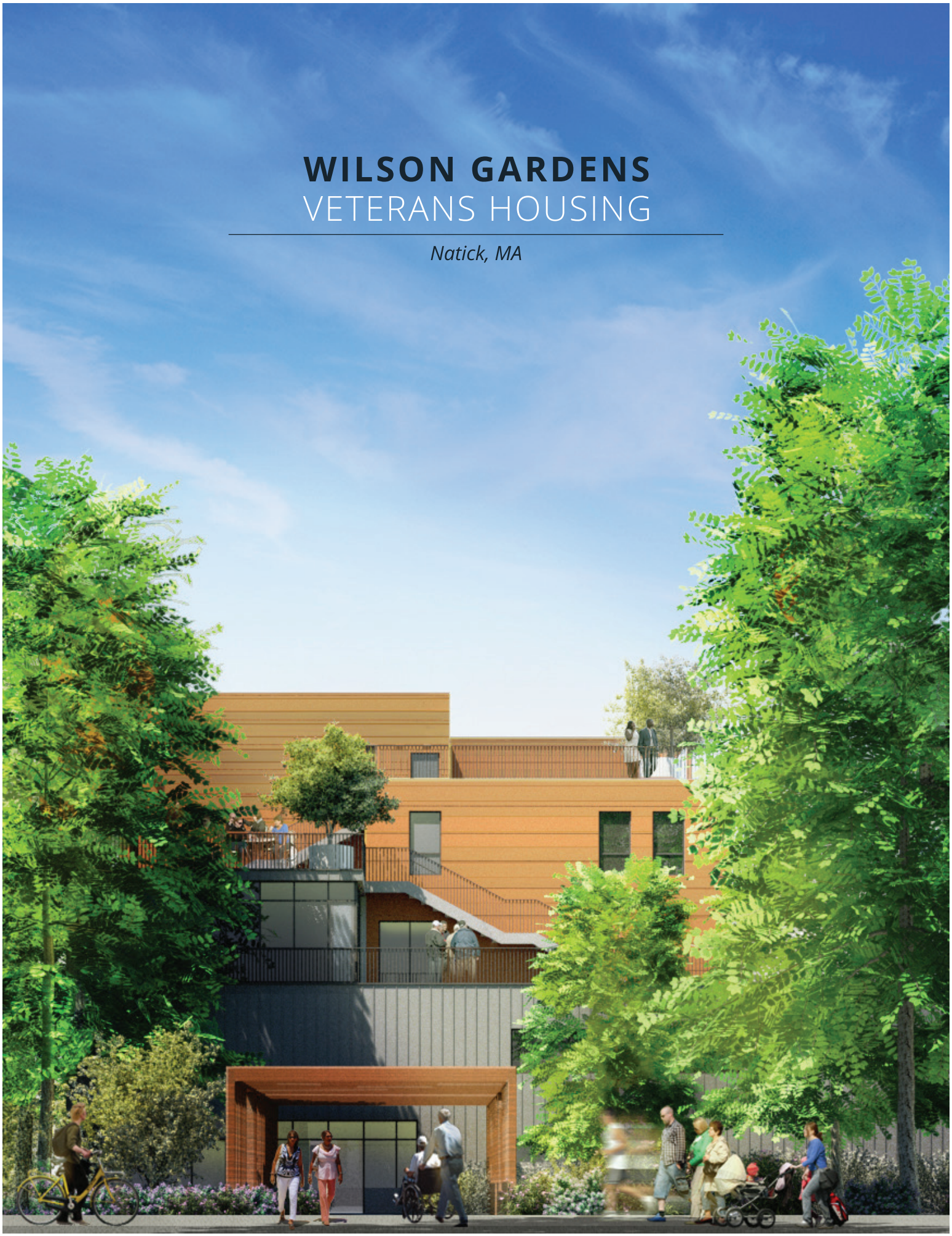
WILSON GARDENS
VETERANS HOUSING

Natick, MA



NAHTF

Natick Affordable Housing Trust Fund

MEMO

Dt: 2020.04.12
To: Wilson Gardens Project Team
Fr: Randy Johnson, Chair, Natick Affordable Housing Trust Fund
Re: Appreciation and Gratitude

When Bill Verner approached the Trust about his vision of veterans housing at the Henry Wilson Cobbler Shop site, members were impressed by his thoughtful research and commitment. The concept had resonance. In additional to the attractive attributes relating to location, there was compelling poetry in combining the Henry Wilson military heritage with the creation of vets housing.

The development of affordable housing is a challenging endeavor. It's expensive, takes a long time, and requires massive effort and political will. The Trust pledged to support Bill's vision with our resources and advocacy. Over the past year, we retained consultants to research the deed and do preliminary environmental assessments. We have discussed the project with town boards, and developed a process for gaining site control and navigating the Article 97 regulations. But sorely absent was a concrete description of housing program, design, cost and funding options.

The 2020 Affordable Housing Development Competition came at the right time!

You have produced a product with immense utility. Your efforts will be a key ingredient in the Trust's presentations to the Board of Selectmen and the Fall Town Meeting.

We are impressed with the proposed site development plan. The design creates a strong connection between the housing and the Henry Wilson memorial. This under-utilized property will be invigorated, with enhancement of public access and education about Natick's history.

The Team's approach addresses the need for affordable veterans housing and the building design artfully provides the desired amenities and support spaces. The benefits extend beyond the property lines, as the "smart growth" development will transform the character of the immediate district, with massing responsive to the existing The financial analysis gives the Trust the ability to present a comprehensive project description; the information will be incorporated into our ultimate RFP for development.

We commend the Team for your significant contribution to this project. We have enjoyed working with you, and thank you for sharing your talent, experience and enthusiasm. Well done!



ACKNOWLEDGEMENTS

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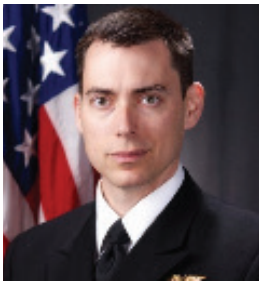

Jason Wells
Harvard Kennedy School
Commander, US Navy
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01

INTRODUCTION



KEY TAKEAWAYS & PROJECT HIGHLIGHTS

FINANCING

+ Anticipating economic demand for syndicated tax credits in post-COVID markets, the project uses 9% LIHTC funding to minimize soft debt requirements.

+ Wilson Gardens recognizes the pressure on DHDC financing, and requests funding well below the maximum amount in every program. Total DHCD/unit = $64k.

+ As a 100% affordable development, Wilson Gardens uses a diverse mix of subsidy types including state, local, and private funding, to encourage socioeconomic diversity while funding a range of supportive

SITE SELECTION & DESIGN

+ Transit-oriented site, in walkable distance to a range of community amenities including grocery store, pharmacy, restaurants, and medical offices.

+ Symbiotic relationship between housing and open space. Housing as a means to activate an under-used public open space

+ Cascading landscaped terraces that serve as community spaces at each floor overlooks the public green at the ground plane.

RESPONSIVENESS TO COMMUNITY NEEDS

+ Direct outcome from a community driven initiative to develop Veterans housing in town

+ Builds on Natick 2030 Master Plan and the 2020 Housing Production Plan recommendations

+Builds upon the tradition of service and longstanding support to the Veterans among Natick Community

+ Caters to the need for an affordable Veterans Housing development in the Metrowest Area along the Route-9 & Masspike Corridor

ENVIRONMENTAL SENSITIVITY

+ Wilson Garden's design is in accordance with the 2020 Enterprise Green Communities-certification

+ Proposed multigenerational fitness park promotes physical activity while the variety of community green spaces addresses resident healthy living environment

+ Our energy reducing strategies mandate design for water saving fixtures, PV panels, low-emissivity glass windows, and LED requirements.

