



Habitat
for Humanity
Greater Boston



PROPOSED ELEVATION ON NORFOLK STREET

Request For Proposal - Habitat for Humanity Greater Boston

174-180 NORFOLK STREET

Submitted to the Department of Neighborhood Development
March 2020



ORIGINAL

James Kostaras
Habitat for Humanity Greater Boston, Inc.
240 Commercial Street
Boston, MA 02109

a. Introductory Documents

- i. Appendix 1: Proposal Form
- ii. Proposal Summary and Narrative

PROPOSAL FORM

SUBMITTED TO: DEPARTMENT OF NEIGHBORHOOD DEVELOPMENT
BID COUNTER
26 COURT STREET, 10TH FLOOR
BOSTON, MASSACHUSETTS 02108

RECEIVED
Dept. of Neighborhood Development
26 Court St. - Bid Counter, 10th Flr
Boston, MA 02108

DATE RECEIVED BY DND: March 12, 2020

SUBMITTED BY: NAME: Habitat for Humanity Gt. Boston

ADDRESS: 240 Commercial St., Boston

TELEPHONE: 617-423-2223

EMAIL: jameskostaras@habitatboston.org

Under the conditions set forth by the Department of Neighborhood Development, the accompanying proposal is submitted for:

Property Address: 174-180 Norfolk Street, Boston MA 02124

For this proposal to be properly evaluated all questions must be answered by the Proposer. The Awarding Authority (the Department of Neighborhood Development) will regard all responses to questions and all submissions as accurate portrayals of the Proposer's qualifications and any discrepancy between these statements and any subsequent investigation may result in the proposal being rejected.

- i. The name(s) and address(es) of all persons participating in this application as principals other than the undersigned are:

None

Use separate sheet and attach if additional principals are involved.

- ii. The applicant is a/an:
Corporation (Non-profit)
(Individual/Partnership/Joint/Venture/Corporation/Trust, etc.)

- A. If applicant is a Partnership, state name and residential address of both general and limited partners: _____

RECEIVED
Dept. of Neighborhood Development
26 Court St. - Bid Counter, 10th Flr
Boston, MA 02108

[Handwritten signatures and initials over the stamp]

B. If applicant is a Corporation, state the following:

Corporation is incorporated in the State of: Massachusetts
President is: James Kostaras
Treasurer is: William DiSchino
Place of Business: 240 Commercial Street, 4th Fl Boston MA 02109

C. If applicant is a Joint Venture, state the names and business addresses of each person, firm or company that is a party to the joint venture:

N/A

A copy of the joint venture agreement is on file at: _____ and will be delivered to the Official on request.

D. If applicant is a Trust, state the name and residential address of all Trustees as:

N/A

Trust documents are on file at _____
And will be delivered to the Official on request.

iii. Bank reference(s): Brookline Bank
iv. If business is conducted under any title other than the real name of the owner, state the time when, and place where, the certificate required by General Laws, c.110, §5 was filed:

v. Number of years organization has been in business under current name:

33

vi. Has organization ever failed to perform any contract? No Yes/No

If answer is "Yes", state circumstances): _____

We propose the following purchase price: \$131,000

vii. AUTHORIZATION:

The undersigned certifies under penalties of perjury that this proposal has been made and submitted in good faith and without collusion of fraud with any other person. As used in this certification, the word "person" shall mean any natural person, business, partnership, corporation, union, committee, club, or other organization, entity, or group of individuals.

James Kostaras
Signature of individual submitting proposal

James Kostaras
Title

Habitat for Humanity Greater Boston, Inc.
Legal Name of Organization

Dated at: BOSTON MA

This 11 day of MARCH 2020

NAME OF ORGANIZATION:
Habitat for Humanity Greater Boston, Inc.

BY: James Kostaras

TITLE: President & CEO

i. ATTESTATION:

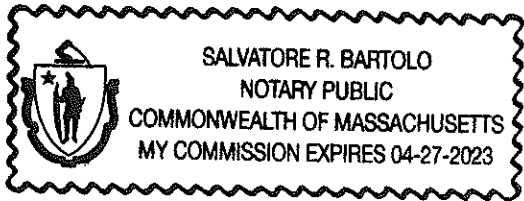
James Kostaras being duly sworn deposes and says that
(he/she) is the President & CEO of Habitat for Humanity Boston and that all
answers to foregoing questions and all statements contained herein are true and correct.

& KNOWN TO ME
Subscribed and sworn before me this 11th day of MARCH 2020

Notary Public: *Salvatore R. Bartolo*

My Commission Expires: APRIL 23, 2020
(Month) (Year)

NOTE: This proposal form must bear the written signature of the applicant.



If the applicant is an individual doing business under a name other than his own name the application must state so, giving the address of the individual.

If the applicant is a partnership a partner designated as such must sign the application.

If the applicant is a corporation, trust or joint venture the application must be signed by a duly-authorized officer or agent of such corporation, trust or joint venture and contain written evidence of the authority to bind the entity.

(Please include the name of the agency or department and position held in that agency or department.)

Introduction

Habitat for Humanity Greater Boston ("Habitat Greater Boston") is pleased to submit this proposal for the development of City-owned parcels located at 174-180 Norfolk Street.

Habitat Greater Boston is a 501(c)(3) charitable organization dedicated to building simple low-cost homes by forming partnerships with low-income families in need of decent and affordable housing. We believe homeownership is a vital step to help families break the cycle of poverty and contributes to pride in families and communities. Habitat for Humanity Greater Boston is an independent affiliate of Habitat for Humanity International, and dedicated to ending poverty housing throughout the world as a matter of justice, mercy, compassion and humility.

For over thirty years, Habitat Greater Boston has been developing affordable housing units in the City of Boston, with, at last count more than 100 units completed. We are currently in the final stages of construction on three affordable units at 7-11 Balina Place across from the parcels referenced in this proposal. We are very interested in expanding our work in Codman Square by constructing seven more units on the vacant parcels that are the subject of this Request for Proposals. Representatives from Habitat Greater Boston have met with abutting neighbors and attended neighborhood meetings to learn more about what kind of housing development will be welcomed by the neighborhood and we believe our proposal will achieve that goal.

Habitat Greater Boston is a Massachusetts nonprofit corporation governed by a Board of Directors with representatives from real estate businesses, construction firms, architectural firms, financial institutions and law firms. (See **Attachment A** for a list of the members of the Board of Directors and their affiliations.) There are 22 employees at the organization, as well as hundreds of volunteers who work for us throughout the year. Key staff members for this proposal are the organization's President & CEO, James Kostaras, as well as the following: Gerry Patton, Director of Construction, Michael Rousch and Cathy Kurczak, Construction Site Supervisors, Melanie Watts, Construction Administrator and Mary Gregory, Family Services Manager. The project's architect is Keith Gross, HDS Architecture, and Robert Fitzgerald, Esquire, Goodwin Procter, LLP, is the lawyer who will assist in obtaining any necessary zoning relief. (See

Attachment B for resumes of key staff, including the architect and our lawyer.) **Attachment C** sets forth a description of litigation brought against the proposer in Massachusetts courts.

Purchase Price Explanation

Habitat for Humanity Greater Boston's (HFHGB) is proposing a purchase price of \$131,000 for 174-180 Norfolk Street. We understand that this is less than the stated market value but we believe the benefits we provide to the community as well as our construction and homeowner placement models which are far less burdensome to the Department of Neighborhood Development should be considered as contributing factors.

1. Firstly, as a 501(c)(3) non-profit organization, our mission of providing affordable housing for Greater Boston families in need is made possible through the generosity of volunteers, donations, and institutional partnerships. We are solely responsible for all of the fundraising needed to finance the construction of our homes. Volunteers play a key role in providing the labor needed to build the structures, companies donate a variety of construction materials and donors help fund any additional finances required for current and future homes. A crucial part of our ability to continue building homes relies heavily on the cost that Habitat for Humanity Greater Boston pays for parcels of land. The more money Habitat Boston spends on land acquisition the less money is available construct the units and provide affordable homeownership.
 - a. Our current total construction budget estimate for our proposal of seven units is \$1,961,640.00 which breaks down to \$280,234.00 per unit cost. With a projected 30 year mortgage which H.F.H.G.B. holds at zero percent interest, monthly mortgage payments would be \$778.43 and condominium fees at \$300.00. These figures are based solely upon the current *construction* budget estimate and reflect the median amount for donated labor and materials. This is the model we must use to be sure to cover costs, however, because donated labor and materials are the main way in which we can reduce cost to our homeowners, we strive to go

well beyond the median. The actual numbers used will of course be based on the appraised value of the homes which historically has been significantly higher.

Any monies spent on land acquisition would increase everything exponentially possibly precluding us from accepting homeowner applicants with lower A.M.I.

2. A second reason for Habitat Boston's proposed price is that our organization sets forth a goal that helps to maximize the public benefit by making sure our families become successful homeowners.

- a. Our Family Services Department begins with the family selection process. All of our families must be in critical need of affordable housing, able to pay a mortgage and willing to partner with our organization. Critical need can be anything from unsafe living environments with poor ventilation and rodent infestation to cramped living quarters in extremely dangerous areas. Every family is different and each case is unique. Their ability to pay is in regard to their income level, credit score, and general finances. A willingness to partner refers to allowing us to share their story to help spread our mission, including sharing photos and quotes. Through partnering, families are required to partake in 300 hours of sweat equity on their home, a neighboring Habitat home, or at our ReStore. Through our selection, we are providing deserving, low income families the opportunity of homeownership.
- b. Habitat Boston works with parents and caretakers (our future Homesteaders!) to educate and prepare them for the responsibilities that come with owning a home, especially the financial aspect. Volunteers from different Financial Institutions cover topics such as financial management and budgeting, building credit, preventing identity theft, and estate planning. We also educate Homesteaders on conflict negotiation methods and overall home maintenance. See **Attachment E** for a copy of our Homesteader Education Class Schedule.
- c. Additionally, because Habitat Boston acts as mortgagor for the majority of our homeowners, we are able to provide some flexibility with payment options that work for our families. A family's monthly payments, which includes mortgage

payment, real estate taxes and condominium fees are no more than thirty percent of their monthly gross income. All of our mortgages are at zero percent interest rate with no down payment as our families complete education courses and 300 hours of sweat equity in lieu of these. This allows for flexibility if a parent or caretaker loses their job, falls ill or has any sort of financial hardship. As the bank, we are able to work with these families to lower payments until they are able to get back onto their feet.

3. Lastly, Habitat for Humanity Greater Boston requires no additional subsidies or resources from the Department of Neighborhood Development.
 - a. All funding for the project is secured by H.F.H.G.B.
 - b. All application, screening, selection and homeowner education classes for selected applicants are provided by our Family Services Department.

In conclusion, Habitat for Humanity Greater Boston proposes a purchase price of \$131,000 for the parcels located at 174-180 Norfolk Street. We are offering less than the appraised value due to our status as a 501(c)(3) non-profit organization, the fact that we are providing affordable homeownership opportunities, our development plan to maximize the public and community benefit and the fact that we will not be requiring any subsidies or additional resources from the Department of Neighborhood Development.

Development Plan

Land Use

The Development Guidelines established by the Department of Neighborhood Development ("DND") state the community's preference is for affordable housing, either homeownership or rental units, with sufficient on-site parking for the residents of each unit to avoid overburdening on-street parking.

Habitat Greater Boston's proposal is to construct seven housing units, all of which will be sold to low-income families with incomes ranging from 50% to 80% of the Area Median Income ("A.M.I."). Historically, our families average around 50% AMI.

Design

The project site on Norfolk Street represents an absence in this neighborhood where a large plot of land has sat unused for years. This absence contributes to the inconsistent character of Norfolk Street, where mixed uses and other absences occur and concurrently represents an opportunity to enhance the neighborhood while providing affordable housing.

The design objective is to fill the missing piece of this neighborhood with housing units that are compatible with form, scale and materials of the surrounding residential streets. Our five unit project on Balina Place is our first footprint in Codman Square and we hope to continue the next step on Norfolk Street. The intention is to replicate the character of the adjacent residential streets with a seven-unit structure that is expressed as one individual building with seven housing units. The three center units will have three floors of living space, an unfinished basement and will have four bedrooms. Two bedrooms, including the master, will be located on the second floor and the two remaining bedrooms will be on the third floor. The four remaining units, two on each end, will have two floors of living space, an unfinished basement and will have two bedrooms, both on the second floor. The structure will stand as an appropriate expression to enhance Norfolk Street, will be accessed off of Thetford Ave and will result in helping to maintain a coherent street as well as providing attractive housing units.

Exterior materials are proposed to be horizontal siding with shingle panels in the gables, asphalt shingles, double hung windows, durable entry porch decking and insulated entry door systems.

The landscape plan similarly replicated the surrounding streetscape with simple shade tree plantings accented with shade and flowering trees in garden spaces, boundary plantings, ground covers and vines on the brick wall of the adjacent building.

The attached drawings illustrate these concepts and the consistent and contextual streetscape. The color, elevation drawings are accurate portrayals from the proposed plans with the perspective drawn from the intersection of Norfolk Street and Thetford Avenue and looking east to the project site.

As illustrated, the project demonstrates the careful fitting of seven practical housing units into the dimensional limitation of the site and expresses them in the form, scale and materials of the surrounding neighborhood while providing subtle individual variations consistent with single-family homes.

