

APPENDIX A: APPLICATION FORM

WEST BOYLSTON COMMUNITY PRESERVATION COMMITTEE

APPLICATION FORM

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**Project Name:** Creating community housing for seniors in  
West Boylston

Date: 3/14/18

CPA Funding Requested: \$ ~~\$50,000~~ \$100,000 from reserved funds  
\$250,000 from undesignated funds

Total project cost: \$ tbd.

Category (check all that apply):

- ☐ Open Space
- ☐ Historical
- ☒ Housing
- ☐ Recreation

Lot Number: \_\_\_\_\_ \*

Assessors' Map: \_\_\_\_\_ \*

Number of acres in Parcel: \_\_\_\_\_ \*

Number of proposed housing units: 60 \*

Project Sponsor/  
Organization: Affordable Housing Trust / WB Housing Authority

Contact Name: Patricia Halpin, Chair ATT

Address: 32 Applewood Road

Phone # 508-769-8722 E-Mail maydayhalpin@gmail.com

- Insert additional information, if applicable to the application

## Creating community housing for seniors in West Boylston

### Funding request:

\$50,000 from reserved funds designated for housing

\$250,000 from undesignated funds

60 rental housing units

Project sponsor(s) Affordable Housing Trust  
West Boylston Housing Authority

Contact name(s) Patricia Halpin, chair AHT

The Town of West Boylston through its Affordable Housing Trust, in conjunction with the West Boylston Housing Authority is seeking to create 60 units of affordable rental housing for seniors age 62 and older, on approximately 19 acres of land owned by West Boylston Housing Authority.

The land is surplus to WBHS's 667/705 state public housing site at 87 Maple Street. DHCD has given its approval to the transfer of land to WBHA subject to regulations outlined in Attachment A. The town will enter into a development agreement with the selected developer and convey the property with a long-term ground lease to the developer, with deed restrictions.

The Housing Needs Analysis dated February 2, 2017 identified a significant need for affordable rental housing for seniors . The study can be found on town's website.

The larger the amount of CPA funds the Town is willing to contribute, the better able the developer will be to make the units more affordable. Income from the rents has to pay for debt service ( bank loans) and operating expenses.

Creating these 60 units of housing would put the town over the 10% 40B threshold and protect the town from unfriendly 40B applications. Furthermore should the town not move forward on this project, DHCD is free to make the land available to a developer with whom we would have less input.

The goal is to make the units more affordable and a sizable contribution by the Town will make that more possible.

## **L EXECUTIVE SUMMARY**

The detailed analysis of demographic and geographic forces at play reveals a number of pressing housing needs in the community. The Town has made significant strides in increasing its supply of affordable housing in recent years, but there remain several important areas that the Town should try to address. The central conclusions that became evident during this analysis include:

1. The Town's elderly population is growing. Many seniors wish to downsize from the large single family home where they raised a family but now no longer need or desire to maintain a large home. Seniors have a lower income than that of their high-wage-earning years and look for less expensive housing choices. West Boylston has two over-55 communities, Angell Brook Village and Hillside Village. Except for the two affordable units at Angell Brook, the market prices are beyond the means of many West Boylston seniors to afford.
2. 713 households in West Boylston receive social security benefits, or 32.7% of all households in Town; however, there are only 36 senior housing units on the SHI. For seniors whose only source of income is social security it is very difficult to find a unit which is affordable without a subsidy.
3. West Boylston has a high percentage of owner-occupied units. There is a need for more rental units for households of varying ages, sizes, and incomes. A low vacancy rate for both owner and renter-occupied units indicates a need for additional housing growth.
4. After a long period of inactivity, three multi-family developments have come to West Boylston in recent years: Afra Terrace, Freedom Village, and Sajda Gardens. The developers recognized two realities: 1) that the amount of developable land for housing is shrinking and that higher density multi-family housing is more efficient at meeting current housing needs than low density single family homes; and 2) that West Boylston has large, unmet housing needs, for both affordable and market rate units, for family and senior households, and for owner and renter households.
5. There is a gap of 206 housing units for households with incomes less than or equal to 50% of the Area Median Income. This includes a gap of 191 owner occupied housing units, and 15 renter-occupied housing units, for households with incomes less than or equal to 50% of AMI. Thus, there is a significant need for affordable units for those with very low incomes.
6. Condominiums offer a lower cost alternative for both small family and senior households. They help to diversify the housing stock with units of smaller size and fewer bedrooms than the large stock of single family homes. Several condominium projects offer units for sale in the \$200,000 - \$400,000 range. These are affordable to families with higher incomes and seniors that may have sufficient equity in an existing home to afford the purchase price. But they are out of reach for low and moderate income senior and family households.
7. 10.6% of West Boylston residents have some type of disability and 29% of all seniors 65 and over have a disability. The largest categories of disability for seniors are *Ambulatory Difficulty* and *Having Difficulty with Independent Living*. However, only Orchard Knoll operated by the Housing Authority has any fully accessible units; these include two one-bedroom units, one two-bedroom unit, and one three-bedroom unit. There is a clear need for more handicapped accessible units, both affordable and otherwise. New senior developments should provide some fully accessible units and units should

Preparatory to issuing RfP for development  
the Trust expended the following for  
necessary studies.

Environmental impact study 2016	
Hoffman Engineering	\$1900.00
Wetland delineation; site work 2016	
Goddard Consulting	\$3478.75
Tauper Engineering	\$9000.00
Housing Needs Analysis 2017	
William Scanlan	\$9000.00

Total: \$23,378.75



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

Charles D. Baker, Governor ♦ Karyn E. Polito, Lt. Governor ♦ Chrystal Komegay, Undersecretary

February 7, 2018

Ms. Marcia Cairns, Chair  
West Boylston Housing Authority  
87 Maple Street/Orchard Knoll  
West Boylston, MA 01583

Re: Approval to transfer state public housing land, per 760 CMR 4.11

Dear Ms. Cairns:

I am writing with regard to your request dated October 12, 2017, in which you revised your previously approved plan to transfer ownership of about 19 acres of land from your c.667/c.705 site at 87 Maple Street to the Town of West Boylston for the development of affordable family housing. You now plan to maintain ownership of the site and develop instead one and two-bedroom housing units for seniors age 62 and older, with either a minimum of 25% of the units affordable to households under 80% of the Area Median Income (AMI), or a minimum of 20% of the units affordable to households under 50% of AMI. I hereby approve your revised proposal, subject to the conditions outlined below.

As you know, this land is currently subject to a public housing Contract for Financial Assistance, both for the funds used to originally develop the 36 elderly and 18 family state public housing units currently at the site, as well as for the modernization grants used to maintain them. For this reason, use of a portion of the site for purposes other than state public housing requires DHCD approval per our regulations at 760 CMR 4.11, et. seq.

Under your proposal, the 26.29-acre site would be subdivided, with seven to eight acres preserved for the existing units (the "Existing Public Housing Parcel") while about 19 acres (the "Development Parcel") that are not needed for the existing state public housing units would be used for the development of new affordable senior housing.

**Approval of the disposition:** Based on our review of the plan, including the representations made in your original "Application to Transfer Land Owned by the West Boylston Housing Authority to the Town of West Boylston" dated February 18, 2015 as revised by your recent letter and the attached housing needs study, I hereby make the following findings with regard to the WBHA's plans for the development of the Development Parcel, pursuant to 760 CMR 4.11:

- a) The land is surplus to the needs of any existing state-aided housing project and to any planned state-aided housing project on the site, since the successful operation of the existing elderly and family state public housing units on these sites do not require the full

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site, and there are no additional state-aided housing projects planned for these sites; however, given the preliminary nature of the proposed plan, please note that this finding is conditioned upon DHCD review and approval of the actual legal property lines planned for the subdivided Property, and of any easements or licenses proposed to be granted on or impacting the Existing Public Housing Parcel.