FEASIBILITY

+ Project site owned by the Town of Natick

+ Project proposal is strongly supported by the Natick Affordable Trust Fund that has a successful track record of acquiring Town property for affordable housing needs.

+ Existing MBTA easement and access to the rail line is incorporated within the design as a drive aisle for surface parking.

+Out of 2.25 Ac site area, 1.25 Ac is u sed for the housing development and 1.00 Ac is retained as a public open space.

INNOVATION

+ Conceived as the first inter-generational Veterans Community in Massachusetts

+ A model for employing affordable housing development to celebrate history and to transform under-used public open space.



15 x 1 Bedroom Units

28 x 2 Bedroom Units

5 x 3 Bedroom Units

48
UNITS

100%
AFFORDABLE UNITS FOR VETERANS

$452,060
TDC/UNIT

56,600 gsf
TOTAL BUILT AREA

EXECUTIVE SUMMARY

Veterans' housing has been a passion project for Bill Verner, a longtime Natick resident, and a Vietnam veteran. When we first studied the site with Bill, he was eloquent in his vision: a home for veterans of all ages and family sizes---one that was affordable and accessible, in harmony with the land around it. His vision inspired Wilson Gardens and its surrounding green space.

The Town of Natick has a long history of military service. Compared to the national average, a greater proportion of Natick residents continue to serve in the armed forces, and the site hosts a memorial to Natick hero Henry Wilson, an abolitionist, and veteran of the Civil War. Despite Natick's ongoing commitment to service, the Town and the surrounding MetroWest region do not have any veterans housing. Wilson Gardens addresses this pressing need.

We are thrilled that this project has the unanimous support of the Natick Affordable Housing Trust Fund (NAHTF). In compliance with Article 97 of Massachusetts General Law, NAHTF will initiate land swaps with smaller Town-owned parcels to compensate for the reduction of open space in the proposed site.

A MULTI-GENERATIONAL VETERANS COMMUNITY

Our programming and design approach is tailored to serve veterans with diverse needs. The residence is situated adjacent to an accessible, contemplative garden transformed from an underused open space. Wilson Gardens uniquely forges a multi-generational community benefiting veterans across different stages in life: recently discharged veterans receive advice and guidance from seasoned veterans, and older residents enjoy the vibrancy of families with children. Communal terraces at each floor overlooking the garden encourage interactions between residents, a key feature of this innovative model.

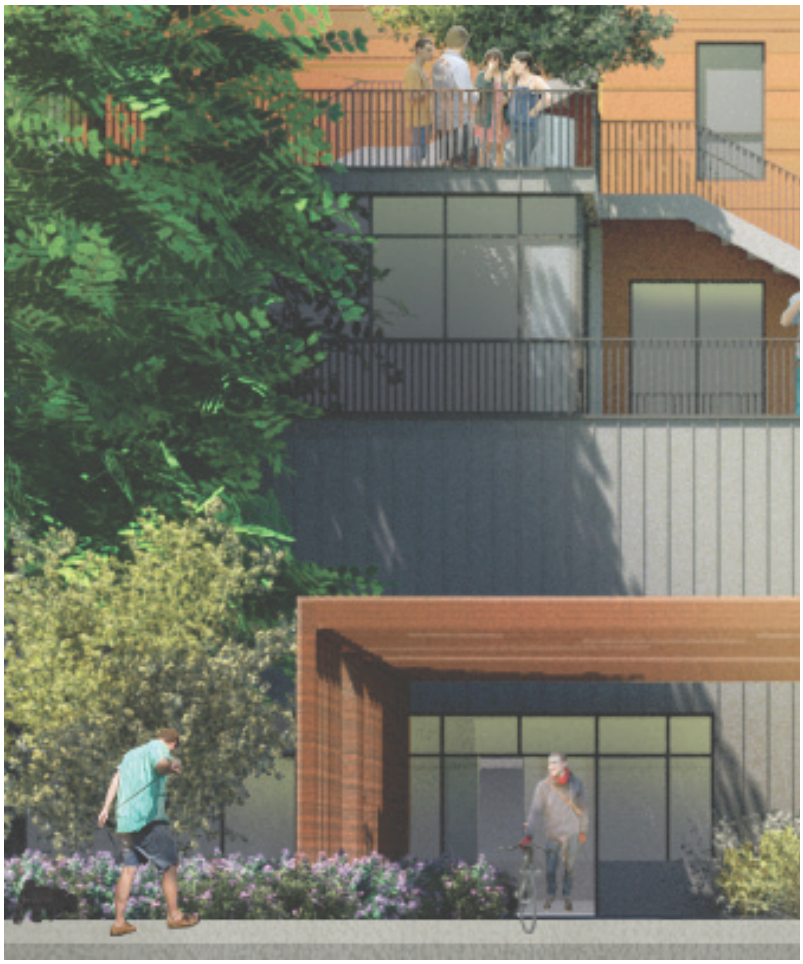
This will be a 100% affordable housing development catering to veterans who earn 30% or 60% of the area median income. With fully accessible and visitable units of varying sizes, Wilson Gardens accommodates veterans of all physical abilities and family structures while serving those who seek to age in place.

We believe Wilson Gardens will be an extraordinary asset to the Natick and MetroWest communities, and a welcoming home for our veterans after years of fortitude, service, and sacrifice.

02

Wilson Gardens

CONTEXT



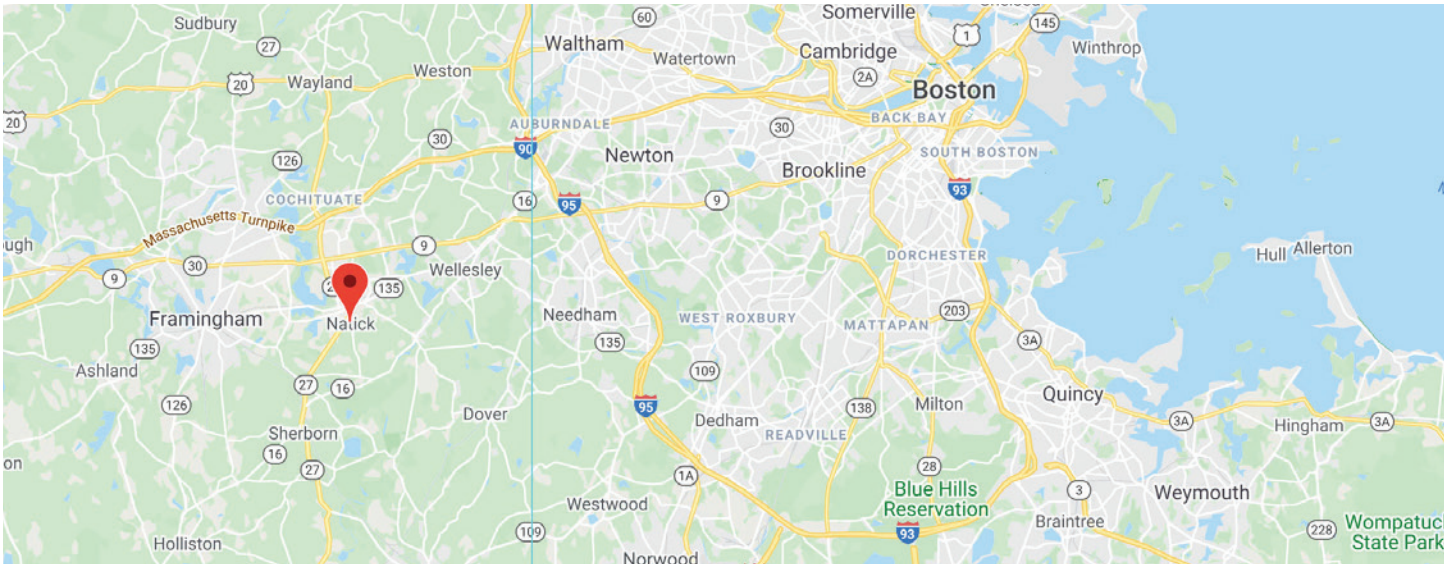




Table 2.7. Snapshot of Regional Subsidized Housing Inventory

Town	Total SHI Units	2010 Census Year-Round Housing Units	Percent Subsidized
Wayland	317	4,957	6.39%
Weston	169	3,952	4.28%
Wellesley	615	9,090	6.77%
Sherborn	34	1,479	2.3%
Natick	1,477	14,052	10.51%
Dover	18	1,950	92%
Framingham	2,893	27,443	10.54%