Preliminary zoning analysis indicates that zoning relief from the Board of Appeals will be required. However, the proposed development will fit within the fabric of the neighborhood and strive to meet many of the requirements voiced by the neighborhood. (See **Attachment F** for Goodwin Procter, LLP's Zoning Summary)

Energy Efficiency ---Habitat Greater Boston is committed to building energy-efficient homes. In recent years, three Habitat projects received Gold LEED Certification and in 2017, we won the Greenovate Boston Award in the Building and Energy category.

All seven units will have open cell foam insulation sprayed into the cavity of the framing after installation of the mechanicals and a "Zip-R" insulated sheathing equaling an additional R-9.6. The lighting and appliances will be Energy Star certified with the vast majority of lighting fixtures to feature LED lamps. The boilers will be high efficiency condensing boilers with an AFUE rating of approximately 95 and an integral domestic hot water heater, such as Navien or Bosch. Each unit will have separate zones by floor and each zone will be controlled by a programmable thermostat.

Consistent with our policy of providing a high level of good indoor air quality (I.A.Q.), we utilize low or no VOC paints, formaldehyde-free products, and sustainable bamboo floors instead of carpeting. Due to the tightness of our homes, we install continuously operating ventilation in each unit, all exhaust fans will be vented to the exterior.

Smoke Free Housing -Smoking will be prohibited in all the common areas of the condominium and we will encourage Habitat homeowners who smoke to attend smoking cessation classes.

Construction

Excavation, Drainage ---It is unlikely that the location of the excavation for the foundation will have any effect on abutting property. However, prudent construction practices will be employed in the event that issues arise during the excavation process.

Demolition, Construction Plan, Environmental --No demolition is required because the site is vacant. In the event that environmentally dangerous conditions are discovered in the course of construction, notice shall be given immediately to all required agencies, including the Department of Environmental Protection, and all appropriate steps will be taken to minimize impacts. All construction work shall be done in compliance with rules and regulations of the Inspectional Services Dept. of the City of Boston and all appropriate building codes. Special attention shall be given to items such as hours of operation, rodent control, noise and other issues that impact the "quality of life" of the neighbors during construction.

Employment -Habitat Greater Boston agrees to comply with all laws and regulations governing its employment of workers on the construction site, including but not limited to the Boston Resident Job Policy. We will also work with the community to maximize employment opportunities for local residents, people of color and women on the project.

Preliminary Operating Budget and Plan

Habitat Greater Boston is currently developing a five unit, affordable home-ownership condominium association in townhouse style homes built by or being built by us. These homes are located at 7-17 Balina Place in Dorchester. Phase I has been completed and our two partner families selected for those units have moved in. Phase II is currently in construction and we have selected three more low-income families with children for these homes. Upon completion, we will sell the homes to them, financed by a zero-percent interest mortgage loan. We are proposing that, if selected as the developer for the 174-180 Norfolk Street RFP, we will continue to establish our relationship with the Codman Square neighborhood by creating a 7-unit condominium for low-income families partnering with Habitat.

If our bid is accepted, outreach for these seven available Habitat homes will be through various methods, including information sessions and an application specifically made for these units. The average income of all families Habitat Greater Boston has served is 50% of A.M.I. and families who apply must not exceed an A.M.I. of 80%. We require our families to have good credit, a demonstrated need for housing, and a willingness to partner with the Habitat program. Applicants that meet these criteria receive two visits from our all-volunteer Family Selection Committee who are knowledgeable about our program and have experience meeting families and answering their questions. This committee then recommends families to our Board of Directors for final approval.

Once selected, our families are required to complete ten homeownership classes and 300 hours of “immediate family” sweat equity, or 250 hours of “single parent” sweat equity. The sweat equity is quite simply, volunteer hours that they spend working with us to help build our homes and/or working in our retail “ReStore” operation whose profits help to fund our homebuilding. The ten homeownership classes are held by us and cover a range of topics including credit and banking, legal aspects of homeownership, condominium management, budgeting and saving, wills and estate planning, and home systems and maintenance. According to a recent survey of our Habitat Greater Boston homeowners, 100% of respondents said they felt prepared for homeownership, with 94% attributing that at least in part to the homeownership classes. Once

these families have completed their sweat equity hours and classes, we sell them their home under a 0% interest mortgage which are currently serviced by Brookline Bank as a community service. We calculate their monthly payments (mortgage principal, tax escrow, and condominium fees) to be no more than 30% of the household's monthly income.

Based on our experience with managing this and other similar sized associations, we have constructed a budget for our five-unit condominium association currently in development that is set forth below. Similar figures can be extrapolated for the proposed seven unit building at 174-180 Norfolk Street. Condominium fees will cover all shared expenses including water bills, master insurance, electricity (for external lights, alarms and common areas only), landscaping, snow removal, and creating savings/reserves.

ITEM	MONTHLY COST
Water & Sewer	\$675
Master Insurance	\$525
Shared (external) Electricity	\$40
Landscaping	\$30
Snow Removal	\$80
Capital Reserve	\$150
Total:	\$1,500
Monthly condo fee PER UNIT:	\$300

Housing Affordability Plan

The Proposal submitted by Habitat for Humanity Greater Boston aims to provide safe and affordable housing to low income families living in substandard or inadequate housing or family's unable to afford a conventional mortgage. The average income of all families Habitat Greater Boston has served is 50% of A.M.I., families who apply must not exceed an A.M.I. of 80%.

Additionally, the proposal aligns with the goals and actions addressed in Mayor Martin Walsh's Housing a Changing City: Boston 2030 plan highlighting the housing crisis in Boston. It is stated "*...our housing policy must address issues of affordability at the root cause, creating long term solutions for increasing housing supply and preserving our existing units.*" Our plan for 174-180 Norfolk Street, as well as all of our projects, is to create long-term, safe and affordable housing for families in need and to prepare those families with the skills and knowledge they will need to be successful homeowners.

Diversity and Inclusion Plan

Habitat for Humanity Greater Boston's Diversity and Inclusion Plan meets the goals outlined in the Boston Residents Jobs Policy. Our organization has always done and will continue to do everything possible to promote inclusion, diversity and equality for all homeownership applicants, staff, interns and subcontractors. We currently have employees, homeowners and future homeowners of all races, religions, genders, gender expressions etc. More specific to the policy. Our construction team consists of predominantly women (2/3) who are interested in pursuing careers in the construction and architectural fields.

Additionally, advocacy for our program is done through numerous outreach efforts in order to connect with diverse members of the communities in which we are serving. Our Family Services Department hosts informational sessions, allowing community members to come together, learn about the program and apply. Often times, those who apply to the program are of minority background.

Developer Qualifications, Experience, and References

Habitat Greater Boston has been building affordable housing units in the Greater Boston Area since 1987. Most of our projects have been built in the City of Boston, but we have also developed units in Belmont, Needham and Newton.

The following are examples of recently completed projects in Boston. All units have been sold to families with incomes between 50% and 80% of AMI:

- 964 & 968 Main Street, Malden: We broke ground on the first of 2 phases on this project in 2019 with the construction of two single family homes. Each home will have three bedrooms, 1.5 baths, a living room, dining room, kitchen and laundry. The 2nd phase will be a 6 unit condominium of similar size and scope as the proposed 174-180 Norfolk Street project.
- 172 Fairmount Street, Dorchester: We acquired this project through D.N.D it consisted of remodeling an abandoned, 2 family home into two affordable condominium units.
- 15-17 Balina Place, Dorchester: This new construction, 2 family condominium was recently completed and is the first of two phases with the 2nd phase being an “in progress” new construction 3 family condominium located next door at 7-11 Balina Place
- 38 Woodbine Street, Roxbury: This 2-unit split-level condominium was completed last year. It was a new construction project on a vacant lot between two residential structures..
- Red Rose Condominiums, Roslindale: This project contains 6 affordable units in three buildings, all new construction, it is located between Bradeen and Fawndale Street.
- 51 Navarre Street, Roslindale: Complete gut-rehab of a 19th century 3-family house and conversion to 2 condominium units.
- 350 Blue Hill Avenue, Dorchester: located on Blue Hill Avenue between Intervale and Creston Streets, Blue Hill Place contains 25 affordable residential units in five buildings, and one commercial unit. Now called “Blue Hill Place Condominium,” United Housing Management is the professional property management company as of June 1, 2016.

References:

Michael Liu
The Architectural Team
50 Commandant's Way
Chelsea, MA 02150
(617) 889-4402

Joe Joyce
Joyce Excavating, Inc.
21 Huntley Road
Braintree, MA 02184

Anthony Papantonis
Nauset Construction Corp.
10 Kearney Road
Suite 307
Needham, MA 02494
(781) 453-220 x102

Wayne Brecher, CPA
Margolis Shapiro Accountants
240 Commercial Street
Boston, MA 02109
(617) 367-1122

Deborah Burke
Executive Director
Malden Redevelopment Authority
17 Pleasant St 3rd floor,
Malden, MA 02148
(781) 324-5720

Permits/Licenses

Habitat for Humanity Greater Boston is a Massachusetts nonprofit corporation and its Director of Construction is a licensed Construction Supervisor. See Attachment D for copies of 501(c)(3) letter and applicable licenses.

B. General Evaluation Criteria Documentation

- i. Appendix 2: Project Summary Form
- ii. Appendix 4: Statement of Proposers Qualifications Form
- iii. Appendix 5: Preliminary Development Budget Form
- iv. Appendix 6: Preliminary Operating Budget Form
- v. Appendix 7: Development Timetable Form
- vi. Appendix 8: Construction Employment Statement Form

Project Summary Form

Project Name: Norfolk/Thetford

Project Street Address(es): 174-180 Norfolk Street Dorchester MA

Developer: Habitat for Humanity Boston Inc

Types of Units: Family Individuals Elderly Special Needs

Other? (Describe) Affordable Home-ownership Commercial Yes No

Number of Units 7 Number of Affordable Units 7 Homeless Units

Number of Units	SRO	Studio	1-Bdr	2-Bdr	3-Bdr	4-Bdr	Total
<30% AMI							0
<60% AMI							0
<80% AMI				4		3	7
Market							0

Rents	SRO	Studio	1-Bdr	2-Bdr	3-Bdr	4-Bdr
<30% AMI						
<60% AMI						
<80% AMI						
Market						

Housing Budget

TDC:	\$ _____	TDC Per Unit:	\$ _____
Hard Cost/sf	\$ _____	Hard Cost/unit	\$ _____
Operating Exp/unit	\$ _____	Reserves/unit	\$ _____
		Developer Fee and Overhead	\$ _____

Funding Sources: (Check all that apply)

DND – HOME <input type="checkbox"/>	DHCD-HOME <input type="checkbox"/>	DHCD-CIPF <input type="checkbox"/>	Others: <input type="checkbox"/>
HSNG BOSTON 2030 <input type="checkbox"/>	DHCD-HSF <input type="checkbox"/>	9% LIHTC <input type="checkbox"/>	CPA Fund <input type="checkbox"/>
NHT <input type="checkbox"/>	DHCD-HIF <input type="checkbox"/>	4% LIHTC <input type="checkbox"/>	<input type="checkbox"/>
IDP <input type="checkbox"/>	DHCD-TOD <input type="checkbox"/>	New Market TC <input type="checkbox"/>	<input type="checkbox"/>
FHLB <input type="checkbox"/>	DHCD-CATNHP <input type="checkbox"/>	Historic TC <input type="checkbox"/>	<input type="checkbox"/>
AHTF <input type="checkbox"/>	DHCD-CBH <input type="checkbox"/>	MA State TC <input type="checkbox"/>	<input type="checkbox"/>
MTC Grants <input type="checkbox"/>	DHCD-FCF <input type="checkbox"/>	HUD-Section 202 <input type="checkbox"/>	<input type="checkbox"/>

STATEMENT OF PROPOSER'S QUALIFICATIONS FORM

All questions must be answered. All information must be clear and complete. Attach additional pages, if needed.

1. Name of proposer: Habitat for Humanity Greater Boston, Inc.
2. Names and titles of principals: James Kostaras, President & CEO
3. Names of authorized signatories: James Kostaras, President & CEO
4. Permanent main office address: 240 Commercial Street, 4th Floor
Boston, MA 02109
Phone: 617-423-2223 Fax: 617-423-1044 Email: jameskostaras@habitatboston.org
5. Date organized: 1987
6. Location of incorporation: Boston, MA
7. Number of years engaged in business under your present name: 33
8. List at least three private or public agencies that you have supplied/provided with similar services to that in this solicitation:
 - a. Department of Neighborhood Development
 - b. Newton Housing Authority
 - c. MassHousing

Has organization ever failed to perform any contract? YES NO
If YES, attach a written declaration explaining the circumstances.

AUTHORIZATION: The undersigned certifies under penalties of perjury that this proposal has been made and submitted in good faith and without collusion or fraud with any other person. As used in this certification, the word "person" shall mean any natural person, business, partnership, corporation, union, committee, club or other organization, entity, or group of individuals.


Signature of individual submitting proposal

President & CEO

Title

Habitat for Humanity Greater Boston, Inc

Legal Name of Organization

Date

MARCH 11, 2020

PRELIMINARY DEVELOPMENT BUDGET FORM

PROPOSER'S NAME: Habitat for Humanity Greater Boston

Complete this Preliminary Development Budget or you may substitute another form that provides substantially equivalent information. Note: Total of Uses of Funds should equal Total of Sources of Funds.