- b) The affordable housing units to be constructed on the Development Parcel will be deed-restricted to occupancy by low or moderate income households at affordable rents for at least 99 years; provided, that DHCD retains the right to review and approve the deed and any deed restrictions; (I note that your current plan does not specify whether affordability will be maintained in perpetuity, an option that is not legally required but one that we encourage you to consider);
- c) As a condition of this approval letter, the tenant share of the rent in units built on the Development Parcel will not exceed the limits set forth in 760 CMR 4.11(1)(c);
- d) Homeownership units will not be developed on the Development Parcel, so the requirements of 760 CMR 4.11(1)(d) are not applicable;
- e) The affordable housing to be constructed will have a similar purpose as the existing c. 705/c. 667 project – i.e., housing for low income seniors;
- f) As a condition of this approval, adequate provision must be made that the Development Parcel will be suitably subdivided from the Existing Public Housing Parcel at such time as financing is secured by a mortgage on the land, or prior to the start of construction, whichever is earlier. Any such mortgage secured in whole or in part by the Development Parcel must be reviewed prior to execution by the Department and shall contain provisions requiring notice to the Department and a reasonable opportunity for it to cure in the event of foreclosure for breach of the terms of such mortgage, and shall also contain such commercially reasonable protections against loss of affordability as are permitted by the mortgagee;
- g) As a condition of this approval, it is required that a state or federal affordable housing program or the Department will approve the plans and description of the new housing, its estimated construction costs, and its financing and will ensure that proper standards of health, sanitation, and safety are met by such housing. If approval is given by or on behalf of a state or federal affordable housing program other than those administered by the Department, copies of the approval, the approved plans, description and other information must be provided to the Department;
- h) Homeownership units will not be developed on the Development Parcel, so the requirements of 760 CMR 4.11(1)(h) are not applicable;
- i) As a condition of this approval, public construction and prevailing wage requirements, insofar as applicable, must be complied with in the construction of the housing; and
- j) As a condition of this approval, tenant selection procedures, including any preferences, must be fair and reasonable and must not contravene any applicable state or federal anti-discrimination laws or any state or federal fair housing laws;
- k) As a condition of this approval, the Department retains the right to approve, prior to any disposition, any disposition process to transfer the Development Parcel both from the

Ms. Marcia Cairns, Chair  
February 7, 2018

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WBHA to the Town and from the Town to the Developer, to ensure they comply with all applicable requirements of law for disposition of land by a public entity.

The units constructed on the Development Parcel subject to the terms of this approval shall not be subject to any Contract for Financial Assistance ("CFA") for or in connection with a state-aided housing project under Chapter 121B between the WBHA and the Department, shall not be a housing project eligible for subsidy under M.G.L. c. 121B § 32 and shall not be subject to regulation by the Department as such. With respect to the Development Parcel used for the new affordable units approved above, the WBHA shall not be obligated to repay any state bond funds received pursuant to a CFA for relevant acquisition, development or modernization grant.

Please note that if after further deliberation you decide to ground lease or otherwise dispose of the Development Parcel to a third party for development, you will need to obtain DHCD approval of the disposition process, the request for proposals and the form of ground lease prior to the start of the disposition process, as required by 760 CMR 4.11. Any notices required by this approval letter shall be given to the Department, shall be directed to both the Chief Counsel and to the Associate Director for Public Housing at DHCD, and shall be accompanied by a copy of this letter.

Congratulations on your continued efforts to expand the supply of affordable rental housing in West Boylston. If you have any questions regarding this matter, please feel free to contact Paul McPartland, Asset Management Coordinator, at 617-573-1219.

Sincerely,

A handwritten signature in cursive script that reads "Chrystal Kornegay". The ink is dark and the signature is fluid.

Chrystal Kornegay  
Undersecretary