

## STEP 2

**Town of Middleborough  
Community Preservation Committee  
Application for Community Preservation Funding**

### A. COVER SHEET

1. PROJECT NAME      Nemasket Apartments Window Project
  
2. APPLICANT INFORMATION  
    Project Organization:              Middleborough Housing Authority  
    Contact Person:                    Josephine Ruthwicz  
    Address:                              8 Benton Street, Middleboro, MA 02346  
    Daytime Phone:                    508.947.3824 x16  
    Fax:                                    508.947.6393  
    E-mail:                                jruthwicz.mha@verizon.net
  
3. PROJECT INFORMATION  
    CPA Category (Please check all that apply):  
    \_\_\_\_ Open Space # of acres \_\_\_\_                      \_\_\_\_ Historic Preservation  
    \_\_\_\_ Recreation # of acres \_\_\_\_                      X Affordable Housing # of units: 10

Project Location/Address:              11 and 15 Park Street, Middleborough, MA 02346

Assessors Map:                            50J / 3614

Brief Project Description:              In 1958 MHA constructed the first elderly housing development in Middleborough. This development is known as Nemasket Apartments. Nemasket -1 Apartments is located between Frank, Park and Sproat Streets and Nemasket -2 is located on Maddigan Way. Nemasket -1 Apartments, the location of the CPA project, consists of forty (40) one-bedroom units in a campus style setting with the apartments surrounding a grass park and a community building. The portion of our Nemasket Apartments Window Project to be funded with the Community Preservation grant will entail substitution of all of the original 1958 sliding windows in the ten apartments located at 11 and 15 Park Street with energy efficient double hung windows. The Park Street buildings were chosen because they are serviced by the same heat and hot water systems; therefore, upon completion it will be easier to identify cost savings. The existing apartment windows are single pane, metal sliding windows which are very inefficient (See Exhibit A – pictures of 11 Park Street windows). We can no longer locate replacement parts for the window locking mechanism; the same situation exists for the window screens- which are now duct taped in. The windows are heavy and no longer able to be easily opened or closed by the elderly tenants. In 2009 MHA completed a Capital Needs Assessment which identified and prioritized the capital needs of all our housing developments. Window replacement at the Nemasket Apartments was listed as a priority. In the fall of 2010 the Middleboro Gas & Electric Department conducted an energy audit due to our high utility consumption. The energy audit determined that there was substantial heat loss due to lack of air sealing at doors and windows. In conjunction with the CPA component of the Nemasket Window Project, Middleborough Housing Authority (MHA) will fund the cost of insulation and exterior siding on the façades

below the new windows in order to maximize energy and cost savings. These façades presently have no insulation and consist only of sheetrock on the interior and a plywood panel on the exterior. Additionally, MHA will fund the cost of the MHA employees to implement both components of this project. It is anticipated that the project would cost 40% more if not completed by MHA staff. Once the proposed changes are completed, the elderly tenants will feel warmer in winter, more comfortable in the summer, but most importantly, retain their housing. Other housing authorities faced with the same situation have demolished the affordable housing units. MHA is also working with the Town and the Office of Community and Economic Development (OECD) and plan to submit a CDBG grant in January 2013 that will repair the Park Street sidewalks, install ADA curb cuts and improve the drainage in this area. The area for the CDBG grant was specifically chosen to augment the Housing Authority and CPA funds thereby having a bigger impact in the community. The partnering of these grants will provide better living conditions, less drafty housing and safer walk ways for the elderly residents of Park Street.