USES OF FUNDING	AMOUNT
Acquisition - Land	\$131,000.00
Site Prep/Environmental	\$45,000.00
Construction	\$1,729,755.00
Construction Contingency	\$77,805.00
Architect(s) and Engineer(s)	\$30,000.00
Development Consultant	\$0.00
Survey and Permits	\$33,330.00
Legal	\$30,000.00
Title and Recording	\$8,000.00
Real Estate Taxes	\$6,000.00
Insurance	\$
Construction Loan Interest	\$
Construction Inspection Fees	\$1,750.00
Other:	\$
Other:	\$
Other:	\$
Other:	\$
Other:	\$
Soft Cost Contingency	\$
Developer Overhead	\$
Developer Fee	\$
TOTAL: ALL USES	\$2,092,640.00

SOURCES OF FUNDING	AMOUNT	Committed
Sponsor Cash In Hand	\$480,000.00	<input checked="" type="checkbox"/>
Additional Sponsor Fundraising	\$	<input type="checkbox"/>
Philanthropic Funding H.F.H.I. donated materials	\$ 40,000.00	<input type="checkbox"/>
Philanthropic Funding Goodwin Proctor donated services	\$ 35,000.00	<input checked="" type="checkbox"/>
Bank Loans	\$500,000.00	<input checked="" type="checkbox"/>
Donated Materials/Services:		
Other: Build-A-Thon revenue	\$ 91,000.00	<input checked="" type="checkbox"/>
Other: Re-Store profits	\$ 150,000.00	<input checked="" type="checkbox"/>
TOTAL ALL SOURCES:	\$1,296,000.00	

If any of the above-listed funding sources are already in hand or have been committed subject to designation/conveyance by DND, check off the right-hand box under "Committed".

Explanatory notes:

The Habitat model, which we have successfully implemented in the building of approximately 130 units of housing relies on individuals, civic groups and corporate donations of material, manpower and money to allow us to build without borrowing money from conventional sources. As the bank for our homeowners, we have a consistent and substantial monthly cash flow from mortgage payments which is available for future development projects, such as this project.

Our fundraising is on-going and a portion of funds raised will be earmarked to cover the estimated balance for the final completion amount of \$789,620.

See Attachment G for the "Letter of Interest" from Dedham Savings Bank

Explanatory notes:

There is an annual excess of \$7,200 which will continue to accrue over time for any needed maintenance or repairs in the future.

DEVELOPMENT TIMETABLE FORM

PROPOSER'S NAME: Habitat for Humanity Greater Boston

Assuming that you are designated on 6/15/2020 , indicate below your target dates for achieving these key development milestones.

MILESTONE	DATE
Designs Complete	8/15/2020
Apply for Permit(s)	9/15/2020
Zoning Relief Anticipated?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
All Development Financing Committed	9/15/2020
Permit(s) Issued	2/15/2021
Financing Closed	N/A
Construction Begins	3/15/2021
Construction Complete	5/15/2023

CONSTRUCTION EMPLOYMENT STATEMENT FORM

PROPOSER'S NAME: Habitat for Humanity Greater Boston

How many full time employees does your firm currently have?

Under 25 25 -99 100 or more

Are you a Boston-based business? YES NO

Boston Based: where the principal place of business and/or the primary residence of the Proposer is in the City of Boston.

Are you a Minority-owned Business Enterprise? YES NO

If yes, are you certified as such by the State Office of Minority and Women Business Assistance (SOMBWA)? YES NO

Are you a Woman-owned Business Enterprise? YES NO

If yes, are you certified as such by the State Office of Minority and Women Business Assistance (SOMBWA)? YES NO

RESIDENT, MINORITY AND FEMALE CONSTRUCTION EMPLOYMENT

DND encourages MIHI builders to seek to achieve the following construction employment goals:

Boston Residents 50% of project hours

Minority 25% of project hours

Female 10% of project hours

These are targets, not requirements, but proposals that provide better evidence of their ability to achieve these targets will be more highly ranked. Explain what actions you will undertake to promote employment of these groups:

We currently have a number of minority and female employees and interns. In the construction field, in our retail "ReStore" operation and in our office. A number of these employees as well as interns also reside within city limits. Should any hiring become necessary for this project we agree to comply with all laws and regulations governing employment of workers on the site, including but not limited to the Boston Resident Job Policy. We will also work to maximize employment opportunities for local residents, people of color and women on the project.

If you have additional information demonstrating your capacity to achieve these employment targets, you may provide this information on a separate sheet clearly labeled at the top with "Supplementary Construction Employment Statement" and the Proposer's name. *Note: if you are, according the US Dept. of Housing & Urban Development, a Section 3 certified vendor, this will be considered strong evidence of capacity to achieve DND's employment goals.*

If you have completed any development projects in the last five years that have required employment reporting through the City's Office of Jobs & Community Services, please list the most recent here: None

c. Compliance Review Documentation

- I. Appendix 9: Property Affidavit Form
- II. Appendix 10: Affidavit of Eligibility Form
- III. Appendix 11: Conflict of Interest Affidavit Form
- IV. Appendix 12: Chapter 803 Disclosure Statement Form
- V. Appendix 13: M.G.L. c. 7C Disclosure Statement Form

City of Boston (COB) – Property Affidavit Form

Instructions: List all City of Boston properties currently owned, or previously foreclosed upon for failure to pay real estate taxes or other indebtedness, by the applicant or by any other legal entity in which the applicant has had or now has an ownership or beneficial interest. If there are any past due amounts owed to the Department of Neighborhood Development, the Inspectional Services Department, the Treasury Department and/or the Boston Water and Sewer Commission, such **must be paid in full** before: (1) a vote request can be presented to the City of Boston Public Facilities Commission concerning the sale of property to the applicant or any other business entity in which the applicant has an ownership or beneficial interest; OR (2) the commitment of funding to the applicant or any other business entity in which the applicant has an ownership or beneficial interest. Public Facilities Commission votes are not to be requested until the Property Affidavit has been approved and the Legal Unit has signed the Property Clearance Form.

Upon approval, the Property Affidavit will be valid for ninety (90) calendar days from the date it is signed by the Applicant.

For any additional properties that do not fit on this form, attach a spreadsheet. Do not use another property affidavit form. Only one signature page is to be submitted. All entries made on this form must be typed in the form fields provided below.

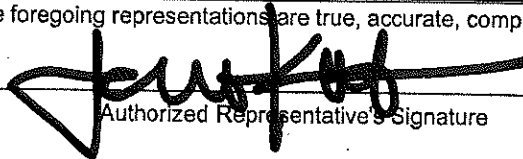
Applicant: Habitat for Humanity Greater Boston, Inc.

List Addresses of Boston Properties Owned:	PARCEL ID NUMBER
3 Telegraph Street, Boston MA 02127	0701201-000
61-63 Alpine Street, Boston MA 02119	1201464-010
9-7-11 Balina Place, Boston MA 02124	1700612-000 & 1701611-000
352 R Blue Hill Avenue, Unit 3, Boston MA 02121	1400535040
725-727 Parker Street, Boston MA 02120	1000496000 & 1000495000
Boston Properties Previously Foreclosed Upon by COB:	PARCEL ID NUMBER

I declare under pains and penalties of perjury that the foregoing representations are true, accurate, complete and correct in all respects.

Habitat for Humanity Greater Boston, Inc.

Print Name and Title



Authorized Representative's Signature

MARCH 11, 2020

Date

James Kostaras

Applicant Contact (If different from above)

617-423-2223

Telephone Number

OFFICIAL USE ONLY (Fax the completed form to DND at 635-0262. Delinquency Reported: (If Yes (Y) state the amount owed):

Boston Water & Sewer Commission

Y\$ _____ N

Signature and Date: _____

Notes: _____

Department of Neighborhood Development

Y\$ _____ N

Signature and Date: _____

Notes: _____

Public Works Department

Y\$ _____ N

Signature and Date: _____

Notes: _____

Treasury Department

Y\$ _____ N

Signature and Date: _____

Notes: _____

DND Contact

Division

Program

Phone: ext.

AFFIDAVIT OF ELIGIBILITY FORM

Developer's Name: Habitat for Humanity Greater Boston

Any person submitting an application for under this RFP must truthfully complete this Affidavit and submit it with their application.

1. Do any of the principals owe the City of Boston any monies for incurred real estate taxes, rents, water and sewer charges or other indebtedness?

No

2. Are any of the principals employed by the City of Boston? If so, in what capacity? (Please include name of principal, name of agency or department, and position held in that agency or department).

No

3. Were any of the principals ever the owners of any property upon which the City of Boston foreclosed for his/her failure to pay real estate taxes or other indebtedness?

No

5. Have any of the principals ever been convicted of any arson-related crimes, or currently under indictment for any such crime?

No


6. Have any of the principals been convicted of violating any law, code, statute or ordinance regarding conditions of human habitation within the last three (3) years?

No

Signed under the pains and penalties of perjury this

11 day of MARCH, 2020

SIGNATURE:

A handwritten signature in black ink, appearing to read "J. K. Keenan", written over a horizontal line.

TITLE: President/CEO

ORGANIZATION: Habitat for Humanity Greater Boston

ADDRESS: 240 Commercial St. 4th Floor Boston MA 0210

Conflict of Interest Affidavit Form

The undersigned hereby certifies, under the pains and penalties of perjury, that neither they, nor those with whom they have business ties, nor any immediate family member of the undersigned, is currently or has been within the past twelve months, an employee, agent, consultant, officer or elected or appointed official of the City of Boston Department of Neighborhood Development. For purposes of this affidavit "immediate family member" shall include parents, spouse, siblings, or children, irrespective of their place of residence.

I declare under penalties of perjury that the foregoing representations are true, correct, accurate, complete and correct in all respects.

WITNESS:

BORROWER:

Theresa A. Lakin

James Kostaras

THE COMMONWEALTH OF MASSACHUSETTS

Suffolk, ss.

MARCH 11 2020

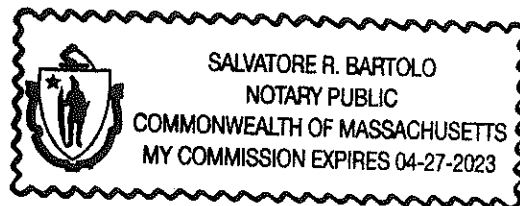
Then personally appeared the above named James Kostaras, President & CEO of Habitat for Humanity Greater Boston, Inc. and executed the foregoing instrument and acknowledged the foregoing instrument to be his free act and deed as President & CEO aforesaid and the free act and deed of Habitat for Humanity Greater Boston, Inc., before me. *+ KNOWN TO ME.*

Salvatore R. Bartolo

Name:
Notary Public

My Commission Expires:

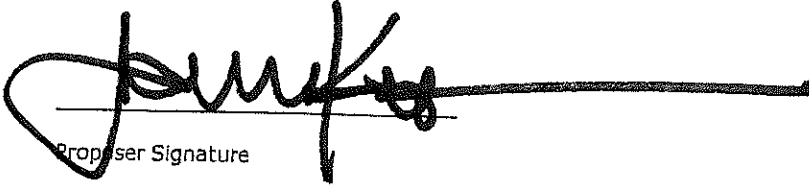
4/27/2023



CHAPTER 803 DISCLOSURE STATEMENT FORM

In compliance with Chapter 60, Section 77B of the Massachusetts General Laws as amended by Chapter 803 of the Acts of 1985, I hereby certify that I have never been convicted of a crime involving the willful and malicious setting of a fire or of a crime involving the fraudulent filing of a claim for fire insurance; nor am I delinquent in the payment of real estate taxes in the City of Boston, or being delinquent, an application for the abatement of such tax is pending or a pending petition before the appellate tax board has been filed in good faith.

This statement is made under the pains and penalties of perjury this 11 day
of MARCH, 2020
Month Year


Proposer Signature

Co-Proposer Signature (If Applicable)

**DISCLOSURE STATEMENT FOR
TRANSACTION WITH A PUBLIC AGENCY CONCERNING REAL PROPERTY
M.G.L. c. 7C, s. 38 (formerly M.G.L. c. 7, s. 40J)**

INSTRUCTION SHEET

NOTE: The Division of Capital Asset Management and Maintenance (DCAMM) shall have no responsibility for insuring that the Disclosure Statement has been properly completed as required by law. Acceptance by DCAMM of a Disclosure Statement for filing does not constitute DCAMM's approval of this Disclosure Statement or the information contained therein. Please carefully read M.G.L. c. 7C, s. 38 which is reprinted in Section 8 of this Disclosure Statement.

Section (1): Identify the real property, including its street address, and city or town. If there is no street address then identify the property in some other manner such as the nearest cross street and its tax assessors' parcel number.

Section (2): Identify the type of transaction to which this Disclosure Statement pertains --such as a sale, purchase, lease, etc.

Section (3): Insert the exact legal name of the Public Agency participating in this Transaction with the Disclosing Party. The Public Agency may be a Department of the Commonwealth of Massachusetts, or some other public entity. Please do not abbreviate.

Section (4): Insert the exact legal name of the Disclosing Party. Indicate whether the Disclosing Party is an individual, tenants in common, tenants by the entirety, corporation, general partnership, limited partnership, LLC, or other entity. If the Disclosing Party is the trustees of a trust then identify the trustees by name, indicate that they are trustees, and add the name of the trust.

Section (5): Indicate the role of the Disclosing Party in the transaction by checking one of the blanks. If the Disclosing Party's role in the transaction is not covered by one of the listed roles then describe the role in words.