Source: Department of Housing and Community Development (DHCD), 2019

SITUATING NATICK

A GROWTH CENTER IN THE METROWEST

Natick is one the fastest growing towns in the MetroWest region of Greater Boston Area. Located 18 miles west of Boston, Natick's population is approximately 35,957 residents today[1] and has increased 11 percent since 2010, outpacing overall growth in Middlesex County during the same period[2]. Known for its high-quality schools, housing prices in Natick are relatively more affordable compared to the neighboring towns of Wellesley, Dover, Sherborn, and Needham. Natick has been attracting a greater number of families with or without dependent children.

EMPLOYMENT AND WORKFORCE

As one of the regional employment centers with a large employment base, Natick's daytime population – the number of people present during normal business hours - is 50% more than its resident population. The increase in daytime population can be attributed to both the large employers (MathWorks, MetroWest Medical Center, etc) as well as to the retail cluster and Natick Mall located along the Route 9 corridor. Natick's labor force participation rate is 72.5% exceeding the state (67.3%) and county percentages (69.7%) indicating large working-age population and higher education levels, co-relating with the homeownership rates.

[1] U.S. Census Bureau, 2012-2017, American Community Survey, 5-Year Estimates, B11003

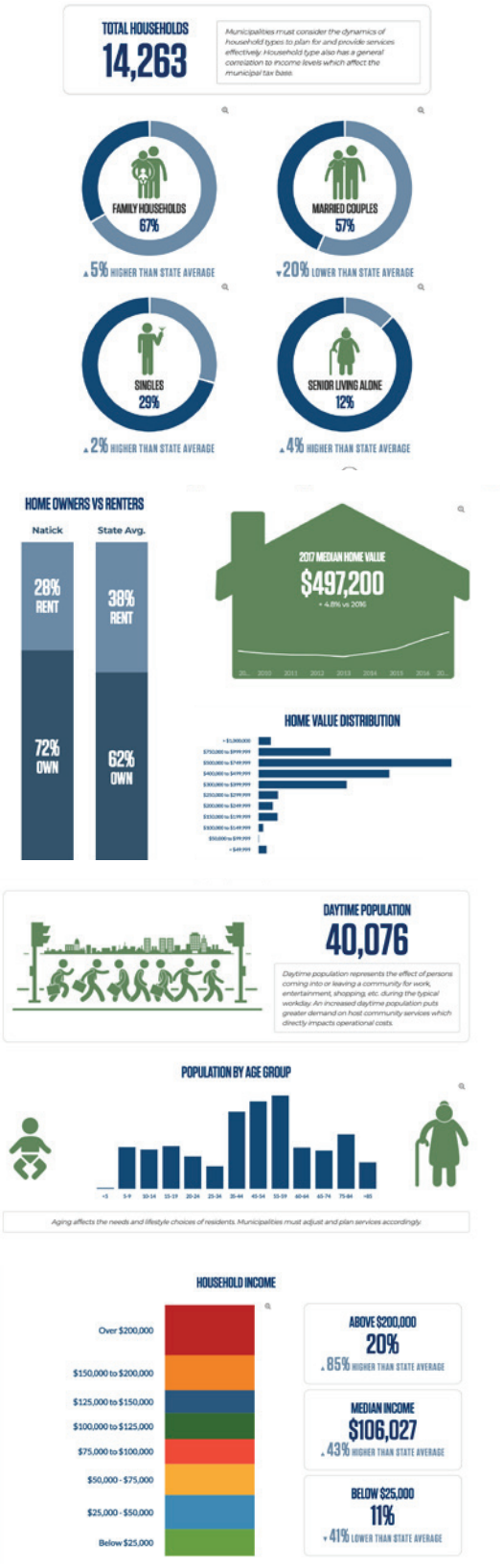
[2] DRAFT Housing Protection Plan, Town of Natick (2020)

[3] Summarized from the DRAFT Housing Production Plan, Town of Natick (2020) that is currently being finalized by Barret Group

[3] The Warren Group, "Town Stats, " 2019

[4] U.S. Census Bureau, 2012-2017, American Community Survey, 5-Year Estimates, B11003

Wilson Gardens



Source: cleargov.com

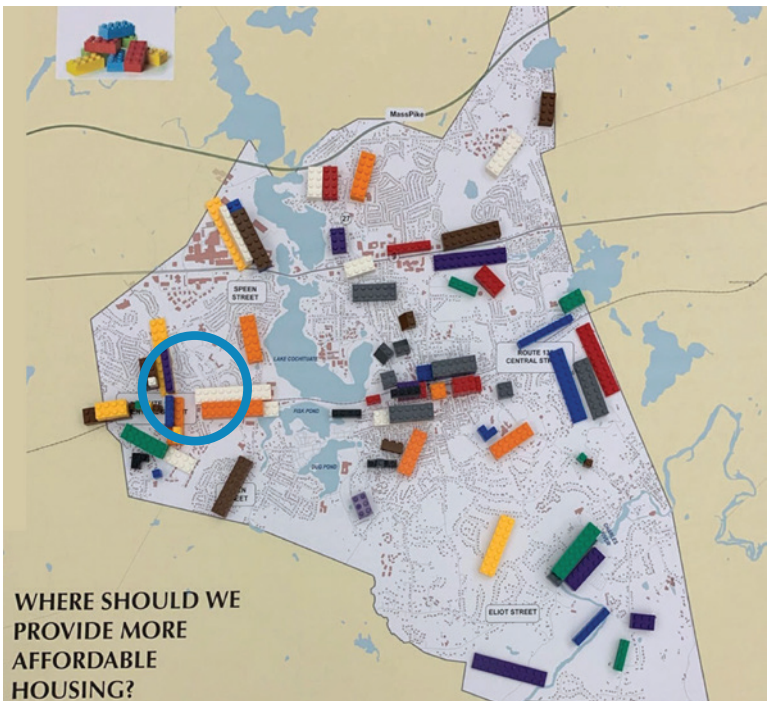
HOUSING DEMAND AND INCREASING HOME PRICES[3]

The median sale price for a single-family home in Natick has increased 71% over the past 30 years to today's 565,000[4]. Almost half of all Natick homes are valued between $500,000 and $999,999. 60% of Natick's housing inventory is comprised of single-family homes. And yet, Natick has more rental housing than most of the surrounding cities and town. Market survey conducted by the Barrett Group for the Housing Production plan indicated that most available rental option in Natick is two-bedroom unit.