4. AMOUNT OF CPA FUNDING REQUESTED:	\$20,000
TOTAL PROJECT COST:	\$136,000
CPA AS PERCENTAGE OF TOTAL PROJECT COST:	7%

**For CPC Use**

Date Received \_\_\_\_\_

Funding Recommendation \_\_\_\_\_

Date Application Deemed Complete \_\_\_\_\_

Public Hearing \_\_\_\_\_

## **B. PROJECT NARRATIVE**

### **1. Goals and Description:**

a. Project goals: The goal of this project is to retain and continue to provide safe and affordable housing to our low income residents. The Nemasket Apartments were built in 1958 as the first public elderly housing in Middleboro. At that time, heating costs were very cheap and no insulation was installed. Due to the lack of insulation and with single pane windows, the units are very cold and drafty. Even though MHA pays for the utilities so as not to overburden the elderly, we pay an average of \$568 a month for utilities for each apartment – this is an exorbitant expense for a 440square foot apartment. For these reasons, it is no longer cost effective to have the units occupied and many neighboring communities have begun to demolish the affordable housing stock. The two Park Street buildings were chosen for the window project because they are serviced by the same heat and hot water systems; therefore, upon completion it will be easier to identify cost savings.

b. Description of project activities, outcomes, the property involved & its proposed use: The CPA funds would purchase double glazed low E windows for all ten Park Street apartments. Each unit has five sets of windows- two sets of double windows facing Park Street, two sets in the rear of the apartment and one in the bathroom. Through our operating budget, MHA maintenance staff will install the windows, add an exterior frame below all windows to insert the insulation and attach the Hardiboard exterior siding. Additionally, the OECD will be submitting a CDBG grant in January 2013 to improve the Park Street sidewalks, road and drainage systems and to install four ADA curbcuts from the Nemasket Apartments to Park Street. The partnering of these grants will provide better living conditions, a warmer, less drafty living environment, safer walk ways for the elderly residents of Park Street as well as utility cost savings.

c. Indication of how the project is eligible for CPA funding: The Nemasket Window Project meets the goals of the CPA by preserving existing low income housing in our community. By supporting this project, the housing for our low income elderly residents will be protected from destruction. The MHA continually endeavors to provide decent, safe and sanitary housing to low income residents of Middleborough. There consistently is a need for affordable housing for our seniors as demonstrated by our wait list of 151 applicants. Due to the demonstrated need for affordable housing in our community, MHA's objective continues to be preservation of our existing affordable housing. Our state reporting agency, the Massachusetts Department of Housing and Community Development (DHCD), feels that many units are no longer cost effective to be leased up and have recommended that the units be left vacant or razed unless they can be made more energy efficient and cost effective. We have recently seen many units in Taunton and Fall River razed for this reason. Due to the constant need for affordable housing, MHA is diligently working to preserve our existing affordable housing.

d. Description of the project applicant and any project partners. Middleborough Housing Authority was established on July 30, 1948. Since that time, we have continued our endeavors to provide affordable housing to low income residents that is decent, safe and sanitary. Presently, the Housing Authority oversees 356 housing units. In 1948, MHA oversaw the construction of a twenty eight unit development to provide housing for veterans returning home from World War II and their families. The Archer Court development was one of the first in the area to address affordable housing needs of veterans and provided a stepping stone to home ownership. In 1958, MHA constructed the first elderly housing development in Middleborough. Nemasket Apartments has ninety one bedroom apartments in campus style with the apartments surrounding a grass park and community room. In 1978, in order to accommodate the growing elderly population in Middleborough, MHA built the sixty-four unit Riverview Development. This development includes seven units that are handicapped accessible. We have also developed a special needs property and administer the state and federal housing voucher program that assists

low income residents with their rental payments at apartments throughout the area. MHA is also partnering with the Town of Middleborough, specifically the Town's Department of Public Works and Office of Economic and Community Development (OECD), to submit a Community Development Block Grant for the Park Street Improvement Project. The OECD regularly submits grant applications for improvements to our community.

## **2. Community Need & Consistent with Town Plans:**

The Nemasket Window Project meets the Community Preservation Plan's Housing Goal #1 by providing subsidized housing to eligible low and moderate income elderly and disabled residents. This project will also stabilize the housing for these residents by improving their present apartment rather than demolishing the units and forcing the elderly to relocate to other housing. The Project also meets the CP Plan's Housing Goal #2 by rehabilitating and preserving the present affordable housing stock for low to moderate income persons. The Project meets the CP Plan's Housing Goal #6 by leveraging other funds. Due to the CPA application, MHA is also partnering with the Town's OECD to apply for \$76,000 in CDBG funds in the same Park Street location. Additionally, MHA will fund the installation costs and façade materials (\$40,000) for this project from our operating budget.

