



October 23, 2023

Barry Kassler  
Program Administrator, Community Preservation Committee  
10 Pearl Street  
Stoughton, MA 02072

Dear Mr. Kassler,

With great pleasure, we are submitting to the Town of Stoughton's Community Preservation Committee our full application for \$2.3 million of Community Preservation Act funds for our 100% deed restricted affordable senior housing community on land we own in Stoughton. This proposal for 200 units of affordable senior housing will benefit the Town in several ways, including providing much-needed housing to seniors in Stoughton; adding to the Town's subsidized housing inventory; and creating perhaps the most environmentally sustainable residential community in Stoughton and the surrounding area.

You had asked me to include in the cover letter responses to questions posed to us by the Committee as part of its review of our pre-application for CPA funds. Below please find these questions and our responses:

1. What will be the demographic profile of residents; what are the qualifications and eligibility criteria to move in; and what are examples of rents?

Seniors aged 62+ with incomes at or below 60% of Area Median Income (at or below \$62,340) will be eligible to apply to live in this community. We will request a local preference such that up to 70% of the units will be prioritized for seniors from Stoughton at initial lease up. Of the anticipated 200 units, we will request project-based subsidy from the Executive Office of Housing and Livable Communities for 72 units. This means that 72 residents will pay about 30% of their income for rent with the remaining rent being covered by the operating subsidy. The balance of the units (128 units) will be rented at the Low-Income Housing Tax Credit rent or about \$1,670/month. Ideally, many of these units will be occupied by residents who have a mobile Section 8 or MRVP voucher so that they too will pay just a portion of their income for rent with the balance covered by the subsidy.

2. If someone were to sell their home for, say \$600,000, would they be eligible to live in this community and how would their rent be calculated?

So long as a household is income eligible and meets other eligibility criteria, they will be welcome to apply to live in this new community. If a person sold their home, the proceeds of the sale would be counted towards their assets of which 0.06% would be calculated towards the income limitation. So, for example:

- Household sells a home in Stoughton for \$600,000
- Household deposits the proceeds of this sale in the bank such that their total assets are \$600,000
- $0.06\% \times \$600,000 = \$360$
- The income limits under the low-income housing tax credit program are:
  - 1 person-\$62,340
  - 2 people-\$71,280

Therefore, if the household's annual income plus \$360 is less than the above income limits, the household should be eligible to live in a unit subsidized by the Low-Income Housing Tax Credit program.

### 3. What services would we offer at the community?

Please see our response to question #12 in the narrative for a comprehensive response. Briefly, however, HSL provides a specialized model of health care and supportive services at our communities called Right Care, Right Place, and Right Time (R3) program. We are eager to extend our proven and documented enhanced R3 resident services model to senior residents in Stoughton. The R3 model integrates health care and housing. It embeds wellness teams comprised of coordinators and nurses in affordable housing and utilizes an "eyes-on" approach, where all housing staff (including maintenance, administrative support, and social work) are trained to share observations and contribute to care coordination efforts. The R3 wellness teams cover resident service coordination and serve as a link between housing and health care to efficiently support residents in their housing communities, where they spend much of their time, helping them achieve improved outcomes and live independently in their homes for as long as possible. Key elements of R3 include ongoing proactive outreach to all residents and a data-driven approach. Coupling the R3 service model, HSL's existing supportive housing communities provide onsite fitness and wellness programs; recreational, educational and cultural programming; and HSL health care services – our intent is to explore all of these for this proposed community. Additionally, we intend to continue our collaboration with the Stoughton Council on Aging and the Stoughton Housing Authority to ensure that our services and programs at this community complement and enhance the programs they already offer.

You had also asked for us to be explicit about any additional assistance we think we may request from the Town. At this early stage in the process, we envision the possibility of two additional requests:

- **Real Estate Taxes:** To ensure that we can provide a comprehensive service package to the residents of this new community, we have reached out to the acting Town Assessor to explore the possibility of obtaining some measure of tax relief in line with arrangements that the Town has supported on other affordable housing communities in Stoughton.
- **MassWorks:** The site infrastructure work associated with this project will be significant and costly. We anticipate requesting the Town's cooperation in applying for MassWorks funding to assist with paying for the horizontal infrastructure along with potential improvements to the Town-owned adjacent sidewalks/roads.

Finally, I wanted to share with you our track record in contracting with minority- and women-owned businesses and hiring people of color as part of our development initiatives as I know this is important to you as well. Our RFP to select the general contractor will include language requesting the firm's MBE /WBE status along with its track record and commitment for hiring MBE/WBE subcontractors and we will make this a key component of the interview/selection process. Furthermore, Hebrew SeniorLife will include in the RFP for the general contractor its goal of 35% minority and 15% female construction worker hour participation and contract value goals of 25% MBE and 15% WBE – and we are close to meeting or exceeding these goals at all of our projects currently underway. HSL will request the selected GC to explore ways to create smaller contracts so that the project is more accessible to M/WBE subcontractors that may not have the financial capacity to take on large contracts. HSL will monitor these compliance requirements by:

- Including the agreed-upon hiring goals and implementation plan in the general contractor's contract and requiring that similar language be incorporated into all of the GCs contracts with the subcontractors.
- Reviewing the general contractor's proposed subcontractors and requesting that the general contractor engage with only those subcontractors who have evidence of a strong track record of hiring people of color and women.
- Requiring that the first item on the agendas at the weekly construction meeting be the review of the contractor's progress in meeting or exceeding the MBE/WBE and worker hour goals. By prioritizing this item on the weekly agenda, HSL will be signaling to all parties its sincerity in this space.

This application represents the culmination of a productive and collaborative process with you and other staff from the Town of Stoughton. We are grateful for your support and advice and look forward to continuing this partnership as the project evolves and, hopefully, comes to fruition.

Sincerely,

*Deborah Morse*

Deborah Morse

VP, Real Estate