Section (6): List the names and addresses of every legal entity and every natural person that has or will have a direct or indirect beneficial interest in the real property. The only exceptions are those stated in the first paragraph of the statute that is reprinted in Section 8 of this Disclosure Statement. If the Disclosing Party is another public entity such as a city or town, insert "inhabitants of the (name of public entity)." If the Disclosing Party is a non-profit with no individual persons having any beneficial interest then indicate the purpose or type of the non-profit entity. If additional space is needed, please attach a separate sheet and incorporate it by reference into Section 6.

Section (7): Check "NONE" in the box if none of the persons mentioned in Section 6 is employed by DCAMM or an official elected to public office in the Commonwealth of Massachusetts. Otherwise list any parties disclosed in Section 6 that are employees of DCAMM or an official elected to public office.

Section (8): The individual signing this statement on behalf of the Disclosing Party acknowledges that he/she has read the included provisions of Chapter 7C, Section 38 (formerly Chapter 7, Section 40J) of the General Laws of Massachusetts.

Section (9): Make sure that this Disclosure Statement is signed by all required parties. If the Disclosing Party is a corporation, please make sure that this Disclosure Statement is signed by a duly authorized officer of the corporation as required by the statute reprinted in Section 8 of this Disclosure Statement.

DCAMM's acceptance of a statement for filing does not signify any opinion by DCAMM that the statement complies with applicable law.

This completed and signed Disclosure Statement should be mailed or otherwise delivered to:

Deputy Commissioner for Real Estate
Division of Capital Asset Management and Maintenance
One Ashburton Place, 15th Floor, Boston, MA 02108

**DISCLOSURE STATEMENT FOR
TRANSACTION WITH A PUBLIC AGENCY CONCERNING REAL PROPERTY
M.G.L. c. 7C, s. 38 (formerly M.G.L. c. 7, s. 40J)**

The undersigned party to a real property transaction with a public agency hereby discloses and certifies, under pains and penalties of perjury, the following information as required by law:

(1) REAL PROPERTY:

174-180 Norfolk Street, Dorchester, Boston MA 02124
Assessor's Parcel Numbers- 1701971000, 1701970000, 1701969000

(2) TYPE OF TRANSACTION, AGREEMENT, or DOCUMENT:

Purchase

(3) PUBLIC AGENCY PARTICIPATING in TRANSACTION:

City of Boston, Department of Neighborhood Development

(4) DISCLOSING PARTY'S NAME AND TYPE OF ENTITY:

Habitat for Humanity Boston, Inc. 501(c)(3) non-profit

(5) ROLE OF DISCLOSING PARTY (Check appropriate role):

____ Lessor/Landlord ____ Lessee/Tenant
____ Seller/Grantor __X__ Buyer/Grantee
____ Other (Please describe): _____

(6) The names and addresses of all persons and individuals who have or will have a direct or indirect beneficial interest in the real property excluding only 1) a stockholder of a corporation the stock of which is listed for sale to the general public with the securities and exchange commission, if such stockholder holds less than ten per cent of the outstanding stock entitled to vote at the annual meeting of such corporation or 2) an owner of a time share that has an interest in a leasehold condominium meeting all of the conditions specified in M.G.L. c. 7C, s. 38, are hereby disclosed as follows (attach additional pages if necessary):

NAME

RESIDENCE

_____	_____
_____	_____

(7) None of the above-named persons is an employee of the Division of Capital Asset Management and Maintenance or an official elected to public office in the Commonwealth of Massachusetts, except as listed below (Check "NONE" if NONE):

NONE

NAME:

POSITION:

_____	_____
-------	-------

**DISCLOSURE STATEMENT FOR
TRANSACTION WITH A PUBLIC AGENCY CONCERNING REAL PROPERTY
M.G.L. c. 7C, s. 38 (formerly M.G.L. c. 7, s. 40J)**

(8) The individual signing this statement on behalf of the above-named party acknowledges that he/she has read the following provisions of Chapter 7C, Section 38 (formerly Chapter 7, Section 40J) of the General Laws of Massachusetts:

No agreement to rent or to sell real property to or to rent or purchase real property from a public agency, and no renewal or extension of such agreement, shall be valid and no payment shall be made to the lessor or seller of such property unless a statement, signed, under the penalties of perjury, has been filed by the lessor, lessee, seller or purchaser, and in the case of a corporation by a duly authorized officer thereof giving the true names and addresses of all persons who have or will have a direct or indirect beneficial interest in said property with the commissioner of capital asset management and maintenance. The provisions of this section shall not apply to any stockholder of a corporation the stock of which is listed for sale to the general public with the securities and exchange commission, if such stockholder holds less than ten per cent of the outstanding stock entitled to vote at the annual meeting of such corporation. In the case of an agreement to rent property from a public agency where the lessee's interest is held by the organization of unit owners of a leasehold condominium created under chapter one hundred and eighty-three A, and time-shares are created in the leasehold condominium under chapter one hundred and eighty-three B, the provisions of this section shall not apply to an owner of a time-share in the leasehold condominium who (i) acquires the time-share on or after a bona fide arms length transfer of such time-share made after the rental agreement with the public agency is executed and (ii) who holds less than three percent of the votes entitled to vote at the annual meeting of such organization of unit owners. A disclosure statement shall also be made in writing, under penalty of perjury, during the term of a rental agreement in case of any change of interest in such property, as provided for above, within thirty days of such change.

Any official elected to public office in the commonwealth, or any employee of the division of capital asset management and maintenance disclosing beneficial interest in real property pursuant to this section, shall identify his position as part of the disclosure statement. The commissioner shall notify the state ethics commission of such names, and shall make copies of any and all disclosure statements received available to the state ethics commission upon request.

The commissioner shall keep a copy of each disclosure statement received available for public inspection during regular business hours.

(9) This Disclosure Statement is hereby signed under penalties of perjury.



Habitat for Humanity Boston, Inc.

MARCH 11, 2020

AUTHORIZED SIGNATURE of DISCLOSING PARTY

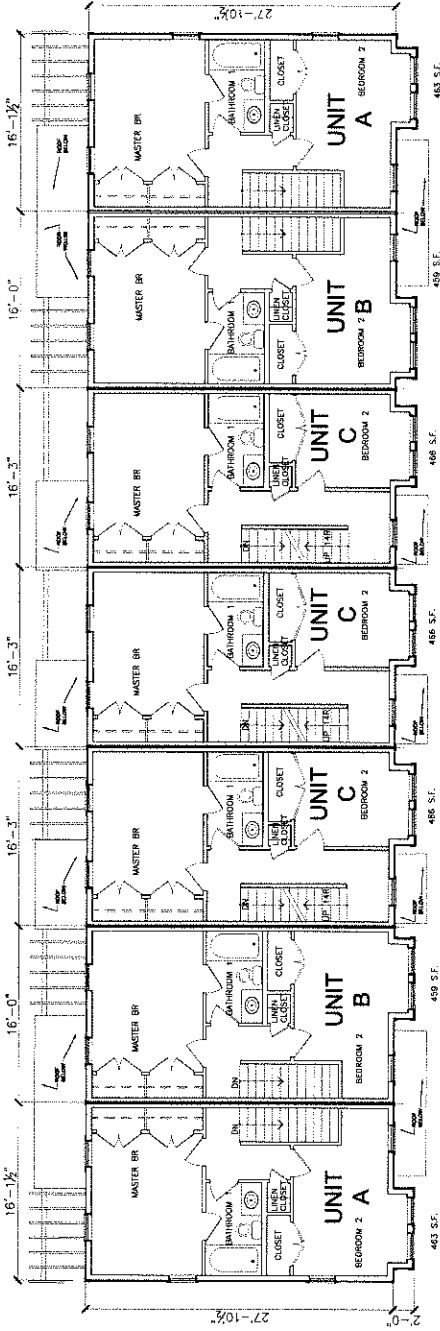
DATE (MM / DD / YYYY)

James Kostaras President/CEO

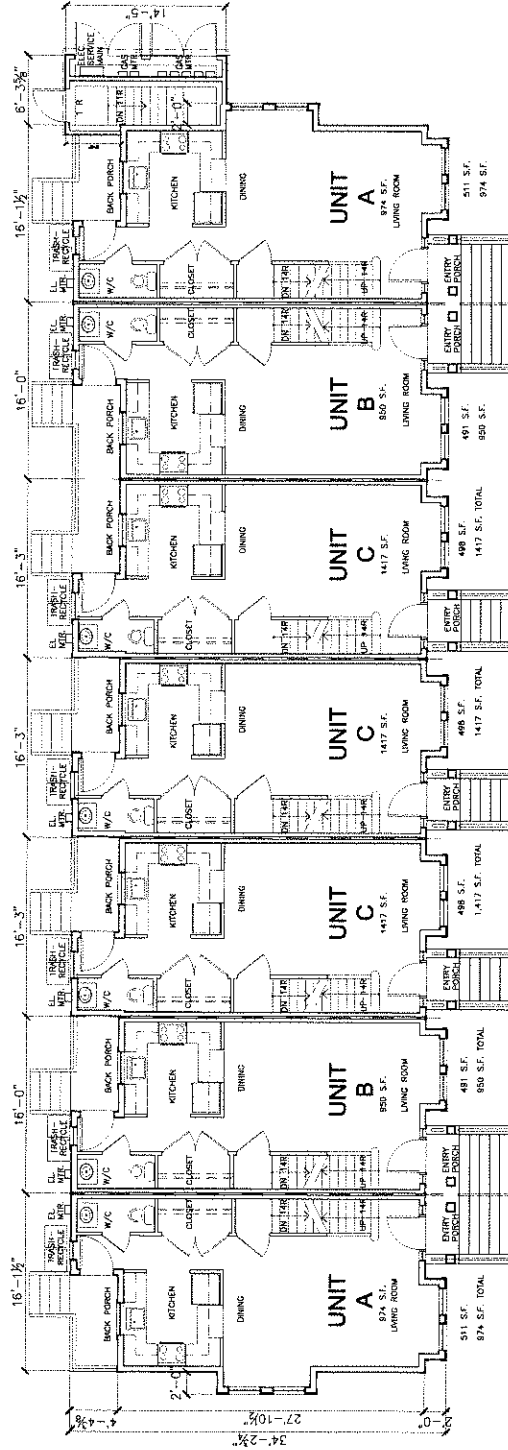
Plan of Development and Design Concept

Consultant:

② SECOND FLOOR PLAN
SCALE: 3/16" = 1'-0"



① FIRST FLOOR PLAN
SCALE: 3/16" = 1'-0"



UNIT DESIG.	NUMBER	BEDROOMS	AREA
A	2	2	974 SF
B	2	2	950 SF
C	3	4	1,417 SF
COMMON ACCESS TO SPRINKLER ROOM			66 SF
TOTAL			8,159 SF

Attachment A

Habitat for Humanity Greater Boston

Board of Directors- 2020

<u>Name and Title</u>	<u>Business</u>	<u>Contact Information</u>	<u>Home</u>
Rodger Brown	Preservation of Affordable Housing 40 Court Street Boston, MA 02108	w: 617-261-9898 c: 617-449-0860 e: rbrown@poah.org	99 Prospect Street Aherborn, MA 01770
William DiSchino <i>Treasurer</i>	Barken Management Company 24 Farnsworth Street Boston, MA 02210	w: 617-482-5500 h: 508-359-5641 e: wdischino@barkanco.com	43 Kilronan Park Walpole, MA 02081
Mike Fish <i>Clerk</i>	Dellbrook Construction One Adams Place 859 Willard Street Quincy, MA 02163	w: 781-380-1675 f: 781-380-1676 c: 617-593-6476 e: mfish@dellbrook.com	52 Westgate Road Wellesley Hills, MA 02481
Robert E. Kenney <i>Vice Chair</i>	Kenney Development Company, Inc. 120 Fulton Street Boston, MA 02210	w: 617-742-6640 h: 781-235-0764 c: 617-592-3619 e: rek@kenneydevelopment.com	38 Summit Road Wellesley, MA 02482
Michael E. Liu, AIA	The Architectural Team 50 Commandant's Way Chelsea, MA 02150	w: 617-889-4402 c: 617-240-2715 h: 617-558-0040 e: mliu@architecturalteam.com	1080 Walnut Street Newton Highlands, MA 02461
Anthony Papantonis <i>Chair</i>	Nauset Construction Corp. 10 Kearney Road Suite 307 Needham, MA 02494	w: 781-453-2220x102 h: 508-359-7329 c: 617-842-5155 e: apapantonis@nausetconstruction.com	8 Greace Drive Medfield, MA 02052
Kimberly Sherman Stamlar	Related Beal 177 Milk Street Boston, MA 02109	w: 617-451-2100 e: ksherman@related.com	7 W. Hill Place Boston, MA 02114
Kurt Spring	Equity Resource Investments, LLC. 1280 Massachusetts Ave. Suite 400 Cambridge, MA 02210	w: 617-871-1317 c: 617-303-5692 e: kurt@equityresources.com	19 Jefferson Road Winchester, MA 01890
James Kostaras <i>President & CEO</i>	Habitat for Humanity Greater Boston 240 Commercial Street 4th Floor Boston, MA 02109	w: 617-423-2223 c: 617-448-5238 e: jameskostaras@habitatboston.org	51 Garnet Road West Roxbury, MA 02132

Attachment B

JAMES GEORGE KOSTARAS, AIA

51 Garnet Road
Boston, MA 02132
(617) 448-5238
james.kostaras@gmail.com

Summary of Experience

- Leader with executive experience in creating and implementing successful affordable housing and redevelopment strategies to revitalize urban areas challenged by decades of disinvestment in the United States and other countries.
- Executive Director of the City of Somerville's (MA) Office of Strategic Planning and Community Development, a 65-person agency with a \$ 10 million budget charged with the economic development of the City. (2004 – 2007)
- Project director at the Boston Planning and Development Agency (former Boston Redevelopment Authority) with multi-disciplinary experience in urban design, land use planning, and urban redevelopment. Experienced in mediating conflicts over controversial projects and coordinating the public participation process. (1985 – 2002)
- International urban development specialist with experience helping communities and local governments, in Haiti, Colombia, Belize, Brazil, Bolivia, Chile, Morocco and other developing countries, to address the problems of urban poverty, rapid urbanization and the impact of climate change on the most vulnerable urban populations.
- Senior Project Director at Sasaki Associates providing consulting services to the City of Abu Dhabi in the United Arab Emirates. (2007)
- Lecturer at the Graduate School of Design at Harvard teaching core urban planning and design studios and courses on negotiation and conflict resolution in urban development. (1998–2008)
- Experienced in developing and teaching international executive training programs for elected government officials and technical staff from cities in emerging economies and developing countries on urban development strategies.
- Experienced in teaching executive education and training workshops on negotiation in urban planning and development to professional staff at public agencies including the New York City Economic Development Corporation and the Harvard University Graduate School of Design Executive Education Program.
- Lectured widely at international conferences and universities in Latin America, Asia, North Africa and Europe; experience as a consultant to international development organizations since 1994.

