKIRT: PVC

WINDOWS: ANDERSEN 200 SERIES FIBERGLASS WINDOWS WITH SIMULATED DIVIDED LITES, DOUBLE-PANE GLASS WITH LOW-E COATING AND ARGON GAS, AND FULL FIBERGLASS MESH SCREEN.

ENTRY DOOR: PNTD INSULATED FIBERGLASS DOOR WITH VISION LITE, THERMA-TRU OR EQ.

PORCH CEILING: PNTD SHEET BEADBOARD

COLUMNS: 10" SQUARE FIBERGLASS COLUMNS WITH SMOOTH SHAFT AND TUSCAN CAP AND BASE, HB&G OR EQ.

BRACKETS: PRE-FABRICATED VINYL PENTILS, PNTD

ROOFING: ARCHITECTURAL ASPHALT SHINGLE WITH 30-YR WARRANTY.

GUTTERS & LEADERS: 5" PREFINISHED ALUMINUM K-STYLE GUTTER WITH PREFINISHED ALUMINUM CORRUGATED DOWNSPOUT. TIE LEADERS TO DRAINAGE SYSTEM, DAYLIGHT, OR DRYWELL.

FOUNDATION: EXPOSED CAST-IN-PLACE CONCRETE WITH SMOOTH FORMED FINISH.

BUILDING	AVG EXIST GRADE	PROPOSED HEIGHT FROM AVERAGE EXISTING GRADE
1	95.7'	25'-2"
2	99.5'	34'-2"(*)
3	96.80'	33'-10"(*)
4	98.69'	33'-2"(*)
5	103.6'	32'-1"(*)
6	104.75'	30'-11"(*)
7	102.1'	32'-1"(*)
8	97.25'	32'-1"(*)
9	94.3'	34'-11"(*)
10	94.35'	34'-6"(*)
11	95.1'	31'-11"(*)

(*) DENOTES WAIVER FOR BUILDING HEIGHT REQUIRED



OWNER:
PRESERVATION OF AFFORDABLE HOUSING
2 OLIVER STREET
BOSTON, MA 02109
HOUSING ASSISTANCE CORPORATION
460 W MAIN ST #1
HYANNIS, MA 02601

0 MILLSTONE ROAD - BUILDINGS 8 & 11
0 MILLSTONE ROAD
BREWSTER, MA

DESIGN DEVELOPMENT UPDATE

NO.	ISSUE	DATE

JOB #: 21-0072
DATE: 6/12/2023
SCALE: 3/16" = 1'-0"

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EXTERIOR ELEVATIONS

A201

6/13/2023 9:55:15 AM, M:\2021-jobs\2172 MRB Millstone Road Brewster\B Drawings\B20 Base\02 Revit\23_0351 MRB Bldg Type D - AHV3.rvt



Town of Brewster

2198 Main Street
Brewster, MA 02631-1898
Phone: (508) 896-3701
Fax: (508) 896-8089

Office of:
Housing Trust

July 6, 2023

Ms. Faythe Ellis, Chair
Community Preservation Committee
Brewster Town Hall
2198 Main Street
Brewster, MA. 02631

Dear Ms. Ellis:

The Brewster Affordable Housing Trust (BAHT) supports Housing Assistance Corporation (HAC) and Preservation of Affordable Housing's (POAH) funding request for the proposed affordable housing development on Millstone Road in Brewster. HAC and POAH were chosen by the Select Board to develop the property through a Request for Proposals ("RFP") process led by the Housing Trust. HAC and POAH responded positively to the vision crafted by the BAHT, Select Board, and Town staff, based off significant community input. Their careful design demonstrates a commitment to balancing housing needs, protecting open space, and respecting the privacy and character of the surrounding area.