STATE OF AFFORDABLE HOUSING IN NATICK

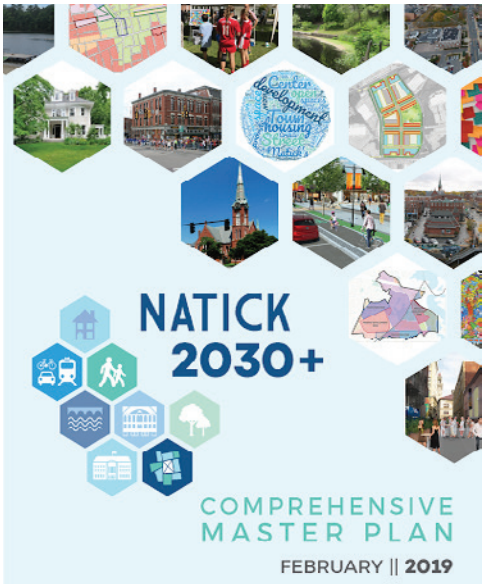
Per 2019 counts, 10.5% of its total housing units in Natick (per 2010 census) are classified under the Subsidized Housing Inventory on par with the neighboring City of Framingham. The percentage of affordable housing stock in Natick significantly higher than the more wealthier neighboring towns.

While Natick is not a part of the Community Preservation Act coalition, two housing committees, the Natick Affordable Housing Trust Fund (NAHTF) and the Community Development Advisory Group (CDAG) meet concurrently every month to advocate for Town's affordable housing needs. Town Meeting passed an Inclusionary Affordable Housing Bylaw in Fall 2018 to further the affordable housing stock in the town.



NEIGHBORHOOD PLANNING & REGULATORY BACKSTORY

A WESTERN GATEWAY TO THE TOWN OF NATICK



BUILDING UPON NATICK 2030

The project site is located .5 miles away from the West Natick MBTA Commuter Rail station along the north side of Route 135. Its among the contiguous cluster of parcels recommended for multifamily housing by the Natick 2030 Master Plan - a 2 year planning exercise completed by the Town in 2019. An iconic Veterans Housing Development integrated within an existing historical site and an upgraded pubic garden, would become an iconic Western Gateway to the Town.

HOUSING PRODUCTION PLAN RECOMMENDATIONS

Natick Affordable Housing Trust Fund (NAHTF) and The Community Development Advisory Group (CDAG) are currently finalizing the Housing Production Plan. The review draft was distributed among Trust members in December 2019. Among other neighborhoods, our project site was clearly identified by the public as one of the potential zones for affordable housing development providing additional credence to our site selection.

Enhance Natick's West Neighborhood and this Gateway into Natick by Improving the Pedestrian Environment & Development Potential of Parcels on West Central St.

West Central Street (Route 135) through West Natick is an important gateway into Natick and the front door of the West Natick neighborhoods. The parcels along West Central Street, particularly along the north side, provide an excellent opportunity for transit-oriented development that takes advantage of the MBTA Commuter Rail Station.

While commercial uses, including office, retail and the artisanal industrial/maker space discussed above, are all compatible with the existing development pattern, multi-family residential uses on the north side of West Central
Street would provide new development opportunities and would be appropriate uses to locate near the MBTA station and the residential development north of the commuter rail tracks.

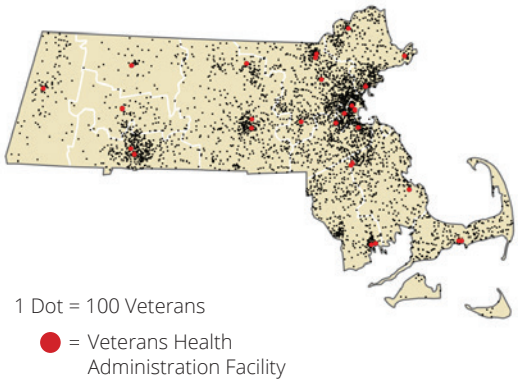
Residential uses have the added advantage of generating less rush hour traffic than commercial uses and can share parking with nearby office buildings.The Town should consider creating a new zoning district for this area that allows multi-family housing.

The district could be a new mixed-use zoning district, or a modified HOOP II overlay district that allows commercial use.

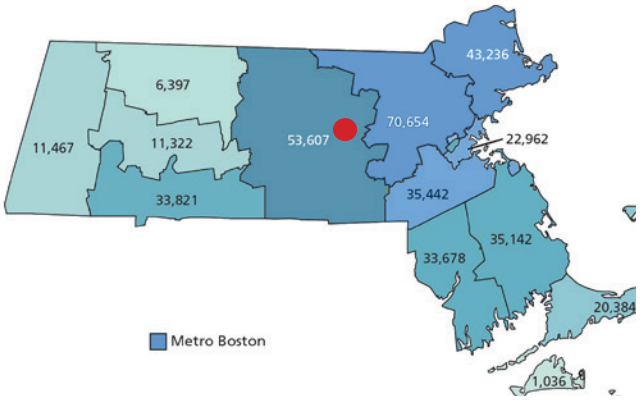
-Natick 2030 Comprehensive Master Plan

VETERANS HOUSING CONTEXT - MA, MetroWest, Natick

State Perspective: Massachusetts; Veteran Population Distribution



County Perspective: Massachusetts; Veteran Population by Region



WHY VETERANS?

A great deal of government and charitable activity surrounding veterans does wonderful things for men and women who deserve the utmost support. Veterans make a commitment to serve and protect our nation. Their needs are our national priority. However, our country faces challenges to improve our distribution of benefits and services by designing policies that are cost-effective and valuable.

AFFORDABLE HOUSING CHALLENGES

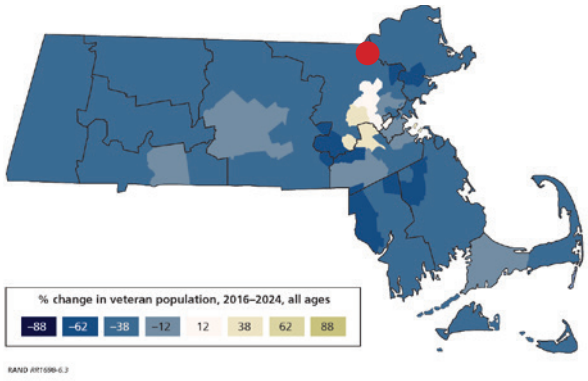
Housing instability has no standard definition. It encompasses several problems, such as moving frequently, staying with relatives, or spending the bulk of household income on rent1. Cost-burdened households have little left over each month to spend on necessities such as utilities, clothing, and food.

26,000 (6.7%)

VETERANS WERE CATEGORIZED AS "PRECARIOUSLY HOUSED"

> ***"Based on information provided by U.S. Department of Housing and Urban Development (HUD) housing inventory count report, there are only 5,057 beds available for veterans.."***

Changes in the Proportion of Massachusetts Veterans, by Region



POPULATION WITH UNMET NEEDS

An estimated 26,300 (6.7%) veterans are SNAP recipients and an estimated 23,500 (6.0%) veterans were categorized as "precariously housed"[4]. This identified need is not sufficiently supplied by current housing initiatives given the purported demand. According to the U.S Department of Housing and Urban Development (HUD) housing inventory count report, there are only 5,057 beds available for veterans, 4,224 (83.92%) were permanent housing, while 813 beds (16.08%) were retained for emergency and transitional housing[5].

SUPPORTIVE STRATEGIES

LEARNING FROM COVID-19



A FRAMEWORK TO ENHANCE VULNERABLE POPULATION SURVEILLANCE: COVID-19 CONTEXT

HOLYOKE, MA – The Soldiers' Home, a 247-bed state managed home for veterans, has reported 18 veterans have died from COVID-19 as of April 6, 2020.

In a span of a few day, eights veterans had died. Amidst the chaos, state and local authorities were neglected to be immediately notified.

According to Holyoke's mayor Morse, "this lack of urgency" coupled with a nonexistent surveillance system contributed to the severity of the outbreak affecting veterans and staff alike.