Selected Accomplishments

U.S.-based:

- As Executive Director, created and organized the City of Somerville's (MA) Office of Strategic Planning and Community Development, a 65-person multi-disciplinary planning and economic development agency, by successfully merging several city departments.
- Secured the State's commitment to build a \$ 600 million Green Line light rail transit extension and transit-oriented development (TOD) corridor through Somerville in collaboration with the Mayor.

- Implemented an innovative strategy to transform Somerville's Union Square into a vibrant district and center for the City's emerging creative economy with the potential for over 1 million SF of mixed-use development.
- Initiated *Advancing Somerville*, a competitive business development strategy to attract high-growth industries to the City. Recent success: construction of Biogen Idec's biotech distribution facility in Somerville.
- Led the review and approval of Assembly Row (Somerville), a 5 million SF mixed-use transit-oriented neighborhood on the Mystic River, which includes a new transit station, 2000 condos, a 200 room hotel, two office towers and 1.5 million SF of street-level retail modeled on the "new urbanism concept".
- Founded *Acadia Strategic Planning LLC*, a consulting firm. *Acadia* directed and managed the permitting and development review of the first phase of Westwood Station, a 4.5 million SF mixed-use, transit-oriented development in Westwood MA. Envisioned and launched a major economic development strategy in Somerville that has attracted over \$1.5 billion in anticipated public and private investment. (City's approximate population: 80,000).
- Co-directed strategic planning for the air rights over the Massachusetts Turnpike, including guidelines for future development in Boston's downtown core; managed a controversial public participation process. The project, *A Civic Vision for Turnpike Air Rights Development in Boston*, received the following awards: the 2001 American Institute of Architects Honor Award for Urban Design and the 2001 Congress for the New Urbanism Charter Award of Excellence.
- As project director, created a revitalization and re-investment strategy for Boston's Washington Street corridor. Major result to date: over \$500 million in new mixed-use development; construction of the Silver Line public transit line; and transformation of Washington Street into a new boulevard.

International:

- Assisted and advised Ecuador's Ministry of Housing and Urban Development in the preparation of a reconstruction strategy for San José de Chamanga, a community devastated by the 2016 magnitude 7.8 earthquake.
- Advised and assisted Build Health International, a Boston-based NGO, in the preparation of a community development plan for the community of Fonds des Blancs, Haiti associated with the planned expansion of the St. Boniface Hospital.
- Provided technical assistance and led training workshops to build the capacity of municipal governments to plan for urban growth and address problems of rapid urbanization in Belize, funded by the World Bank.
- Recommended climate adaptation strategies, in a published policy paper, that link urban planning and development practice with the management of water shortage crises in El Alto / La Paz, Bolivia in collaboration with the Stockholm Environment Institute.
- Reviewed and recommended urban design modifications to the USAID EKAM housing project for low-income 1500 families in Caracol, Haiti, at the request of the US State Department and Haiti's Inter-Ministerial Committee for Regional Planning (CIAT).
- Assisted in developing a comprehensive regional plan for the Cap Hatien / Ouanaminthe region in northern Haiti as part of a cross-disciplinary team of experts.

- Led a prize-winning team of architects and planners in the Hong Kong-Zhuhai-Macao Bridge-Hong Kong Boundary Crossing Facilities International Design Ideas Competition.
- Directed the initial stage of a comprehensive master plan for the City of Abu Dhabi in the United Arab Emirates to guide over \$200 billion of investment in real estate development and sustain a projected urban population of 3 million by 2015.

Major Skills

- Strategic thinking: ability to integrate planning, urban design, development and implementation tasks into a coherent strategy for complex multi-faceted projects and initiatives.
- Executive leadership and management: proven ability to lead and manage large organizations responsible for complex projects and multi-faceted operations.
- Consensus-building as an integral part of urban design practice and the public participation process: skilled as a negotiator and trained as a professional mediator in the leading stakeholders to a meaningful consensus.

Work History

2019 – present **Habitat for Humanity Greater Boston**
President and CEO

2010-2019 **Institute for International Urban Development (I2UD)**
Senior Fellow

Participatory Community Planning in Haiti

Advised and assisted Build Health International, a Boston-based NGO, in the preparation of a community development plan for the community of Fonds des Blancs, Haiti associated with the planned expansion of the St. Boniface Hospital (2017 - 2018).

Earthquake Reconstruction Planning in Ecuador

Advised and assisted the Empresa Public de Vivienda, an agency of Ecuador's Ministry of Housing and Urban Development, in planning the earthquake reconstruction of San José de Chamanga, a community devastated by the 2016 magnitude 7.8 earthquake (2016).

Financing Mechanisms for Resilient Green Infrastructure in Cali, Colombia

Currently participating in a research project to investigate the use of land value capture instruments and the benefits associated with introducing green resilient infrastructure along the Cañaveralejo River in Cali, Colombia, in partnership with the Institute for Housing and Urban Development (IHS) and Universidad del Cali (Univalle) funded by the Lincoln Institute of Land Policy (2016 - 2017).

Assessment of alternative resiliency strategies in under resourced coastal communities in Belize impacted by climate change and vulnerable to environmental risk, funded by the Lincoln Institute of Land Policy (2015).

World Bank-funded Belize Municipal Development Program: provided technical assistance and led training workshops to build the capacity of municipal governments to plan for urban growth and address problems of rapid urbanization. Training focus: vision, strategy and growth scenario development, socio-economic development and community consultation, land use planning,

infrastructure planning and financing, and the key strategies to implementing the municipal plan (2014).

Assessed the impacts of climate change on land use and urban development in El Alto / La Paz, Bolivia and recommending climate adaptation strategies in collaboration with the Stockholm Environment Institute with funding from the Lincoln Institute of Land Policy (2013).

Regional Comprehensive Plan for Northern Haiti: assisted in developing a comprehensive plan for the Cap Haitien / Ouanaminthe region in northern Haiti as part of a cross-disciplinary team of experts, organized by the American Institute of Architects (AIA), at the invitation of the US State Department, the Inter-American Development Bank and Haiti's Inter-Ministerial Committee for Regional Planning (CIAT) (2012).

USAID Haiti: reviewed and recommended urban design modifications to the USAID EKAM housing project for low-income 1500 families in Caracol, Haiti, at the request of the US State Department and Haiti's Inter-Ministerial Committee for Regional Planning (CIAT) as part of the AIA Northern Haiti Project (2012).

Redevelopment in Monterrey, Mexico: advised the Instituto Tecnologico de Monterrey on a proposed initiative to redevelop low-income neighborhoods in Monterrey, Mexico, challenged by poverty and insecurity due to drug cartel violence.

Haiti / Wentworth Institute *Train the Trainers* Program: assisted in the launch of an executive training program for elected government officials and technical staff in Haiti to expand the capacity of local government to implement innovative urban development strategies.

International Centre for Local and Regional Development (ICLRD): participated in writing a report, *Cross-Border and Inter-Jurisdictional Planning and Governance Reform* for CrosSPan, an ICLR initiative, funded by the European Union, to promote the competitiveness of metropolitan regions in the global economy.

Municipal Capacity Building: led a research project to assess the capacity of municipal government in economically distressed post-industrial cities in the United States to provide the basic services at a time fiscal crisis. Developing a program to provide pro bono consulting services to low-income communities.

Cape Town, South Africa Joint Development: prepared a technical memorandum, *Joint Development and "Value Capture" Strategies involving Real Properties to Finance Transportation Projects*, with recommendations for the Cape Town (South Africa) International Airport Rail Link Project feasibility study.

2008-2010

Acadia Strategic Planning LLC

Principal

Created and directed a consulting practice providing strategic programming and project management services for public sector clients in the areas of real estate development; urban design and planning; and economic and community development.

2007

Sasaki Associates, Inc.

Senior Project Director

Managed the initial stage of a comprehensive master plan for the City of Abu Dhabi In the United Arab Emirates.

- 2004 – 2007 **Office of Strategic Planning and Community Development, City of Somerville (MA)**
Executive Director
Created and directed an innovative multi-operational development agency. Integrated City functions to support economic development including: planning, zoning, permitting, urban design, parks, housing, business development, historic preservation and inspectional services.
- Secured over \$ 50 million in State and Federal funding for affordable housing, parks, transportation and new infrastructure; formulated a creative strategy to finance urban development by leveraging public resources to attract private investment through tax increment financing, municipal land disposition and HUD Section 108 financing.
- 2003 - 2004 **Planners Collaborative**
Vice-President, Urban Design and Planning
Assisted in the community planning component of the proposed \$300 million Anacostia metro line for the Washington (DC) Metropolitan Area Transit Authority.
- 1985 – 2002 **Boston Planning and Development Agency (former Boston Redevelopment Authority)**
Assistant Director for Economic Development / Senior Architect
Directed several major planning and development initiatives in Boston including:
- A Civic Vision for Turnpike Air Rights Development in Boston, strategic plan for the air rights over the Massachusetts Turnpike.
 - South End / Lower Roxbury Development Policy Plan: Produced a master plan for neighborhoods in Boston's South End and Lower Roxbury district, which included revitalization and re-investment strategy for Boston's Washington Street corridor.
 - Boston Center for the Arts (BCA) / Atelier 505: managed the planning and development of a \$100 million mixed-use project, which includes new theaters for the performing arts. Facilitated a public / private partnership comprising the Druker Company, the BCA and the Huntington Theatre.

Academic Experience

- 1998-2008 **Harvard University, Graduate School of Design**
Lecturer and Design Critic in Urban Planning and Design. Multi-year faculty appointment. Courses: Core Urban Planning and Design Studio and Seminar on *Negotiation and Conflict Resolution in Urban Planning and Development*.
- 1995-1998 **Harvard University, Graduate School of Design**
Visiting Design Critic and Studio Instructor.
- 2015- present **Wentworth Institute of Technology**
Visiting Professor teaching architecture/urbanism studio and lecture courses.
- 2013 – present **Boston Architectural College**
Faculty member teaching a course on leadership in sustainability
- 2016 – 2017 **Northeastern University, School of Architecture**
Lecturer teaching architecture/urbanism studios

Related Work Experience

- 1986 *Planning and Development Collaborative International (PADCO)*
Urban Planning Consultant to the U.S. Agency for International Development (USAID) / Morocco.
- 1983-84 *Aga Khan Program for Islamic Architecture and Urbanism / Harvard University*
Research Associate: conducted field research in Tunisia on urban design and development.
- 1979 -81 *U.S. Peace Corps*
Architect: designed and supervised construction of clinics and community centers in Morocco.

Education

- 1983 *Harvard University, Graduate School of Design*
Master of Architecture in Urban Design
- 1978 *Rhode Island School of Design*
Bachelor of Architecture
- 1992 *University of Massachusetts / Boston*
Graduate Program in Dispute Resolution

Professional Affiliation

- Registered Architect in Massachusetts; American Institute of Architects (AIA)
- Sustainable Adaptive Gradients in the Coastal Environment (SAGE), a network of U.S., Caribbean and European engineers, geoscientists, ecologists, social scientists, planners and policymakers that develops and promotes resilient coastal infrastructure.
- Massachusetts Port Authority Designer Selection Panel (2014-2018).
- Board of Directors, Community Design Resource Center, Boston Society of Architects.

Languages Fluent in French and Spanish, minor proficiency in Greek.

Lectures / Presentations

"Urban Resiliency & Green Infrastructure through Land Value Capture", Panel: Resiliency Design Case Studies in the Developing World at the *2018 American Institute of Architects National Convention*, New York City, June 2018

"Urban Planning Initiatives and Resiliency in Boston", *2018 International Workshop on Urban Ecological Security and Sustainability* sponsored by Suffolk University, Boston, and Fudan University, Shanghai, June 2018.

"Financing Urban Resiliency & Green Infrastructure through Land Value Capture", *2016 International Conference on Urban Development: Accelerating Resilience and Inclusive Growth*, Manila, Philippines at the invitation of USAID, 2016.