Their compact, energy efficient neighborhood will be comprised of 45 newly built rental units, with 35 units designated as affordable at no more than 60% of the area median income (AMI) and 10 units as workforce housing affordable at no more than 80% of AMI. Their design will create environmentally positive buildings and include inviting ecologically suitable landscaping and public spaces. This development aligns with the goals outlined in Brewster's 2022 Housing Production Plan, which aims to increase and diversify year-round housing options in Brewster for a range of income levels and household types.

After carefully considering design elements, community public comment, and environmental factors, on June 13, 2023, the Brewster Zoning Board of Appeals approved a Comprehensive Permit, with conditions for HAC and POAH to develop the property. Furthermore, the Project's eligibility for the Low Income Housing Tax Credit (LIHTC) Program was approved by DHCD on August 17, 2022, underscoring the viability and importance of this development. Local financial support from the Town of Brewster will be an important part of ensuring the financial feasibility of this development. In addition, local funding commitments are important to help leverage State and Federal resources.

Thank you for all you and your committee do for the Town of Brewster.

Tim Hackert

Tim Hackert, Chair
Brewster Affordable Housing Trust

BREWSTER HOUSING AUTHORITY

11 Frederick Court, Brewster, MA 02631

Tel: 508-896-9800

Fax: 508-896-4050

July 5, 2023

Faythe Ellis, Chair
Community Preservation Committee
Town of Brewster
2198 Main St
Brewster, MA 02631

Dear Ms. Ellis,

On behalf of the Brewster Housing Authority, I am writing this letter to express my support for the HAC and POAH's funding request for the proposed affordable housing development on Millstone Road in Brewster. The project's careful design demonstrates its commitment to balancing housing needs, protecting open space, and respecting the privacy and character of the surrounding neighborhood.

The project aims to construct 45 newly built rental units, with 35 units designated as affordable at no more than 60% of the area median income (AMI) and 10 units as workforce housing affordable at no more than 80% of AMI. These units will go a long way towards supporting the Town's affordable housing goals.

This need is highlighted by the recent rental lottery held for Brewster Woods, which received 240 applications for 30 units of housing.

The project recently received a Comprehensive Permit from the Brewster Zoning Board of Appeals on June 13, 2023 after carefully considering of all design elements, community public comment, and environmental factors. The Project's eligibility for the Low-Income Housing Tax Credit (LIHTC) Program was approved by DHCD on August 17, 2022, which further underscoring the viability and importance of this development. Local financial support from the Town of Brewster will be an important part of ensuring that the project is financially feasible. In additional, local funding commitments are important to help leverage State and Federal resources.

The successful completion of this affordable housing project will significantly contribute to the well-being and vitality of our community. The project aligns with the goals and vision of Brewster and showcases a responsible approach to development that benefits both residents and the environment.

Thank you for considering my support for this important initiative. Should you require any additional information or assistance, please do not hesitate to contact me.

Sincerely,



Kimberly Conn
Executive Director/Managing Agent

Faythe Ellis, Chair
Community Preservation Committee
Town of Brewster
2198 Main St
Brewster, MA 02631

Ms. Ellis,

Thank you for the opportunity to voice my continued support for this important housing development by HAC & POAH. I live at 560 Millstone Road and am a direct abutter of this project. When I bought my home four years ago, I knew that this parcel was slated for community housing, and I've participated in the process since the first visioning sessions, pre-pandemic. I appreciate the ongoing process to solicit public feedback, and the incorporation of that input into the design before us, specifically in the compact nature of the project to leave the majority of the parcel undisturbed, as well as the energy-efficient construction of the units.

As an abutter, I understand that the impact is different for me than it is for people who live elsewhere in town, as the new access road will run next to my house. It will be a change from the woods I'm accustomed to looking at, but Millstone is a residential area, and this is a residential development. It's a good fit in terms of uses, and we're a town of homeowners – yet safe and realistically priced year-round rentals are almost impossible to find. The trend of local workers and families leaving the Cape in search of housing they can afford is far from anecdotal at this point: per the Cape Cod Commission, fully half of Cape workers commute from off-Cape. This pattern isn't problematic only for our roads and bridges, and our environment – it's hollowing out our communities in an irreparable way.