The Project also meets Housing Goals as stated in the 2012 Community Development Strategy, 2011 Housing Production Plan and 2005 Affordable Housing Plan. These Town Plans recognize the need to ensure that housing for the elderly and disabled of all income levels are available in the community. They specifically identify rehabilitating and preserving housing stock for low and moderate income persons.

## **3. Community Support and Outreach:**

The MHA Director met with the residents of the Nemasket Apartments at their monthly tenants' association meetings of May 14, 2012 and October 9, 2012. All residents residing in the Nemasket Apartments development are eligible to participate in the Nemasket Tenants Association (NTA) meetings and activities. At these meetings, the Director explained the Community Preservation Act, the application process and potential eligible projects. The tenants unanimously and enthusiastically supported a CPA application that would preserve their housing and eliminate the drafty windows (See Exhibit B - NTA letter of support). At their June 20, 2012 and October 17, 2012 meetings, the MHA Board of Commissioners voted to approve and submit a Community Preservation application for the Nemasket Apartment Window Project (See Exhibit C - MHA letter of support). DHCD has encouraged local housing authorities to apply for CPA and other grant funds to assist with capital needs and also supports our CPA application (See Exhibit D - DHCD letter of support). The window project has also been reviewed with the Building Inspector, who has informed us that since MHA staff will be implementing the project, no permit fee will be required. At the October 9, 2012 tenants meeting the Director also informed the residents of the Community Development Block Grant (CDBG) application for the repair of the Park Street sidewalks, installation of ADA curb cuts and drainage remediation (See Exhibit E – minutes). The Town has focused on improving sidewalk and roadways repairs in the centrally located neighborhoods and this Park Street improvement project is a continuation of the downtown area beautification goals as identified the Town's Community Development Strategy. By combining and concentrating several grants in one area of the community, residents will readily see and benefit from the improvements.

## **4. Credentials:**

For the CPA and MHA components of the Project – The MHA Director has over 20 years experience in public housing, public procurement, project management and grant compliance. MHA has three (3) full time maintenance staff who will implement this project. MHA's Maintenance Supervisor has a Construction Supervisor's license and is OSHA certified. The

maintenance employees each have over 25 years experience in the construction field. MHA maintains 190 apartments which work includes regular rehabilitation and repairs to all units plus construction oversight of larger projects such as roof replacement, heating systems and installation of ADA kitchens & baths.

For the CDBG component of the Project - The OECD Program Manager has more than 20 years in financial and grant management including 6 years of construction oversight in the Middleboro OECD office. In addition to rehab of private homes, the OECD has also administered sidewalk and road improvements, renovations to the upper levels of downtown businesses for affordable housing as well as façade improvements on the ground levels. Additional cost and construction oversight will be by the Town of Middleborough's DPW Supervisor.

### **5. Maintenance and Ongoing Costs:**

The Nemasket-1 section of the Nemasket Apartments was constructed in 1958 with state funds on town donated land. There is no mortgage on the property. MHA's operating budget for the 400-C Program, which includes the Nemasket Apartments, is derived from apartment rental income and state subsidy. In our 2013 fiscal year (1/1/13-12/31/13) the operating budget will include a state subsidy for the 400-1 Program in the amount of \$76,430 (\$53.98 per month per unit for 118 units) and our maintenance materials budget of \$28,904. The operating budget has approximately the same amounts for these categories annually (See Exhibit F – 400-1 Budget). The Maintenance budget will fund the MHA component of the project. MHA has three (3) full time maintenance staff who will implement this project. The budget provides documentation that MHA has the financial sustainability for future maintenance of the Nemasket Apartments Park Street buildings. Any cost overruns will be funded by MHA through the operating budget.