"Financing Urban Climate Adaptation and Resiliency through Land Value Capture in Latin America", *Sustainable Cities and Climate Change* conference, Lima, sponsored by the Peruvian government with support from USAID, the Inter-American Development Bank and other organizations, 2014.

"The Revitalization of Historic Cities as a Competitive Urban Strategy in the Global Economy", Smart City Business Conference in Recife, Brazil, 2013, at the invitation of the US Consulate in Recife. Organized by Associação dos Dirigentes de Vendas e Marketing do Brasil (ADVB), Federação Nacional das Associações dos Dirigentes de Vendas e Marketing do Brasil, and Instituto Smart City Business.

"Strategic Land Use Planning for Climate Change-Driven Water Shortages in El Alto, Bolivia," funded by the Lincoln Institute of Land Policy, UN-HABITAT World Urban Forum, Naples, Italy, 2012

"A Critique of New Songdo City, Korea, and other Privately-Developed New Smart Cities", the New Towns / New Territories conference, organized by the International New Town Institute (INTI) in collaboration with the Netherlands Architecture Institute, and the Dutch Ministry of Infrastructure and the Environment, Rotterdam, the Netherlands, 2012.

"City-Regions in the 21st Century from an International Perspective", keynote speech, Revive MTY Forum 2011 hosted by the Graduate School of Public Administration and Public Policy (Escuela de Graduados en Administración Pública y Política Pública), Instituto Tecnológico de Monterrey, Mexico, 2011.

"New Smart Cities of the 21st Century and the End Of Civic Engagement in the Modern Democracy", conference on New Towns and Politics organized by the International New Town Institute (INTI) in collaboration with the University of Amsterdam and the Technische Universiteit Delft, Almere, the Netherlands, 2010.

"Building the City of the Future," at the invitation of POLIS International School of Architecture and Urban Development Policies to give a week-long lecture series attended by government officials, graduate students and the general public, Tirana, Albania, 2010.

"Urban Redevelopment Strategies: Boston", conference on Revitalization Strategies for Urban Centers sponsored by ULI / South America and the Ministry of Urbanism of Chile, Santiago de Chile, 2003

"Major Redevelopment Initiatives in Boston", Proyecto Cities / Learning from Cities Conference, sponsored by the Basque Government, the Eisenhower Foundation and Fundacion Metropoli at the Guggenheim Museum, Bilbao, Spain, 2000

"Approaches to Urban Development in Boston", Japan's National Land Agency 6th International Land Policy Forum, Tokyo, Japan, 1999

"Urban Land Development in North American Cities", International Seminar on Urban Vacant Land: New Challenges and Opportunities, sponsored by the Lincoln Institute of Land Policy and the Prefecture of the City of Rio de Janeiro, Rio de Janeiro, Brazil, 1999

"City of Negotiation: the Politics of Urban Planning in Boston", Harvard Graduate School of Design Urban Planning Lecture series, 1999

"Urban Design as Public Policy", lecture at the invitation of Petroleos of Venezuela and Universidad Metropolitana, Caracas, Venezuela, 1998

"The Redevelopment of Boston's Washington Street Corridor", American Planning Conference National Conference, 1998

"Urban Management and Land Development Policy in Boston", presentation requested by the World Bank to Mayor Luiz Paulo Fernandez Conde, Mayor of Rio de Janeiro, 1997

"Re-invention: Boston's South End", American Institute of Architects Regional and Urban Design Conference, 1997

"Boston's Redevelopment Initiatives", presentation requested by MassPort and the New England Latin American Business Council to Governor Jorge Alberto Escobar, Province of San Juan, Argentina, 1997.

"The Rehabilitation and Conversion of Commercial and Former Industrial Buildings for Mixed Income Housing", presentation to a delegation of housing developers from Johannesburg, South Africa, sponsored by the Planning and Development Collaborative (PADCO) and the U.S. Agency for International Development (USAID) / South Africa, 1997

"Land Management Strategies for Revitalization and the Creation of Economic Opportunities for City Residents" and "Joint Transportation and Urban Redevelopment Projects: Boston's Southwest Corridor Project as a Case Study", International Training Program, sponsored by the Center for Urban Development Studies, Harvard Graduate School of Design, 1997

"The South End Neighborhood Housing Initiative", Harvard Institute of Affordable Housing seminar: Development, Financing, Design and Management, 1996

"Urban Industrial Initiatives in Boston", Symposium sponsored by the Harvard Graduate School of Design and the Loeb Fellowship: Manufacturing Cities: "Competitive advantage and the Urban Industrial Community", Cambridge, 1996

"Urban Change and Consensus-building in Boston", lecture presented at the Conference on Urban Development: "Stakeholders in the Process of Urban Change" at the invitation of the University of Bio Bio and Chile's Ministry of Housing and Urban Development, Concepción, Chile, 1995

"Joint Transportation / Urban development Projects: Boston's South Station and Post Office Square as case studies", International Training Program for senior development and planning officials from Beirut, Lebanon, sponsored by the World Bank and the Center for Urban Development Studies, Harvard Graduate School of Design, 1995

"Social Housing Development in Boston", presentation to the Housing and Urban Development Office, City of Montréal, Quebec, 1995

"Revitalization of City Centers in an Era of Limited Resources from an American Perspective", international conference on Low Income Housing Strategies, sponsored by the U.S. Agency for International Development (USAID) and the Government of Morocco's National Housing Agency, Meknes, Morocco, 1994

"The Evolution of Housing Policy in Boston: the South End Neighborhood Housing Initiative" and "Local Government Partnerships with Community Development Corporations in the Redevelopment of Transitional Urban Districts", two presentations for the International Training Program for senior development and planning officials from the Government of Morocco, sponsored by the Center for Urban Development Studies, Harvard Graduate School of Design, 1993

"Social Housing Development in Boston", Canadian Housing and Renewal Association (CHRA) annual conference and study tour, 1991

Publications

Grafakos, Stelios; Kostaras, James; D' Acci, Lucca; Tsatsou, Alexandra; Lopez, Adriana; Morales, Carlos; and Summers, Barbara. *Exploring the use of land value capture instruments for green resilient infrastructure benefits: a framework applied in Cali, Colombia*. Lincoln Institute of Land Policy Working Paper, 2017.

Kostaras, James; Hamin, Elizabeth; Solloso, Eida; Meerman, Jan; and Larsen, Maren. *Assessing Alternative Resiliency Strategies in Under-Resourced Coastal Communities in Belize Impacted by Climate Change and Vulnerable to Environmental Risk*. Lincoln Institute of Land Policy Working Paper, 2015.

Kostaras, James. *Financing Urban Climate Adaptation through Land Value Capture in Latin America and the Caribbean*. Lincoln Institute of Land Policy White Paper, 2015.

Articles

Kostaras, James. "Give BRA a chance at Urban Renewal", *Boston Globe*, March 3, 2016

Kostaras, James and Barnes, Rebecca, "Questioning the Authority", *Architecture Boston*, Spring 2014: Blueprint (Volume 17 n1).

Kostaras, James. "Planning for a new day: Don't throw out the BRA — use it to create a blueprint for Boston's future", *Boston Globe*, December 18, 2013

Kostaras, James, "What I Learned: An Insider's Guide to Improving Local Government. Modest proposals for fixing local government in America", *Architecture Boston*, Summer 2011: Government (Volume 14 n2).

Gerald E. Patton
17 Parsons Walk
Berkley, MA 02779
774-218-4323

Work Experience:

- 2017-Present **Habitat for Humanity Greater Boston, Inc.**
Director of Construction
- 2005-2017 **Habitat for Humanity Greater Boston, Inc.**
Construction Superintendent
- 1999-2005 **Oakman Construction**
Owner & Operator
- Sub-contractor, contracted the framing of additions and new construction of residential buildings between 1800 and 7500 square feet,
 - Responsible for 8 - 14 employees
- 1990-1999 **Cedar Ridge Developers - Attleboro, MA**
Construction/Foreman Supervisor
- Supervising foreman for residential construction crews including several condominium projects
- 1982-1900 **Northeast Framing Contractors - Attleboro, MA**
Carpenter
- Worked two years as a carpenter prior to a promotion to foreman.
 - Responsible for construction crews on residential sites including large condominium projects
- 1981-1982 **Dor-Win Lumber and Hardware, North Attleboro, MA**
Customer Service Representative

Education:

1976-1981 **King Philip Regional High School, Wrentham, MA**

Mary Gregory

Brighton, MA • 207-756-4795 • marykgregory4@gmail.com

EDUCATION

Emmanuel College, Boston, MA

September 2014 - May 2018

Major: Sociology with a concentration in Crime & Justice

Minor: Psychology

Honors/Awards:

- Three years on Dean's List
- Member of Alpha Kappa Delta: The International Sociology Honor Society

RELEVANT EXPERIENCE

Habitat For Humanity Greater Boston, Boston, MA

January 2020 - Present

Family Services Manager

- Reviewing all incoming applications for the program and leading the selection process, working with the Family Selection Committee to refer families that apply to our program, including creating and implementing lotteries for some of our more popular sites
- Managing eight Habitat condominium associations; creating budgets, organizing meetings, paying bills and applying conflict resolution skills when necessary
- Working with families who have fallen behind on their mortgage and/or condo fees, setting up payment plans and monitoring payments
- Ushering new partner families through the homeownership program once they are selected, scheduling their required 300 hours of sweat equity along with organizing ten homeownership classes they are required to attend before buying their home

Habitat For Humanity Greater Boston, Boston, MA

May 2018 - January 2020

Family Services Coordinator

- Assisting the Director of Family Services in upkeep within Family Services, including reviewing all incoming applications for the program
- Working with the Director of Family Services as property manager for Habitat condominium associations, including money management and conflict resolution
- Helped organize various events such as a home dedication and information sessions about the program
- Developed, distributed, and analyzed a "homeowner survey" that is sent to 80+ families about their experience with Habitat
- Created the quarterly Habitat Herald, a newsletter sent out to Habitat families

Cambridge Women's Center, Cambridge, MA
Development Intern

January 2018 - Present

- Serving under the Development Coordinator
- Actively taking over the social media updates for the organization including Facebook and Instagram
- Learning and engaging in the grant writing process as well as outreach and fundraising for the center
- Projects including collecting data of services for women around Boston and Cambridge for those who call the center for help and developmental assistance
 - Including housing services and youth services from various organizations

Habitat For Humanity Greater Boston, Boston, MA
Family Services Intern

May - August 2017

- Assisting the Director of Family Services in upkeep within Family Services, including reviewing all incoming applications for the program
- Being responsible for recording and depositing checks
- Helped organize various events such as a home dedication and information sessions about the program
- Helped collect useful data for grant proposals and posts on social media sites
- Assisted in creating the quarterly Habitat Herald, a newsletter sent out to Habitat families
- Occasionally assisted in data input regarding donors and help in mailing out thank you letters for donations to the program

RESEARCH

Perceptions of Marijuana Use and Exercise January - May 2016

- Surveyed students at Emmanuel College about their perceptions of the use of marijuana while exercising and regular marijuana use as well as regular exercising
- Qualitative and Quantitative data analysis
- made a 25 - question survey, analyzed and made into a case study

Identities within Drag Culture: Society and Perceptions January 2018 - May 2018

- Mixed methods of Qualitative and Quantitative data analysis
- researching the complexities and history of Drag Culture within the LGBTQ+ community
- measuring the relation between knowledge and perception of drag to demographics of participants including age, political affiliation, region, etc.
- Senior Capstone Presentation

SKILLS: Computer: Mac, MS Word, MS Excel, Pages, iMovie, Powerpoint, SPSS, Basic InDesign **Listen First:** A series of lessons and discussions that teach how to effectively communicate and problem solve

Melanie Watts
melanie.watts516@gmail.com
(516) 776-1496

Education

Roger Williams University *Bristol, RI* *Aug 2011- May 2015*
Bachelor of Science GPA 3.5/4.0

Wentworth Institute of Technology *Boston, MA* *Aug 2020- May 2022*
Masters in Construction Management

Work Experience

Habitat for Humanity Greater Boston- Boston, MA **Oct 2019- Present**
Assistant Site Supervisor/Construction Administrator

- Assists the Director of Construction in soliciting bids, scheduling meetings, developing proposals and obtaining building permits
- Involved in ordering inventory of supplies for all sites including paint, doors, flooring etc.
- Trains and leads diverse populations of volunteers on all stages of residential construction sites throughout the Greater Boston area
- Ensures all sites are equipped with the necessary tools and safety equipment throughout the week

Habitat for Humanity Greater Boston- Boston, MA **Oct 2017- May 2019**
Corporate Relations & Institutional Giving Coordinator

- Provided excellent customer service to donors to ensure a positive and wholesome experience
- Supported upper management in creating monthly newsletters, donor reports, and updating information into the software Neon
- Managed year round volunteer program for all builds sites, including administering weekly reports to adequately prepare construction & marketing teams
- Assisted in recruitment, onboarding and retention of staff, seasonal interns, and AmeriCorps members

SBP- Wall Township, NJ **March 2016- Oct 2017**
AmeriCorps Member Recruitment Manager

- Worked with various SBP departments to develop, revise, and implement online marketing strategies and monitor the effectiveness of recruitment & donor efforts
- Routinely tracked program information, specific requests, contributions, and other feedback
- Provided daily on-site orientation to volunteer groups, educating on Disaster Relief and Recovery

Newsday- Melville, NY **Nov 2015- March 2016**
Customer Service Representative

- Established quality customer interaction and satisfaction through professional communication

Skills Microsoft Office, Mailchimp, Google Apps, Google Adwords, Salesforce, Outlook

MICHAEL ROUSCH

2 Earhart Street Unit 313
Cambridge, MA 02141
617-577-7615
rouschdesigns@gmail.com

Objective: Application of mechanical, technical, construction and management skills in the building trades, property maintenance and/or property management field.