Accounting potentials threats of communal outbreak, Wilson Garden has organized our supportive strategies to feature a rotational Nurse Practitioner (NP). This clinician is trained to assess populational trends through early screening initiatives. Refer to pages (37-38) for Wilson Garden's public health interventions.

WHY *VETERANS* HOUSING IN HENRY WILSON PARK?

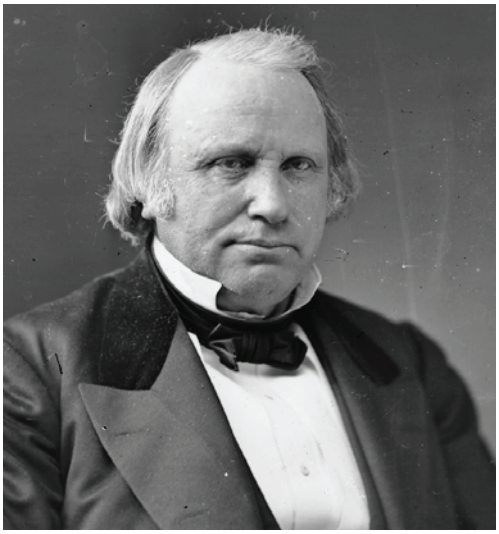
HISTORIC BACKGROUND

An abolitionist and veteran of the American Civil War, Wilson was considered a "Radical Republican" who successfully authored bills that outlawed slavery in Washington D.C, and incorporated African Americans in the Union Civil War effort in 1862. He continued to support the cause of armed services in his legislative role as the Chair of Senate Military Affairs Committee for twelve years between 1861 and 1873. Throughout his career he was a true patriot who stood by his ideals and championed for causes that were not popular during his times – abolition of slavery, worker's right including advocating of equal salaries and benefits for African American soldiers on par with White soldiers.

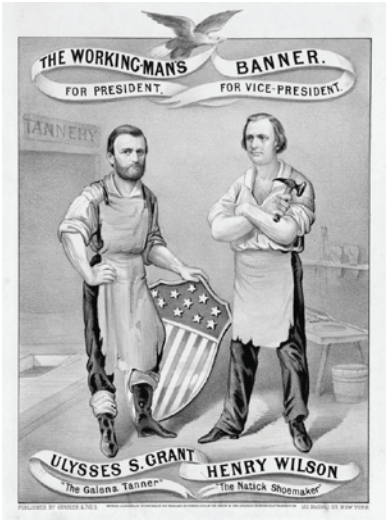
It is more than 165 years since Henry Wilson passionately spoke about freedom and equality for all faith and creed in the Massachusetts Constitution Convention and yet we live in a country with gross inequalities that often falls along the lines of race and class. By 2040 Minorities are projected to make up 35.7% of all living Veterans. And yet, today minorities have 44% higher risk of unemployment than non-minority Veterans.

We believe the dedicating part of the Henry Wilson Park to 100% affordable housing development that would cater to a wide range of Veterans including seniors, minorities, women veterans and veteran families – is a true and timely celebration of the legacy of Henry Wilson.

> *"Upon the question simply of equality of rights, I believe in the equality of all men of every race, blood, and kindred."*
>
> *"...When the country has required their (African-American) blood in days of trial and conflict, they have given it freely, and we have accepted it. But, in times of peace, when their blood is not needed, we spurn and trample them under foot. I have no part in this great wrong to a race. Wherever and whenever we have the power to do it, I would give to all men, of every clime and race, of every faith and creed, freedom and equality before the law. My voice and my voice shall ever be given for the equality of all of the children of men before the laws of the Commonwealth of Massachusetts and the United States."*
> *Henry Wilson, 1853*
>
> *Official report of the debates and proceedings in the State Convention, by Harvey Fowler, Massachusetts: Constitutional Convention, pp. 78–81*



Henry Wilson, Former Vice President of the United States of America



The Working Man's Banner - Ulysses S. Grant Presidential Poster



Henry Wilson's Cobbler Shop in Henry Wilson Memorial Park, Natick, MA

WILSON GARDENS – WHERE AFFORDABLE HOUSING MEETS PUBLIC GREEN WHILE CELEBRATING TOWN HISTORY



WILSON GARDENS & HENRY WILSON MEMORIAL PARK

The project site – Henry Wilson Memorial Park -- is located along the route of Boston Marathon, at the intersection of Mill St and Route.135, approximately 2 miles from Natick Center and 0.5 miles from West Natick Commuter Rail Station. Owned by the Town of Natick, the site is currently an underused, wooded open space bounded by the Worcester commuter rail line to the north, a light industrial parcel to its west, a retail strip mall to its east and a 3-story office building to its south.

In 1901, the site was dedicated as a memorial for Henry Wilson, a Natick resident who started as a cobbler and eventually become U.S. Senator and served as the 18th Vice President of United States under the presidency of Ulysses S. Grant between 1873 and 1875. In honor of Henry Wilson, the site includes a "10-footer" symbolic of shoe-making sheds once common the area. In 2001 as part of Natick's 350th anniversary celebrations, the 10-footer was extensively renovated along with the trails in the open space.

THE TRIPLE GOAL - AFFORDABLE HOUSING, HISTORIC PRESERVATION AND OPEN SPACE IMPROVEMENT

The site offers a unique opportunity to cater affordable housing needs in Natick, while celebrating Town History and reimagining an underused open space. While Natick may not be a CPA town, our site selection and planning approach to Wilson Garden that affordable housing, historic preservation and open space improvements need not be mutually exclusive pursuits.

Henry Wilson Park is approximately 2.24 Ac. Per proposed strategy, the Town would transfer 1.24 Ac of the open space to the Natick Affordable Housing Trust Fund. The remaining park land, including the Henry Wilson "10-footer," would become a public garden. NAHTF will employ Article 97 of the Massachusetts General Law to recapture the 1.24 Ac. of open space between two different Town-owned parcels — the Old West Natick Fire Station (0.74 Ac.) and 69-R Bacon St (0.55 Ac.).