### **6. Success Factors:**

As previously stated, the portion of our Nemasket Apartments Window Project to be funded with the CPA grant will entail substitution of all of the original 1958 sliding windows with energy efficient double hung windows in the ten apartments located at 11 and 15 Park Street. The Park Street buildings were chosen because they are serviced by the same heat and hot water systems; therefore, upon completion it will be easier to identify cost savings. In 2011 we were able to augment our budget with federal and state weatherization grants to install new boilers at the Nemasket Apartments. The combination of the new boilers, the new CPA funded windows plus the additional insulation and another layer of siding will result in warmer environment for the tenants. Since tenant's rents include all utility costs, MHA is anticipating significant cost savings. MHA is required to track and monthly submit to the state all utility costs for all developments. Therefore, we should easily be able to see the decrease in utility consumption and costs.

### **7. Project Permits & Approvals:**

- a. Control of Site: As seen in Middleborough Assessor's records, the Middleborough housing Authority is the owner of record of the Nemasket Apartments (See Exhibit G)
- b. Deed Restrictions: As shown in "a" above, the present owner of the Park Street property is the Middleborough Housing Authority, a government entity. This property was transferred to MHA by the Town in the 1950's. As a local housing authority, all housing units are restricted by state law for low to moderate income residents. Even so, MHA is agreeable to having an affordable housing deed restriction placed on the property.
- c. Hazardous Materials: There are no known hazardous materials that will be disrupted due to implementation of this Project.

d. Environmental Concerns: Per Patricia Cassady, the Town’s Conservation Agent, the Nemasket Apartments and, more specifically Park Street, is not located in the floodplains.

e. Evidence of Historic Significance: Not applicable

f. Permitting: Per Robert Whalen, the Town’s Building Inspector, as a municipal agency completing the Project, there are no permit fees. Even so, the project plans will be submitted to the building department for review. MHA has also consulted with the Conservation Commission regarding the floodplains ( see “d” above) and the OECD, DPW and Town Manager regarding the sidewalk and street improvements. There are no known actions or barriers that will prevent the project from moving forward. The Nemasket Window Project is expected to be completed within six months of award notification. Upon approval, the procurement for windows will begin and other necessary supplies can be ordered. The CDBG component is anticipated to be completed within 18 months of award notifications

### C. PROJECT BUDGET, FUNDING, & TIMELINE

1. **Project Budget**: The Nemasket Window Project will be comprised of two components. The CPA component of the Nemasket Window Project will entail removal of the five sliding windows in each of the ten apartments of the 11 and 15 Park Street buildings and then installing energy efficient double hung windows, resulting in a total of fifty new windows. In October 2012 MHA received a revised price quote of \$1,675.16 per unit from Harvey Windows (See Exhibit H) for the number and sizes of windows we will need for this project. If we were to order these windows today, the total cost would be \$16,751.60 for the ten apartments. We have seen an almost \$1,000 increase since our last quote from Harvey Industries for these windows, therefore we are requesting \$20,000 in CPA funding for the windows. If the window prices when ordered in the summer/fall 2013 are less than \$20,000, MHA would submit a request to the CPC to spend the remaining funds on materials for window trim materials/supplies.

The MHA component of the project will include plywood and insulation to be attached to the existing façade in the front and rear of each building below the present windows. Clapboard style Hardiboard will be the exterior siding. This same Hardiboard was recently installed on the Nemasket Community Building and will compliment the Nemasket Apartments housing complex (See Exhibit I –new siding picture). By implementing both components, we will be able to provide a safer, more comfortable and energy efficient apartment for our elderly tenants. As previously stated, as a cost savings measure, all labor will be supplied by experienced MHA maintenance staff. Construction oversight and administration costs will be paid through MHA’s operating budget. Below is a breakdown of anticipated project costs:

#### CPA & MHA funds - window & facade

<b>Expense Item</b>	<b>Total</b>	<b>funding source</b>
Double hung, insulated windows (\$1,675.16 x 10 apts & contingency)	= \$ 20,000	CPA
Insulation, plywood, Hardiboard	\$ 7,000	MHA
MHA Labor – windows (\$ 25 /hr x 360 hrs)	= \$ 9,000	MHA
MHA Labor – façade \$ 25 / hr x 960 hrs)	= \$ 24,000	<u>MHA</u>
<b>TOTAL CPA PROJECT COST</b>		<b>\$ 60,000</b>

In addition, the Town will be applying for a Community Development Block Grant to repair and repave the sidewalk and road abutting the Park Street apartments. The CDBG component of the Project will fund the Park Street & Walkway Improvements. The cost estimate for this component has been developed by Andrew Bagas, the Middleborough Department of Public Works Supervisor (See Exhibit J – DPW cost estimate). Construction oversight and administration costs will be paid through the CDBG Program Delivery budget.