Skills:

- Strong commitment to completing projects on time and on budget.
- Capable of managing and delegating duties both verbally and in writing.
- Knowledgeable in reading blue prints, technical drawings and schematics.
- Proven ability to coordinate with management, staff, outside vendors and subcontractors.

Employment:

Habitat for Humanity Greater Boston MA 2015-Present
Builder/Construction Site Supervisor

- Supervised diversified volunteer and instructed in safe use of construction equipment; including power tools. Directing of volunteers in all phases of the construction process ensuring a quality build that conforms to the building plans / code.
- Frequent meetings with upper management regarding scheduling, project planning and timelines. Reading of blueprints and advanced planning, preparation and execution of said layout.
- Daily safety inspection of tools, ladders and scaffolding in use. Supervision of staff members and interns regarding safety and instruction of volunteers.
- Inventory of building materials on site. Scheduling material orders and deliveries from outside suppliers. Scheduling and site meetings with various subcontractors and building inspectors.

Rousch Contracting NH, ME & MA 1986 – 2015
Carpentry, Painting and Design Contractor

- Extensive renovation and restoration projects throughout New England as a general / subcontractor; carpentry, painting, electrical, plumbing and design work.
- Dealt with widely diverse clientele in a cordial, respectful business capacity with a focus on attention to detail and superior workmanship with quality products.
- Skilled in ALL areas and facets of construction using hand, power and pneumatic tools.

Portland Yacht Services Portland, ME 2000 – 2002
Service Manager

- Contracted and executed all facets of boatyard/marina operations with a staff of 25+ employees and outside marine professionals. Responsible for onsite storage of 120+ vessels annually and logistics surrounding the Maine Boatbuilders Show.
- Consulted with clients regarding the creation of work orders, estimates and scheduling interests. Worked with adjusters regarding insurance claim repairs.
- Conducted daily meetings with department managers. Addressed employee and client concerns regarding scheduling, design of systems and execution of services.

Murphy Productions CA, CO & MD 2008
Crew Foreman- 'Dew Tour'

- Supervised crews of 10-15 persons in the construction of ring scaffolding structures utilized by NBC Sports camera crews, judges, commentators, athletes and VIP's.
- Assisted in the erection of half pipe and street course venues. Operation of standard and extension boom forklifts. Harnessed high climbing. Carpentry duties as necessary
- Responsible for inventory allocation and safe loading / transport of gear and staging.

Education: Keene State College; Keene, NH- December 1998
Bachelor of Art in Communications- Film Production

Awards: Sagadahoc Preservation Society Award; *Award for Restoration of c.a. 1830 Home* 2008
Dale Carnegie Training; *Breakthrough Award & Human Relations Award* 2002

Cathy Kurczak

45 Hobart Terrace • Braintree, MA 02184 • 630-234-8713 • Ckurcz01@hotmail.com

Education

Saint Mary's College - Notre Dame, IN Bachelor of Arts in Psychology - December 2009
Minor concentration - Business

Habitat for Humanity

Construction Site Supervisor – Boston, MA October 2018 – Present
Habitat for Humanity Greater Boston

Construction Site Manager – South Bend / Mishawaka, IN August 2015 – September 2018
Habitat for Humanity of St. Joseph County

- Learn all aspects of construction as each Habitat affiliate builds homes, from foundation to completion
- Train and lead volunteers in all aspects of construction on Habitat for Humanity build sites
- Develop and maintain volunteer schedule
- Calculate material take offs
- Supervise construction assistants
- Maintain quality control and safety of construction procedures

National Service

AmeriCorps - Indianapolis, IN September 2014 – August 2015

Greater Indy Habitat for Humanity (GIHFH)

- Commit to 1,700 hours of full-time AmeriCorps service with GIHFH
- Learn all aspects of construction as GIHFH build homes, from foundation to completion
- Instruct and delegate construction tasks to groups of volunteers at build sites

AmeriCorps VISTA - Indianapolis, IN August 2013 - August 2014

YMCA of Greater Indianapolis

- Assess intermediate school sites and assess the tutoring needs of YMCA Before and After School programs at those sites and survey parents to identify tutoring needs
- Create volunteer partnership with local high schools for students to volunteer with the YMCA
- Co-lead Volunteer Committee for YMCA Youth Enrichment branch

Previous Work History

Girl Scouts GCNWI - Ottawa, IL **Camp Director** January 2013 - August 2013
January 2012 - August 2012

FedEx - Carol Stream, IL **Package Handler/Scanner** October 2012 - April 2013

Franklin College - Franklin, IN **Assistant Volleyball Coach** August 2010 - May 2012
Interim Head Softball Coach August 2011 - May 2012
Assistant Softball Coach August 2010 - May 2011

Saint Mary's College - Notre Dame, IN **Assistant Volleyball Coach** August 2009 - November 2009

Girl Scouts GCNWI - Woodridge, IL **Unit Counselor** Summers 2010 - 2011
2005 - 2007

Experience

Management

- Hire, train, supervise and evaluate staff
- Implement procedures and work routines
- Assign staff activities and responsibilities
- Oversee crisis management plan and maintain safety of staff and campers at summer camp

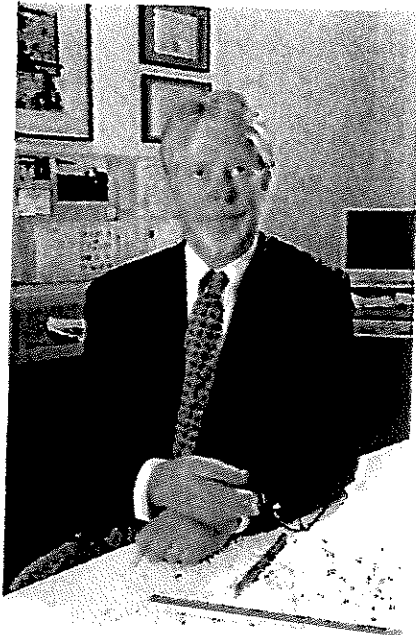
- Plan, organize, and run collegiate sport practices and games
- Implement and monitor budget expenditures

Outreach

- Identify fundraising opportunities
- Write and design monthly newsletters
- Communicate effectively on questions or concerns from staff, patrons, volunteers

Additional Skills

- Microsoft Excel, Outlook, PowerPoint, Publisher, and Word



KEITH B. GROSS, RA ARCHITECT PRINCIPAL

Education

Harvard University, Graduate School of Design, Post Graduate Studies
Yale University, Master of Architecture, 1975
University of California, Berkeley, Bachelor of Arts, 1970
Lund's University and Tekniska Hogskola, Lund Sweden (Year
abroad through U.Cal.)

Professional Experience

1990-Present- Principal, HDS Architecture, Inc.
1989-1990- Associate, George A. Roman & Associates, Inc.
1981-1989- Principal, Keith B. Gross & Associates, Inc.
1975-1981- Project Designer, E.C. Collins & Associates, Inc.

Professional Profile

Keith Gross has over 45 years of experience in architectural design and project management particularly in areas of construction, renovation and quality control. Keith has been an integral member of the HDS team since 1990. His project experience encompasses corporate offices, medical and healthcare facilities, retail, multi-family residential and single family luxury estates. His designs for affordable housing have been built for Habitat for Humanity of Greater Boston (27 units) and Weston Affordable Housing Foundation Inc. (6 Units)

Keith has worked on several of HDS's high profile projects that have received awards and press recognition from publications including Boston Magazine, Design Times, The Boston Globe and The Wall Street Journal. Prior to joining HDS, Keith had his own firm specializing in hospitality and corporate design. One of Keith's projects, The Weston Center for Cosmetic Surgery, won a design award from The National Commercial Builders Council (2010).

Registered Architect:
Massachusetts

NCARB Certified: USA

Affiliations:

-Yale College, Teaching Assistant

-Boston Architectural Center, Advisor

-Rotary International, Past President

-Board Member-Weston Affordable
Housing Foundation, Inc.

-Planning & Development Committee
for Waltham Alliance to Create Housing

-Chair- Facilities Committee, First
Parish Church, Weston

www.hdsarchitecture.com



HDS Architecture: 625 Mount Auburn Street, Cambridge, MA 02138

Robert H. Fitzgerald

Counsel



Boston | +1 617 570 1343

rfitzgerald@goodwinlaw.com

Robert Fitzgerald, a counsel in the firm's Real Estate Transactional Services and Environmental & Energy practice areas, has more than 20 years of experience representing clients in the federal, state and local permitting of residential, commercial and industrial projects, the environmental review of corporate and real estate transactions, waste site cleanups under federal and state Superfund statutes, and supporting litigation in each of these areas.

EXPERIENCE

Mr. Fitzgerald supports the firm's Real Estate Transactional Services practice by providing clients advice on zoning and entitlement matters in support of project development and financing, and also provides counsel on securing development entitlements on projects throughout Massachusetts. In addition, Mr. Fitzgerald has worked on several significant real estate development projects within the City of Boston, providing strategic advice on zoning issues, project impact review, and the wide variety of entitlements, agreements and approvals generally required from various City departments. Mr. Fitzgerald also advises clients on the risks associated with transactions involving contaminated sites, the process and strategy for moving contaminated sites to regulatory closure, and how best to use technical experts in both administrative and judicial proceedings. Mr. Fitzgerald also represents clients in administrative proceedings before municipal boards and state agencies, and supports the firm's litigation practice on matters involving land use, permit appeals, and environmental matters.

Representative Matters

- Assisted energy sector client in avoiding possible enforcement action by developing statutory and legal arguments related to the application of hazardous waste regulations in EPA-authorized states.
- Represented energy sector client before administrative agencies during appeal of Clean Water Act permits, working with engineering, biology, and environmental experts to develop testimony and rebuttal arguments.
- Represented real estate development client by performing entitlement diligence on a proposed 1 million square foot development located in Boston.
- Represented pro bono clients in obtaining entitlements for proposed school expansion, including approvals related to historic resources, zoning, and environmental review.
- On behalf of energy sector client, negotiated the settlement of an enforcement matter involving alleged violations of clean water laws, alleged violations of hazardous waste storage rules, and the assessment of natural resources damages.

PROFESSIONAL ACTIVITIES

Mr. Fitzgerald is a member of the Boston and American Bar Associations.

RECOGNITION

Mr. Fitzgerald has been selected for inclusion in *Chambers USA: America's Leading Lawyers for Business* and *Best Lawyers*. While attending law school, he served as an editor for the *NUForum Law Journal* at Northeastern University School of Law.

PUBLICATIONS

Mr. Fitzgerald is an annual presenter at the Massachusetts Continuing Legal Education series on Environmental Law Plus+, and a contributing author on the topics of zoning and environmental law in the MCLE manual entitled *Drafting Commercial and Real Estate Documents in Massachusetts* and MCLE's *Massachusetts Zoning Manual*.

EDUCATION

- J.D., Northeastern University School of Law, 1999
- M.E.S., Yale University, 1996
- B.S., University of California, 1989

ADMISSIONS

Mr. Fitzgerald is admitted to the Massachusetts Bar and the Second and Ninth Circuit Courts of Appeal.

Attachment C

ATTACHMENT C

Litigation Matters

Burton VS. Habitat for Humanity Greater Boston, Inc.

Suffolk Superior Court Civil Action 14-2352-A

Ms. Burton filed suit against HFHGB seeking to enjoin a foreclosure action. The Court denied her request for relief.

Attachment D



Massachusetts Department of Public Safety
Board of Building Regulations and Standards

License **CS-109666**
Construction Supervisor



GERALD PATTON
17 PARSONS WALK
BERKLEY MA 02779

Matt Ci...
Commissioner

Expiration
03/13/2020

Office of Consumer Affairs & Business Regulation

Office of Consumer Affairs & Business Regulation
HOME IMPROVEMENT CONTRACTOR
TYPE: Individual

Registration Expiration
187358 04/02/2021

GERALD PATTON

GERALD PATTON
17 PARSONS WALK
BERKLEY, MA 02779

Edward A. Pothorek
Undersecretary



Help build it!

September 29, 2015

HFH Greater Boston
240 Commercial St 4th floor
Boston, MA 02109

RE: 501(c)(3) Letter for HFH Greater Boston, Partner ID# 0072-1721

Dear Affiliate Leader:

This letter will confirm that HFH Greater Boston, with employer identification number 04-2994233, is considered a subordinate under the group tax exemption umbrella of Habitat for Humanity International, Inc. ("HFHI") under Section 501(c)(3) of the Internal Revenue Code.

The group exemption number assigned to HFHI by the IRS is 8545. This number may be provided to prospective donors, foundations and other grant organizations as they request it and is required on certain IRS forms.

Enclosed is a copy of the determination letter dated March 9, 2015, provided by the IRS as evidence of HFHI's tax exempt status as well as its group exemption. The determination letter, together with this letter, confirms HFH Greater Boston's subordinate status and provides evidence of its tax exempt status under Section 501(c)(3) of the Code.

In partnership,

Beverly Huffman
Director, US/Canadian Support Services Center
Habitat for Humanity International 877-434-4435
USSupportCenter@habitat.org · habitat.org | Habitat. We build.