There is a tremendous need for this project: the Brewster Housing Authority has a waitlist of more than 5 years, and they see incredibly low turnover. We can conclude that whoever will be moving into the Millstone units will intend to stay and make this their home long-term – and those are good neighbors to have.

Some other benefits of housing in my backyard: the developer will pay real estate taxes, which means increasing our tax base in a time when everything costs a lot of money. The real estate market has gotten far too expensive for local people to compete in: I wouldn't be able to afford my home today, and it's important for us to create pathways to residency that aren't contingent on being able to pay asking price or over for a house (the median sales price for April 2023 for Brewster is a whopping \$864,000, per the CCAOR).

We often forget to talk about people when we talk about housing, a critical error, in my opinion. The people who will become my neighbors will probably be people who work jobs locally, who don't just help keep our businesses and services and amenities open, but also spend their money in those same places. People who will send their children to our schools that we fund through our hard-earned taxes. Beyond all that, they will be people who bring their time and talents to their new home, so that we can continue to be a vibrant and well-rounded community.

In a competitive society like ours, it's easy to view this in terms of winners and losers. A better perspective is that housing is an investment in our community's resilience, to ensure that Brewster remains viable into the future – whatever you love about living here, there are people who work to keep it that way, and I think it's incumbent on us to work hard to keep them here, too.

In closing, I could talk about how this project aligns with our Vision Plan, or how it moves us towards the goals in our updated Housing Production Plan. But instead, I'll ask the CPC and my fellow community members to

support this project so that we can extend the same opportunity that we've had to 45 new households: one to build the life they want, here in Brewster.

Combatting our housing crisis is going to require all the resources, tools, and strategies we can muster, but providing financial support to this project is one you can make. I encourage the CPC to allocate whatever funds you have available to this important project, and I thank you for your time.

Amanda Bebrin, Abutter
560 Millstone Road

0 Millstone Road | Brewster, MA
 45 Units
 New Construction

Rent Schedule

Residential Unit Rent Inputs

Unit Type	Units	Bedrooms	Rent Program	AMI sed for LIHTC Constraint	LIHTC	Unit Size (SF)	Current Gross Rent 2022	Utility Allowance 2022	MRVP Rent 2023	PBV Rent 2023	U/W Rent Dev Year 2023	Max LIHTC Rent 95%
1BR - 60% - LIHTC Unassisted	10	1	LIHTC Unassisted	60%	Yes	591	1,598	45	1,553	1,663	1,250	1,295
2BR - 60% - LIHTC Unassisted	8	2	LIHTC Unassisted	60%	Yes	821	2,107	63	2,044	2,185	1,491	1,554
3BR - 60% - LIHTC Unassisted	1	3	LIHTC Unassisted	60%	Yes	1,252	2,582	81	2,501	2,670	1,715	1,796
1BR - 30% - PBV	-	1	PBV	30%	Yes	591	1,598	45	1,553	1,663	1,663	
2BR - 30% - PBV	4	2	PBV	30%	Yes	821	2,107	63	2,044	2,185	2,185	
3BR - 30% - PBV	4	3	PBV	30%	Yes	1,252	2,582	81	2,501	2,670	2,670	
1BR - 80% - Workforce	5	1	Workforce	80%	No	591	1,598	45	1,553	1,663	1,682	1,727
2BR - 80% - Workforce	5	2	Workforce	80%	No	821	2,107	63	2,044	2,185	2,009	2,072
3BR - 80% - Workforce	-	3	Workforce	80%	No	1,252	2,582	81	2,501	2,670	2,314	2,395
1BR - 50% - MRVP	-	1	MRVP	50%	Yes	591	1,598	45	1,553	1,508	1,508	
2BR - 50% - MRVP	8	2	MRVP	50%	Yes	821	2,107	63	2,044	1,981	1,981	
3BR - 30% - MRVP	-	3	MRVP	30%	Yes	1,252	2,582	81	2,501	2,420	2,420	
Total / Average	45	80		50.9%	35	35,650	1,990	59	1,931	2,029	1,775	
Gross					78%	41,941	1,074,660		1,042,800	1,095,598	958,416	