NEIGHBORHOOD & SITE CONTEXT

OPPORTUNITIES AND CONSTRAINTS

STRENGTHS

+ Unique historic narrative around Henry Wilson and the existing cobbler shop

+ Tradition of military service since WWII in Natick

+Transit-oriented site - under 10 min walk to Commuter Rail Station

+Under .25 miles to pharmacy, grocery store, and restaurants

+All utility services are available to the site

WEAKNESSES

+ Procedural challenges associated with Article 97 for site control

+Existing Zoning

+Existing MBTA & MWRA easements on site

+Close proximity and lack of barriers between site and the rail line

OPPORTUNITIES

+ Realize the first veterans housing development in the Metrowest

+Cater to increasing demand for affordable housing in the Metrowest

+Leverage proximity to transit and retail amenities

+Celebrate long standing culture of service in Natick

+Transform underused open space into an integrated residential development

THREATS

+ Objections from Natick Conservation Commission

+Post COVID-19 financing challenges




Residential
Residential
Beaverdam Brook Watershed
Mill St
MBTA Commuter Rail
Inbound to Boston
MBTA Commuter Rail
Outbound to Worecester
Truck Co.
2.24 acres
Retail Mall
+ MILL Street Plaza
+ Convenience Store
+ Catering
+ Massage
+ Donut Shop
+ Restaurants
+ Hair & Nail Salon
+ Combat Gym
Car Dealer
Car Shop
+European Performance Engineering
Office Space
Restaurant
+Biryani N Breads
Retail Strip
+ Restaurants
+ Fitness Center
+ Beauty Salon
+ Church
+ Music School
+ Taekwondo
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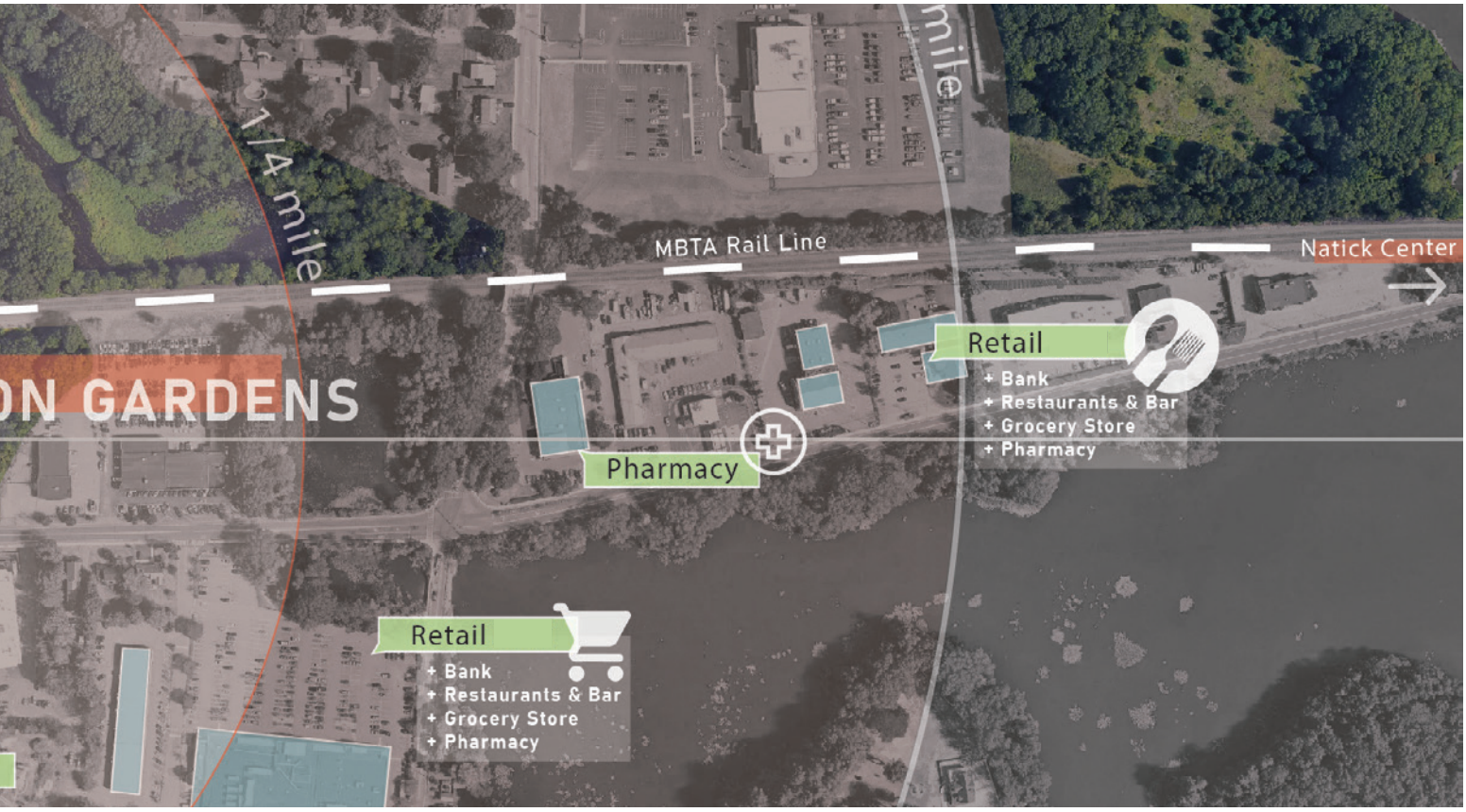
Gas Station
Office Space
Cleaners
Retail
+ Bank
+ Restaurants & Bar
+ Grocery Store
+ Pharmacy


1/4 mile
1/4 mile
MBTA Rail Line
Natick Center
ON GARDENS
Retail
+ Bank
+ Restaurants & Bar
+ Grocery Store
+ Pharmacy
Pharmacy
Retail
+ Bank
+ Restaurants & Bar
+ Grocery Store
+ Pharmacy