Enclosure

OGDEN UT 84201-0029

In reply refer to: 4077550277
Mar. 09, 2015 LTR 4167C 0
91-1914868 000000 00

00040704
BODC: TE

HABITAT FOR HUMANITY INTERNATIONAL
INC
HABITAT FOR HUMANITY INTRNL PARENT
% EDWARD K QUIBELL - CFO/SR VP
121 HABITAT ST
AMERICUS GA 31709-3423



052913

Employer Identification Number: 91-1914868
Group Exemption Number: 8545
Person to Contact: Ms Benjamin
Toll Free Telephone Number: 1-877-829-5500

Dear Taxpayer:

This is in response to your Jan. 20, 2015, request for information about your tax-exempt status.

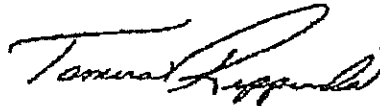
Our records indicate that you were issued a determination letter in January 1987, and that you are currently exempt under section 501(c)(3) of the Internal Revenue Code.

Based on the information supplied, we recognized the subordinates named on the list you submitted as exempt from Federal income tax under section 501(c)(3) of the Code.

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106 and 2522 of the Code.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely yours,



Tamera Ripperda
Director, Exempt Organizations

Attachment E



HOMESTEADER EDUCATION CLASS SCHEDULE WINTER/SPRING 2020

*All classes will be held at Habitat Greater Boston's offices
at 240 Commercial Street, 4th Floor, Boston, unless otherwise noted.*

Topic	Date	Time
1. <u>Introduction to Habitat for Humanity</u> <ul style="list-style-type: none"> • Meet Staff and Other Homesteaders • Concept of Partnership • Sweat Equity and Construction Site Safety • Overview of Courses 	Thursday, February 13	6:00pm-7:15pm
2. <u>Financial Management and Budgeting</u> <ul style="list-style-type: none"> • Establishing Financial Goals • Preparing a Budget 	Thursday, March 5	6:00-7:30 PM
3. <u>Credit, Banking & Ways to Protect Your Money (plus previous class refresher)</u> <ul style="list-style-type: none"> • Expensive Financial Services and Scams • Identity Theft • Predatory Lending 	Thursday, March 19	6:00-8:00 PM
4. <u>Concepts of Lending</u>	Thursday, April 2	6:00-7:30 PM
5. <u>Conflict Negotiation</u> <ul style="list-style-type: none"> • Effective Communication • Negotiation, Compromise, Problem-Solving 	TBD	6:00-8:00 PM
6. <u>Estate Planning and Wills</u> <ul style="list-style-type: none"> • Why You Need a Will • Homestead Declaration • Emergency Guardianship • Power of Attorney 	TBD	6:00-7:30 PM
7. <u>Legal Aspects of Homeownership</u> <ul style="list-style-type: none"> • Closing Documents • Mortgage Payments and Real Estate Taxes 	TBD	6:00-7:30 PM
8. <u>Pre-closing Home Maintenance and Home Systems</u> <i>** This class will be held at your future home.**</i>	One week before your loan closing	1 ½ hours
9. <u>Post-closing Home Maintenance, Home Systems, Real Estate Taxes, and</u>	2-4 months after closing	1-2 hours

Condominium Fees

- Review of Home Systems
- Contractor Relations
- Budgeting for Repairs
- Energy Efficiency
- Review of Responsibilities as a Homeowner and Condominium Association Member
- Budget and Tax Filing Information
- Frequently Asked Questions

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Attachment F

M E M O R A N D U M

To James Kostaras, President & CEO, Habitat for Humanity Greater Boston, Inc.

From Robert H. Fitzgerald

Re Zoning Summary: 174-180 Norfolk Street, Dorchester

Date March 11, 2020

Habitat for Humanity Greater Boston, Inc. (“Habitat”) has been invited to respond to a Request for Proposals (“RFP”) from the City of Boston’s Department of Neighborhood Development to acquire the real property located at 174-180 Norfolk Street in Dorchester (the “Property”). The Property currently is vacant. According to the RFP, the preferred use of the Property is for eight (8) residential units to be made available as affordable housing, with at least two of the residential units having three (3) bedrooms and the remainder having at least two (2) bedrooms. See RFP, p. 5. Based upon an initial review of the RFP, I understand that Habitat may propose a seven-unit multifamily residential and/or townhouse structure as most suitable for the Property given its dimensions. This memorandum provides a summary of the zoning requirements applicable to the Property and its use for the aforementioned affordable housing.

In summary, to achieve the preferred use of the Property, zoning relief from the Board of Appeal will be required. For example, a minimum area of 5,000 square feet (s.f.) per dwelling unit is required within the applicable zoning district, meaning that a minimum of 40,000 s.f. of lot area would be required to satisfy the by-right lot area requirement. According to the RFP, the Property consists of 15,432 s.f. of land – far less than is required for a by-right development consisting of seven (7) dwelling units. The process and time required to obtain zoning relief is not dependent upon the number of variances required – it all will be handled simultaneously. Consequently, I recommend that the focus of the response to the RFP be on a proposed development that fits within the fabric of the neighborhood and is likely to garner neighborhood support, rather than attempt to craft a development that will avoid the need for zoning relief. Once a design is settled upon, a more detailed evaluation of the specific zoning relief required can be developed.

I. Zoning District

According to the map entitled, “Zoning Districts, City of Boston, Map 5D, Dorchester Neighborhood District,” as amended and effective as of October 26, 2015 (the “Zoning Map”), the Property is located within the 2F-5000 Two-Family Residential Subdistrict. See *a/so* RFP, p. 4. According to the Zoning Map, the Property is subject to the provisions of Article 65 of the Boston Zoning Code (the “Zoning Code”).

II. Use Regulations

According to Section 65-7 of the Zoning Code, the Two-Family Subdistricts “are established to preserve, maintain, and promote two-family neighborhoods, to preserve existing structures, to provide for new infill construction appropriate to the existing fabric, and to allow minor changes to occur as of right.” In this subdistrict, “the maximum number of Dwelling Units allowed in a single building shall be two (2).” *Id.*, see *also* Article 65, Table C, Note 5. To comply with this requirement, a minimum of four separate buildings would be required on the Property.

According to Section 65-8 and Table A of Article 65 of the Zoning Code, residential uses permitted as of right on the Property include the following:

- One-family detached dwelling (“a dwelling which is designed to be and is substantially separate from any other structure or structures except accessory buildings”; see Article 2A);
- One-family semi-attached dwelling (“a dwelling attached to another dwelling on a separate lot by a firewall only on one side, and containing one ... dwelling unit”; see Article 2A);
- Two-family detached dwelling (“a dwelling which is designed to be and is substantially separate from any other structure or structures except accessory buildings”; see Article 2A); and
- Two-family semi-attached dwelling (“a dwelling attached to another dwelling on a separate lot by a firewall only on one side, and containing ... two dwelling units”; see Article 2A).

All other non-temporary residential uses, including townhouse (“one of a group of three or more residential buildings on one lot, sharing common or party walls or fire walls, with each building having a separate entrance,” see Article 2A), three-family detached dwelling (“a dwelling which is designed to be and is substantially separate from any other structure or structures except accessory buildings”; see Article 2A), rowhouse (“one of a group of three or more residential buildings on different lots sharing common or party walls or fire walls, on one or both side lot lines”; see Article 2A), and multifamily dwelling uses (“a building containing four or more dwelling units, but not including a motel”; see Article 2A) are prohibited in this zoning district. In addition, no dwelling units are permitted within the basement level of a building. See Article 65-8(2).

To accommodate seven (7) units on the Property, it is likely that some form of either three-family, townhouse or multi-family design will be required – any of which would require a variance from the Board of Appeal.

III. Dimensional Regulations

According to Section 65-9 and Table C of the Zoning Code, the following dimensional requirements apply in the 2F-5000 Two-Family Residential Subdistrict:

- Minimum Lot Area Per Dwelling Unit (for two or more units): 5,000 s.f.;

- To accommodate a seven-unit development without a variance, 35,000 s.f. of land would be required; however, the Property consists of only 15,432 s.f. and, therefore, a variance is required.
- Minimum Lot Width: 50 feet;
 - Although the RFP does not include a plot plan for the Property, it appears that the Property is at least 50 feet wide along Norfolk Street and, if developed as a single lot, would comply with this requirement.
- Minimum Lot Frontage: 50 feet;
 - Although the RFP does not include a plot plan for the Property, it appears that the Property has at least 50 feet of frontage along Norfolk Street and, if developed as a single lot, would comply with this requirement.
- Maximum Floor Area Ratio: 0.5;
 - To comply with this requirement, a maximum of 7,716 s.f. of gross floor area is allowed on the Property, which amounts to about 1,102.5 s.f. per dwelling unit (for a seven-unit development). It is likely that a variance will be required to accommodate a greater gross floor area on the lot – particular where two of the units must be three-bedroom units.
- Maximum Building Height: 2.5 stories and 35 feet¹;
- Front Yard Minimum Depth: 15 feet;
 - An exception to this requirement is available to accommodate a front yard that is consistent with the existing building alignment along the remainder of the block; provided there are two or more buildings fronting on the same street on the same block. As depicted on page 2 of the RFP, there appear to be two structures on the same block along Norfolk Street, and a number of structures on the same block along Thetford Avenue. It is likely that a design that is consistent with the existing building alignment along each street would be favored.
 - A bay window may protrude into the front yard. See Article 65, Table C, Note 3.
 - Because the Property is a corner lot, the front yard requirements apply on every street line (i.e., along Norfolk Street and Thetford Avenue). The front yard requirements, and not the side lot requirements, apply to that part of a side lot line that is also a street line extending more than one hundred (100) feet from the intersection of the lot line with another street. See Section 65-42(5). Thus, the front yard requirements may apply along Thetford Avenue as well as along Norfolk Street.
- Side Yard Minimum Width: 10 feet;

¹ For the purpose of determining building height, the floor area of a dormer on a dwelling unit shall not be included in the floor area calculation for a half story, provided that such dormer is not wider than eight (8) feet and the ridge line of the dormer does not exceed thirty-five (35) feet; and provided further that only the floor area of two such dormers shall not be included in the floor area calculation for a half story. The floor area of such dormers shall, however, be included in the gross floor area of the dwelling. See Article 65, Table C, Note 1.

- Semi-attached dwellings, townhouse buildings, and row house buildings are only required to have side yards on sides that are not attached to another dwelling. See Article 65, Table C, Note 4.
- Rear Yard Minimum Depth: 30 feet, with certain exceptions for shallow lots with depth of less than 100 feet, see Section 65-42(11); and
- Maximum Rear Yard Occupied by Accessory Building: 25%.

In addition, the main entrance of a dwelling must face the front lot line. See Section 65-9(2). This is likely to be the lot line bordering Norfolk Street.

Furthermore, whenever a minimum front yard is required and the lot is a corner lot (such as the Property), no structure or planting interfering with traffic visibility across the corner, or higher, in any event, than two and one-half (2-½) feet above the curb of the abutting street, shall be maintained within that part of the required front yard that is within the triangular area formed by the abutting side lines of the intersecting streets and a line joining points on such lines thirty (30) feet distant from their point of intersection. See Article 65-42(3).

IV. Off-Street Parking and Loading

According to Section 65-41 and Table F of Article 65 of the Zoning Code, residential uses require a minimum of 1.25 spaces per dwelling unit for developments with between four (4) and (9) dwelling units. Thus, assuming the Property is developed as a single lot for seven units, the required amount of off-street parking is 8.75 parking spaces. An off-street parking space designed so that a vehicle cannot enter or exit the space without passing through another parking space shall constitute 0.75 of a parking space. See Article 65, Table F, Note 3.

According to Section 65-41 and Table G of Article 65 of the Zoning Code, one off-street loading space is required for projects with a gross floor area between 15,001 s.f. and 49,999 s.f.

Off-street parking and loading spaces cannot be located in any part of a landscaped area in any part of a front yard, except if a lot is located in a residential subdistrict (such as the Property), a total of two (2) accessory parking spaces serving residential uses on the lot may be located in that portion of the front yard that lies between the side yard and the front lot line, provided that the total width of such front yard area used for parking does not exceed ten (10) feet.

It may be challenging to accommodate 8.75 surface parking spaces on the Property (given its size) and it may become necessary to seek a variance that either reduces the number of parking spaces or allows them to be located in areas that otherwise might be prohibited.

Attachment G



March 10, 2020

James Kostaras, AIA
President & CEO
Habitat for Humanity Greater Boston
240 Commercial Street
Boston, MA 02109

Re: Letter of Interest – Habitat for Humanity Greater Boston
174-180 Norfolk Street, Dorchester, MA

Dear Mr. Kostaras,

Please accept this Letter of Interest in potentially financing up to Five Hundred Thousand Dollars (\$500,000) to support the proposed project with the City of Boston Department of Neighborhood Development at the location referenced above.

We appreciate your confidence in Dedham Institution for Savings and have been very pleased with our existing lending relationship including a Line of Credit. We look forward to the opportunity to expand this relationship by further reviewing a loan request for this upcoming project.

This Letter of Interest does not constitute a formal offer or commitment to lend and is subject to satisfactory completion of due diligence, credit approval and other terms and conditions determined by Dedham Institution for Savings.

If I can be of further assistance, please contact me at (781) 320-1190 or anthony.brown@dedhamsavings.com.

Very truly yours,

A handwritten signature in black ink, appearing to read 'AB' with a flourish.

Anthony C. Brown
Commercial Loan Officer
Dedham Savings Bank