0 Millstone Road | Brewster, MA
 45 Units
 New Construction

	2023	2023
	Underwritten	Underwritten per unit
Revenue		
Economic Occupancy	95%	
Rental Income		
Tenant Rent	958,416	21,298
Rent Assistance Payments	-	-
Total Rental Income	958,416	21,298
Adjustments to Potential		
Vacancy	(47,921)	(1,065)
Commercial Vacancy	-	-
Bad Debts	-	-
Gain/Loss on Leases	-	-
Tenant Concessions	-	-
Total Vacancy	(47,921)	(1,065)
Net Rental Income	910,495	20,233
Other Income		
Laundry & Vending Income	5,400	120
Tenant Charges	-	-
Total Other Income	5,400	120
Total Income	915,895	20,353
Expenses		
Administrative		
Education & Training	700	16
Advertising & Marketing	900	20
Other Renting Expense	-	-
Office Supplies	1,800	40
Postage	1,100	24
Computer Expense	6,300	140
Compliance "Program Support"	1,500	33
Consultant/Professional Fees	900	20
Compliance Fees	1,000	22
Technical Support	-	-
Legal Expense	9,700	216
Audit Expense	12,500	278
Bookkeeping/Accounting Expense	4,100	91
Central Office Expense	-	-
Telephone	3,600	80
Applicant Credit & Background	1,200	27
Travel & Mileage	3,900	87
Miscellaneous Admin. Expense	3,100	69
Total Administrative Expenses	52,300	1,162

Payroll		
Office Salaries	-	-
Manager Salary	39,000	867
Maintenance Payroll	-	-
Maintenance Super Salary	37,800	840
Cleaning & Janitorial Payroll	-	-
Payroll Taxes	4,172	93
Workers' Compensation Insurance	2,608	58
Health Insurance & Other Employee Ben	9,120	203
Retirement Benefits	3,129	70
Total Payroll Expenses	95,829	2,130
Management Fee		
Management Fee	30,780	684
Total Management Fee	30,780	684
Resident Services		
Resident Services Programs	14,000	311
Resident Services Mileage	-	-
Resident Services Computer Expense	-	-
Resident Services Telephone	-	-
Resident Services Payroll	27,500	611
Total Resident Services/Community Impa	41,500	922

Maintenance		
Repair Supplies - General	-	-
Exterminating Supplies	100	2
Grounds & Rec Supplies	500	11
Cleaning/Janitorial Supplies	1,300	29
Plumbing Repairs/Maint Supplies	-	-
Hardware Supplies	1,800	40
Decorating Supplies	3,100	69
Miscellaneous Repair Contract	-	-
Exterminating Contract	2,400	53
Asphalt & Parking Repairs	-	-
Grounds & Rec Contract	40,000	889
Cleaning/Janitorial Contract	13,600	302
Electrical Repairs & Maint Contract	-	-
Plumbing Repairs & Maint Contract	11,300	251
Appliance Repairs & Maintenance	300	7
Decorating Contract	13,400	298
Swim Pool Maintenance/Contract	-	-
Carpet & Floor Repairs	1,400	31
Elevator Maintenance	-	-
Uniforms	200	4
Trash Removal	13,500	300
Security Payroll/Contract	-	-
Security Rent Free Unit	-	-
Security Agency & Alarm	2,900	64
Security Camera - Hardware & Monitoring	800	18
Heating/Cooling Repairs & Maintenance	15,600	347
Snow Removal	19,500	433
Fire/Life Safety Equipment Maintenance	7,600	169
Vehicle & Maintenance Equipment Rep	200	4
Maintenance Tools & Equipment	900	20
Total Maintenance Expense	150,400	3,342