**CDBG grant funds – sidewalk, ADA cuts, drainage**

<b>Expense Item</b>	<b>Total</b>	<b>funding source</b>
Park Street - full depth reconstruction	\$ 6,000	CDBG
Side walk Remove & Replace- west side	\$12,000	CDBG
Four (4) handicap ramps	\$ 8,000	CDBG
Adjust drainage structures	\$ 3,000	CDBG
Paving	\$36,000	CDBG
Excavation/loam & seed east side	\$ 4,000	CDBG
Police	\$ 3,000	CDBG
5% Contingency	\$ 4,000	CDBG
<b>TOTAL CDBG PROJECT COST</b>	<b>\$ 76,000</b>	

**COMBINED PROJECTS TOTAL COSTS** **\$136,000**

**2. Other Funding:**

As stated above, other funding sources for this entire Park Street Improvement Project are \$40,000 from Middleborough Housing Authority’s annual operating budget (See Exhibit F- FY13 budget) and \$76,000 as part of the Town of Middleborough’s FY13 CDBG (See Exhibit K- OECD letter). MHA’s set aside for the window project includes \$7,000 in the “Maintenance Materials” line item and \$33,000 from the “Maintenance Labor” line item.

<b>Source of other funds</b>	<b>Amount</b>	<b>Funding requested</b>	<b>Funding secured</b>
MHA FY13 budget	\$40,000	budget submitted Nov 2012	anticipate approval Jan 2013
FY13 Community Development Block Grant	\$76,000	app due Jan/Feb 2013	anticipate award July 2013

**3. Total Project Funding:**

The Middleborough Housing Authority proposes to apply for CPA funds annually. At this time we anticipate requesting funds to remove and install new windows in two additional buildings in the next two CPA application cycles.

<b>Fiscal Year</b>	<b>Total Project Cost</b>	<b>CPA Funds to be Requested</b>	<b>Other \$</b>
2013	\$60,000	\$20,000	MHA \$40,000
2014	\$60,000	\$20,000	MHA \$40,000
<b>TOTAL</b>	<b>\$120,000</b>	<b>\$40,000</b>	<b>MHA \$80,000</b>

#### 4. Timeline and Grant Disbursement Schedule:

CPA Project anticipated start date: July 2013

The Nemasket Window Project is expected to be completed within six months of notification of award. Once approval is received, the procurement process for the windows will begin and other necessary supplies can be ordered. Additionally, the project plans will be submitted to the building department for review - as a municipal agency completing the work, there is no permit fee. There are five sliding windows in each apartment. These windows will be removed and double hung insulated windows will be installed. It is anticipated that it will take four to eight weeks for the windows to be delivered. MHA maintenance staff will install the windows in the ten apartments. Additionally, MHA staff will insulate and install the façade improvements on both buildings. Assuming grant notification after spring 2013 town meeting the implementation schedule of key milestones will be as follows( weather permitting):

<u>Activity</u>	<u>Date Completed</u>	<u>Total Funding</u>	<u>CPA</u>	<u>Other</u>
Award Notification	July 2013			
Window Procurement	July – August 2013	\$20,000	Yes	
Supplies Received	September 2013	\$ 7,000	No	MHA
Installation	October- November 2013	\$20,000	No	MHA
Completion	December 2013	\$13,000	No	MHA
<u>Park Street Improvements- CDBG grant</u>				
Award Notification	July 2013			
Environmental Review	July – August 2013		No	CDBG
Bid Process	August - Sept 2013		No	CDBG
Construction	Sept -April 2014	\$76,000	No	CDBG