03

Wilson Gardens

DESIGN



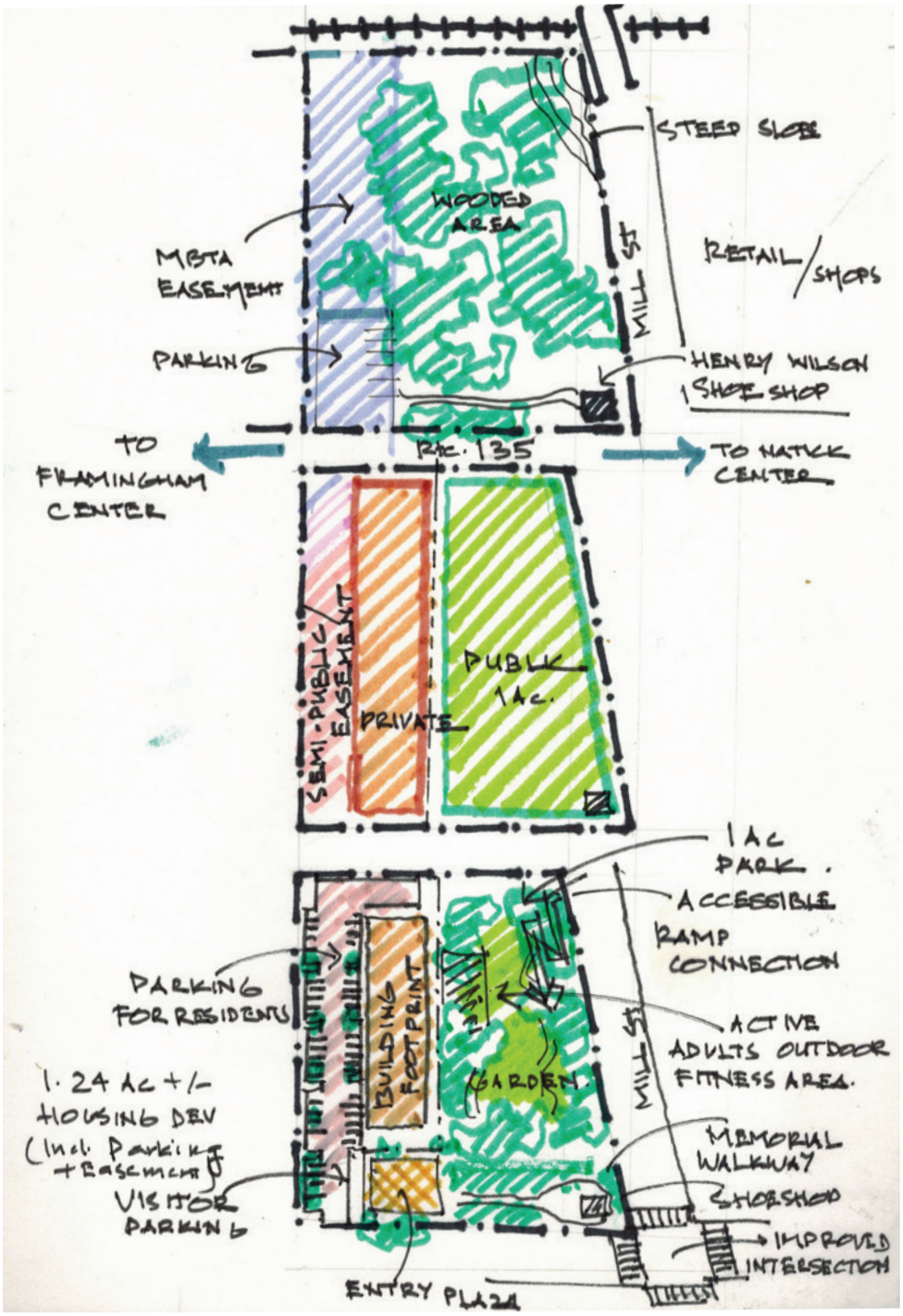
SITE PLANNING

CREATING PUBLIC VALUE WITH AFFORDABLE HOUSING, HISTORIC PRESERVATION, AND OPEN SPACE TRANSFORMATION

Existing Condition:
Underused Public
Open Space

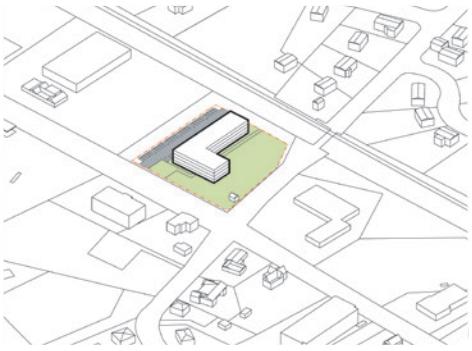
Proposed Ownership
+ Site Control

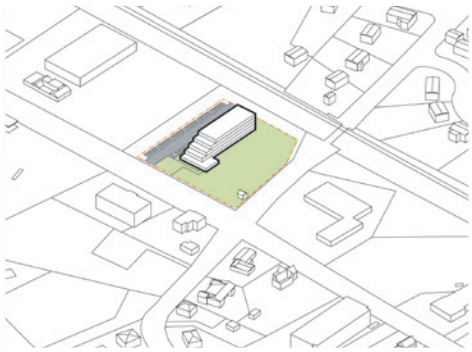
Placemaking with
Complementary Uses

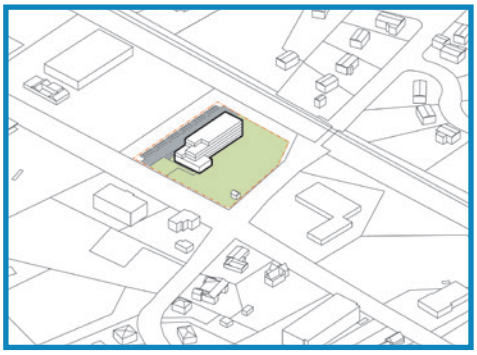


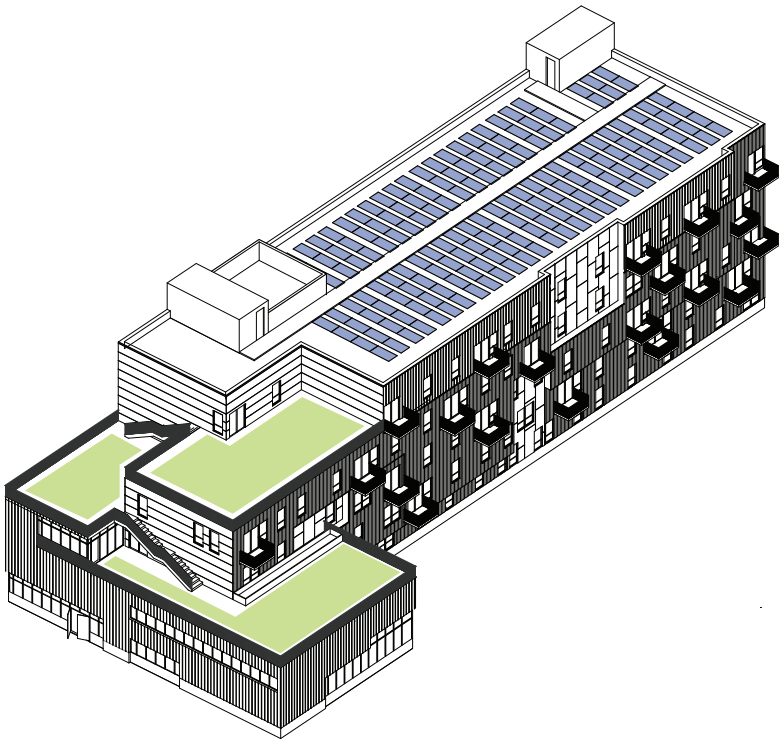
SITE STRATEGIES

BUILDING, MASSING, SITE, AND CONTEXT









CASCADING TERRACES OVERLOOKING A CONTEMPLATIVE GARDEN

The design process began in response to existing neighborhood context and the Natick 2030 plan. In considering our site, it became clear that Wilson Gardens will become a moment of contemplation and reflection, combining a garden, a veteran housing project, with the Henry Wilson memorial site.

The architectural design harkens to this site strategy, and is established around providing quality communal space to residents, accessible from each floor, as terraces overlooking the comtemplative garden. It establishes a connection between private communal usage and a public amenity, cascading down from the building facade to the garden itself.

The terrace scheme is further aware of existing buildings along Route 135, cascading away from the streets to at once create a modest frontage and blend in to the landscape of the park.

CONTEXT DRIVEN DESIGN

BUILDING MATERIALS AND FACADE







RESPONDING TO NATICK'S BUILDING CHARACTER

The facade of Wilson Gardens is inspired by the vernacular language of Natick suburban homes, our neighbors across the train tracks. The language of the offset to create a first floor base and awning is adapted to our project, further elevated through the use of three types of material: vertical sidings, battons, and panels.

The three types of material creates at once a horizontal connection, a verticle coherence, and keystone moments, the highlights of the garden side facade.

RELATIONSHIP BETWEEN PRIVATE DEVELOPMENT, PUBLIC REALM & NATURE

BUILDING, MASSING, SITE, AND CONTEXT



FROM AN UNDERUSED OPEN SPACE TO AN INTEGRATED PUBLIC AMENITY

Bounded between the commuter rail line and a high-volume intersection, the re-imagined public open space will become a new asset to the entire Natick community. By establishing an internal circulation framework, the new green space will provide an alternative path for pedestrians walking to the train station. As a gateway feature in West Natick, Wilson Gardens aims to facilitate pedestrian-friendly linkages between residential neighborhoods to the north of the rail line with the lush recreational grounds of West Hill Park.









THREE ZONES, ONE COMMUNITY

We envision three interconnected spaces within the public open space – Memorial Walkway, Central Green, and Contemplative Garden. The Memorial Walkway acts as a buffer between the busy Route 135 and the quieter green areas to the north. The Central Green provides opportunities for informal play, while accommodating outdoor fitness equipment for active adults. As one meanders beyond the Central Green, the accessible path terminates in a Contemplative Garden designed for quiet reflection.

AN INTER-GENERATIONAL VETERANS COMMUNITY

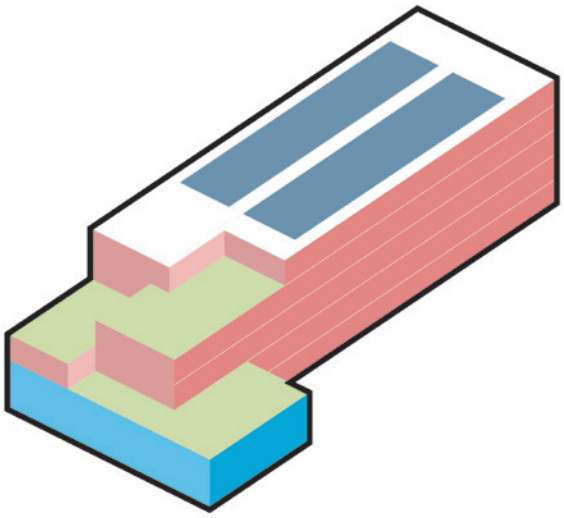


THE ONLY VETERAN'S FAMILY HOUSING IN METROWEST

As the only veterans' family housing in Metrowest, Wilson Gardens has the unique opportunity and challenge of creating community for a diverse population of veterans. Our design results in a planned, mixed-income development with veterans at a variety of income levels and physical ability. With a select number of handicap accessible units and all units designed to be visitable, Wilson Gardens is a place that feels comfortable, safe, and accessible for all.