Total Controllable Expenses	370,809	8,240
Utilities		
Fuel Oil	-	-
Electricity	37,485	833
Water	12,015	267
Gas	-	-
Sewer	12,015	267
Utility Fees	-	-
Cable TV/Internet Access	1,373	31
Total Utility Expense	62,888	1,398
Taxes & Insurance		
Real Estate Taxes	30,015	667
Property & Liability Insurance	37,867	841
Total Taxes & Insurance	67,882	1,508
Total Expenses (Before RRs)	501,578	11,146
Total Expenses per unit (before RRs)		
Replacement Reserve Deposits	15,750	350
Total Operating Expenses	517,328	11,496
Net Operating Income	398,567	8,857
Principal & Interest Payment	346,580	
MIP / Bond Fees	-	
Annual Hard Debt Service	346,580	7,702
Cash Flow After Hard Debt Service	51,987	1,155
DSCR	1.15	

Housing Coordinator Update July 2023

Jill Scalise

Ongoing Activities/ Projects

1. Community Outreach and Education (Housing Production Plan (HPP) Strategy #14)
 - Responded to email, phone & in person requests for information and assistance, 53 total requests for housing information (38) or assistance (15). Open office hours Thursday from 10-noon.
 - Updated webpage. Made website postings & did outreach for two affordable housing opportunities.
2. Brewster Affordable Housing Trust (BAHT) (HPP assorted strategies, Select Board (SB) Strategic Plan H-1)
 - Finalized and submitted Community Preservation Act application to CPC for funding of the Affordable Buydown Program. CPC deemed application complete & CPA eligible, referred to Housing Partnership.
 - Trust authorized \$5,000 funding for start-up costs of Housing Program Assistant position.
 - Trust provided comments for SB strategic plan & support letter for Millstone CPA application.
3. Community Housing Parcel off Millstone (SB Strategic Plan H-4, HPP Strategies #12 & 16)
 - Comprehensive Permit decision recorded July 12th, after the appeal period concluded without an appeal.
 - Compiled documentation and submitted request to state for certification of Housing Production Plan.
 - Updated 0 Millstone Road timeline and worked on name for development.
4. Comprehensive Permit Projects (HPP Strategy #16): Habitat for Humanity on Phoebe Way. See link below.
5. Preservation of Housing and Related Support of Brewster Residents (SB H-3, HPP Strategies #20, 21 & 22)
 - Brewster's Rental Assistance Program (BRAP)- Received 3 quotes for management of BRAP. Read quotes and compiled information for Housing Trust to make decision on 3-year contract at August meeting.
 - Community Development Block Grant (CDBG)- Received quarterly report on FY21 housing rehabilitation & childcare assistance. Grant progressing well, waiting on FY22/23 grant decision.
6. Subsidized Housing Inventory (SHI) (HPP Strategies #21 & 22)
 - 212 Yankee Drive- Donna Kalinick oversaw response to questions, bid opening, and reference calls for work to preserve home & prepare for affordable resale. Bid recommendation to be made by Housing Trust, with final decision by Select Board. Met with legal counsel about the use of CPA funds on the property.
 - Serenity Apartments- With Ms. Kalinick, met with legal counsel about regulatory requirements. Also talked with Serenity representatives about requirements for annual report and affordable unit rent increase requests.
 - 6 Sachus Trail- addressing deed violation. Resale of property by HAC. See below.
 - Continue working on SHI several homes of concern.
7. Housing Production Plan (HPP) (Select Board Strategic Plan Goal H-2)
 - ADU Bylaw: Participated in discussions and/or presentations led by Town Planner Jon Idman at Planning Board, Zoning Board of Appeals (ZBA), and Housing Partnership.
 - Updated progress on HPP Implementation Table & provided to SB along with comments for strategic plan.
8. Collaboration (HPP Strategies #7 & 15)
 - Prepared Local Preference Information Session flyer and distributed information to participating groups.
 - Met with CDP about Housing Institute planning. Attended scheduled HOME Consortium meeting.

Upcoming Events:

- Applications open for 2 Habitat for Humanity 3 bedroom homes on Phoebe Way. Due August 14th.
[To Apply for a Home | Habitat for Humanity Cape Cod \(habitatcapecod.org\)](https://www.habitatcapecod.org)
- Applications are available from HAC for an affordable home at 6 Sachus Trail. Due August 11th.
[6 Sachus Trail in Brewster - Housing Assistance Corporation Cape Cod \(haconcapecod.org\)](https://www.haconcapecod.org)
- Local Preference Information Session planned for August 17th at 6PM & hosted by Housing Partnership.

Personnel

- Participated in Housing Partnership, Housing Trust, Planning Board, & ZBA meetings. Worked with: Assessors, Building, Council on Aging, CPC, Finance, Health, Planning, Public Works, Town Administration & ZBA. Attended First Amendment Audit session

Jill Scalise

From: Ann, Housing to Protect Cape Cod <aschiffenhaus@haconcapecod.org>
Sent: Monday, August 21, 2023 10:33 AM
To: Jill Scalise
Subject: Dennis Public Hearing on Proposed Overlay District RESCHEDULED

Follow Up Flag: Follow up
Flag Status: Flagged

[View as Webpage](#)



Public hearing on Dennis proposed Multi-family Overlay District is now August 28

The Dennis Planning Board has **MOVED** a planned hearing on the proposed Multi-family Overlay District from August 21 to **Monday, August 28 at 6:30 p.m.** at the Stone Hearing Room in Dennis Town Hall. The Zoning Bylaw Study Committee (ZBSC) will provide written feedback to the Planning Board before this meeting.

Dennis Planning Board Public Hearing: Multi-family Overlay District proposal

MONDAY, AUGUST 28 at 6:30 p.m.

In-person
Dennis Town Hall
Stone Hearing Room
685 MA-134, South Dennis

via Zoom
<https://us02web.zoom.us/j/7660036712>
Meeting ID: 766-003-6712.

Or dial by phone: 646-558-8656

When prompted enter Meeting ID: Passcode: 766-003-6712

Planning board members will take public comment until 7:30 when they must end the hearing due to a room scheduling conflict. The public hearing will be **continued** to Monday, September 11 at 6:30 p.m.

Please attend and speak **in favor** of the proposed Overlay District. Feedback from this meeting could affect whether this bylaw is included on the fall Town Meeting warrant.

The proposed bylaw

The Multi-Family Housing Overlay District proposal would allow housing to be created in what is now a commercial zone, with a 25% deed-restricted affordable requirement. The location is perfect for high density housing because of its proximity to transportation, retail and services.

Your voice is critical

Opponents will try to dominate the discussion with all the usual arguments.

We need pro-housing advocates to urge the Town of Dennis to take the housing crisis seriously and support the Planning Board's proposal to **do something meaningful NOW to address housing.**

MAP 14-1: DENNIS MULTI-FAMILY OVERLAY DISTRICT



If you are unable to attend in person, please email a brief letter of support to the following people:

Dennis Planning Board Chairman Paul McCormick Jr.
at paulrmccormickjr@gmail.com

Dennis Planning Board member Brad Bishop at brad@bcbishop.com

Dennis Town Planner Paul Foley at pfoley@town.dennis.ma.us.

If you have any questions, please contact:

Ann Schiffenhaus

Director of Community Relations and Advocacy
aschiffenhaus@haconcapecod.org

Cell: 781-710-1187



HAConCapeCod.org



Housing Assistance Corporation, Inc | 460 West Main Street, Hyannis, MA 02601

[Unsubscribe jscalise@brewster-ma.gov](mailto:jscalise@brewster-ma.gov)

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Sent by aschiffenhaus@haconcapecod.org powered by



2023 FALL PEER GROUP MEETINGS

HYBRID | LOCATION TBA

Quarterly housing conversations for municipal officials & staff

OUTER CAPE PEER GROUP

Provincetown, Truro, Wellfleet and Eastham

Tuesday, September 12, 2023
3 pm - 4:30 pm

LOWER CAPE PEER GROUP

Orleans, Brewster, Chatham and Harwich

Thursday, September 14, 2023
3 pm - 4:30 pm

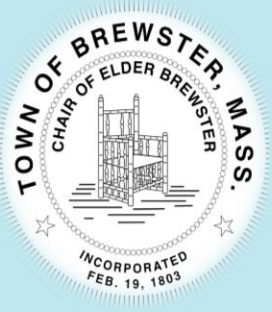
- These Peer Group meetings are an informal discussion space for municipal officials and town staff who are involved in or interested in housing production on the Outer Cape.
- Towns will have an opportunity to share updates on their housing initiatives and projects.

Audience: elected and appointed town officials and town staff such as current members of the following boards & committees: Select Board, Finance Committee, Planning & Zoning Boards, Community Preservation Committee, Housing Trust, Housing Committee, Housing Authority, Local Housing Partnership, Town staff, etc.

To register, email Amanda Bebrin, Director, Housing Advocacy
at amanda@capecdp.org



community development partnership



On behalf of the Select Board, Bay Property Planning Committee, and Town Management, we invite you to join us for Brewster's

First Annual Volunteer Fair

At our inaugural Brewster Volunteer Fair, members from board, committees, and commissions will be available to talk to residents about their role in shaping our community. Members will have the opportunity to present the ongoing work their team is responsible for and the planned initiatives for the upcoming year.

Residents will be able to explore opportunities to get involved and learn more about the election and appointment process.

Please join us!

Saturday September 30, 2023

Dining Hall, Bay Property

10am – 12pm

We are requesting each board, committee, and/or commission select 1-3 representatives to host a table at the event.

Immediately following the Volunteer Fair, we invite all members of boards, committees, and commissions to join us for an appreciation luncheon from 12pm – 1pm.

Please RSVP to Erika Mawn no later than Sept. 22nd
emawn@brewster-ma.gov / (508) 896-3701 x1100

THANK YOU FOR ALL YOU DO!



Jill Scalise

From: Donna Kalinick
Sent: Thursday, August 24, 2023 9:24 AM
To: Jill Scalise; Peter Lombardi; Amy von Hone; Chris Miller; Davis Walters; Jonathon Idman
Subject: FW: Gov. Healey Announces State of Emergency

Hi Everyone, we should have shared this with Community Development team. Donna

From: Massachusetts Municipal Association <gbeckwith@mma.org>
Sent: Tuesday, August 8, 2023 4:50 PM
To: Donna Kalinick <dkalinick@brewster-ma.gov>
Subject: Gov. Healey Announces State of Emergency



Governor Declares State of Emergency, Calls for Support for Newly Arriving Migrant Families

Gov. Maura Healey this morning declared that a state of emergency exists in Massachusetts due to rapidly rising numbers of migrant families arriving in need of shelter and services and a severe lack of shelter availability.

The governor said the declaration serves as a notice to the federal government and the Commonwealth that the state's shelter system cannot sustain its recent rapid expansion, and that further assistance is urgently needed.

She said there are now nearly 5,600 families — or more than 20,000 individuals — in state shelters, a number that's 80% higher than it was a year ago. The governor said the number of families coming to field offices seeking assistance, which was 25 families per day in March of last year, has jumped to more than 100 families per day in July.

In a [letter today to Secretary of Homeland Security Alejandro Mayorkas](#), Healey pointed to work authorizations as a primary driver of the crisis, and called on the federal government to take urgent action to streamline and expedite work authorizations and increase funding to states to assist in providing shelter and services to families. She also called on Congress to address “outdated and punitive” immigration laws, and called on cities and towns, charities, advocates, faith organizations and providers to continue to partner with the administration to meet the need for shelter and work.

Massachusetts is the only state in the country with a “right-to-shelter” law, which guarantees homeless families access to emergency shelter.

The administration recently launched the [Immigrant Assistance Services program](#) to provide case management, legal services and other support for families in state shelters. The administration said the first-in-the-nation program is providing an unprecedented level of legal support toward asylum, work authorization, and other legal steps to help new arrivals integrate into Massachusetts.

The administration said it is also working to establish “new and innovative pathways” for new arrivals to secure work. The state’s federal delegation also recently [wrote to Secretary Mayorkas and U.S. Citizenship and Immigration Services Director Ur Jaddou](#), urging them to expedite and streamline the work authorization process.

Healey said “state employees and our partners have been miracle workers throughout this crisis, going above and beyond to support families and using every tool at their disposal to expand shelter capacity” by nearly 80% in the last year.

“But in recent months,” she added, “demand has increased to levels that our emergency shelter system cannot keep up with, especially as the number of families leaving shelter has dwindled due to a lack of affordable housing options and barriers to securing work. ... Many of the new arrivals to our state desperately want to work, and we have historic workforce demands across all industries.”

Lt. Gov. Kim Driscoll added that the state’s Emergency Assistance system is designed to be a temporary, emergency safety-net program.

“It is not equipped to handle the demand that we have seen in recent months,” she said. “We know what it will take to truly address the root causes of this emergency: rapidly increasing housing production across the state and implementing comprehensive immigration reform at the federal level, including work authorizations.”

The 5,600 families in emergency shelters in Massachusetts today is up significantly from around 3,100 families a year ago, according to the administration.

Housing and Livable Communities Secretary Ed Augustus said his office has been able to expand emergency shelter capacity and support more families than ever before.

“But now we confront significant challenges,” he said. “Our service provider partners are stretched beyond their means, and it has become increasingly difficult to add new shelter units to our [Emergency Assistance] portfolio.”

MMA Executive Director Geoff Beckwith noted that the migrant housing issue has had a direct impact on more than 80 communities in every region of the state, and that local officials “are doing their level best to partner with the state” to respond to the crisis as it unfolds.

“In addition to working with state officials to make sure that the transitional housing is safe and appropriate, community leaders want state and federal agencies to step in to provide these families with the services and support they need to be safe and healthy,” he said. “It is appropriate for Gov. Healey to declare a state of emergency, and municipal leaders support every effort to muster the necessary federal and state resources to respond to this crisis.”

Information about how the public can help is available at mass.gov/sheltercrisis. Anyone who can offer assistance should contact the state at shelterhelp@mass.gov or by dialing 211, which will be monitored by the [Massachusetts Emergency Management Agency](#).

The administration also announced that the United Way of Massachusetts Bay and The Boston Foundation have launched the [Massachusetts Migrant Families Relief Fund](#) to help ensure that new arrivals in Massachusetts have their essential needs met.

The fund will:

- Rapidly deploy emergency financial assistance through a trusted network of human services and shelter organizations in Massachusetts to ensure that individuals, children and families have access to essential needs
- Fund livelihood opportunities and assistance
- Support community-based organizations providing direct services on already-stretched budgets and staff resources

The administration said the Emergency Assistance system has spread to more than 80 communities since January, added thousands of new units of emergency assistance housing, launched new shelter sites, and created Family Welcome Centers to serve as central intake centers to connect families with shelter and services. Despite these efforts, demand has continued to rise at a pace that the Emergency Assistance system cannot sustain.

- [Link to the administration's full press release](#)



Massachusetts Municipal Association
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