PRIVATE AND PUBLIC SPHERES

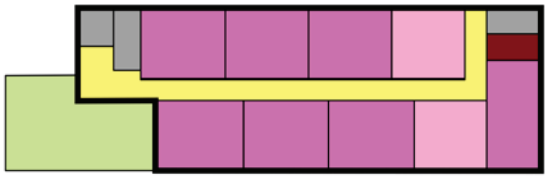
Wilson Gardens' public sphere facing W. Central St consists of a variety of amenities on the ground floor, as well as community terraces on each of the upper floors.

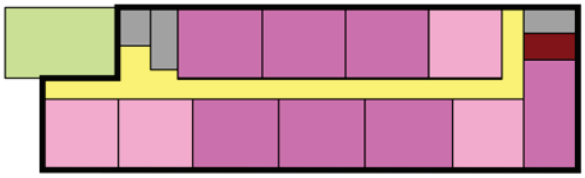


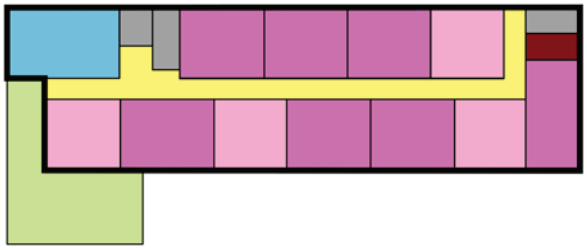
LEGEND
- Communal Amenities
- Private Residential
- Community Terraces
- Solar Panels

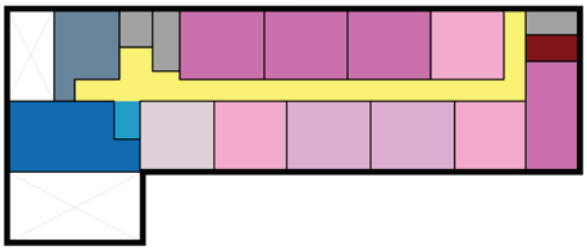
COMMUNITY AND ENLIVENED QUALITY OF LIFE

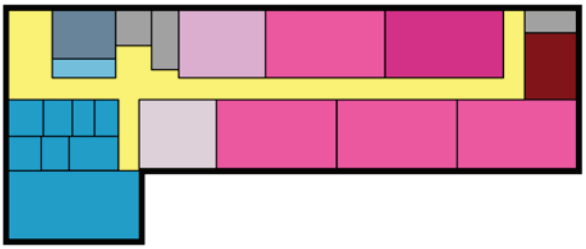
PROGRAMMATIC BREAKDOWN & KEY COMMUNAL SPACES











PROGRAMMATIC BREAKDOWN

In addition to the community amenities on the ground floor, Wilson Gardens strives to maximize community interaction. Each floor has access to an outdoor terrace overlooking the public green.

GROUND FLOOR (RESIDENTIAL + COMMUNITY AMENITIES)

Wilson Gardens offers a range of community spaces, seamlessly melding outdoor and indoor amenities. A fully accessible, direct path leads from the community room to the contemplative garden, offering serenity and peace for residents. Abutting the contemplative garden is an inviting central lawn with multi-generational mobility machines. A shallow pool of water provides a visual break between the Henry Wilson Memorial and the rest of the green space, but still encourages visitors to explore the central lawn. Handicapped units are limited to the first and second floors for maximum accessibility, but each floor has access to elevators as well as community spaces.

UPPER FLOORS

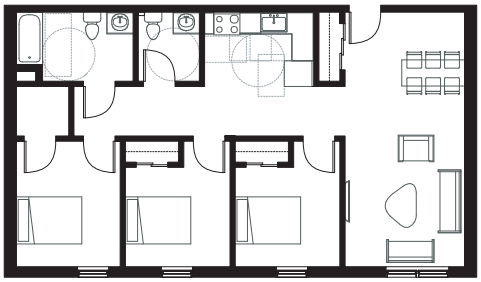
For greater convenience, there are trash rooms on every floor. Additional amenities include a gym on the second floor, and an interior community lounge on the third floor.

LEGEND

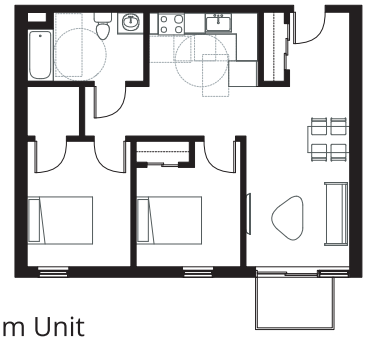
- Communal Amenities (incl. Community room, Lounge, Mail/ Package room, Residents Services Office, Gym, etc.)
- Hallway
- Mechanical Room
- Egress and Elevators
- Trash Room
- Community Terraces
- 3 Bed Unit
- 3 Bed Unit (Handicap Accessible)
- 2 Bed Unit
- 2 Bed Unit(Handicap Accessible)
- 1 Bed Unit
- 1 Bed Unit (Handicap Accessible)

UNIT AND FLOOR PLANS

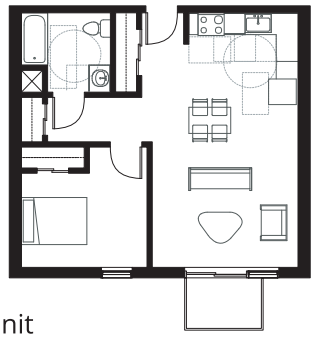
TYPICAL ACCESSIBLE UNITS



3 Bedroom Unit



2 Bedroom Unit



1 Bedroom Unit

VISITABLE UNITS AND HANDICAP ACCESSIBILITY

In recognizing the mobility challenges among veterans, all units at Wilson Gardens are visitable, with certain units fully accessible.

FACILITATING RESIDENT INTERACTION

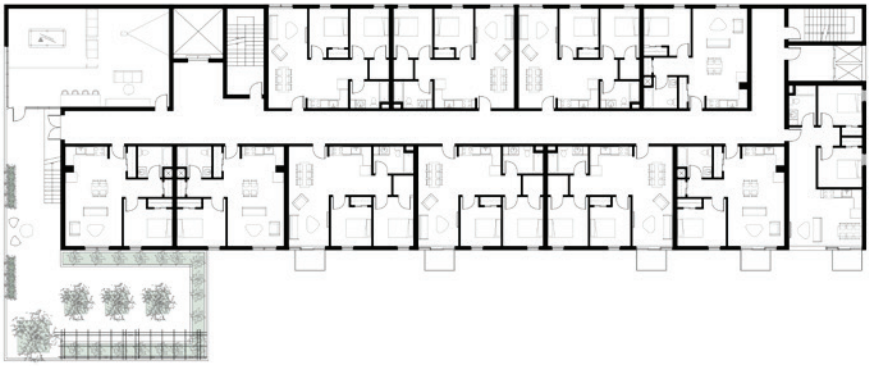
The presence of communal terraces at each floor provides easy outdoor access to wheelchair-bound residents across the building. By locating the fitness center on the second floor, and the community room on the first floor, we hope to facilitate greater interaction between residents living on different floors.



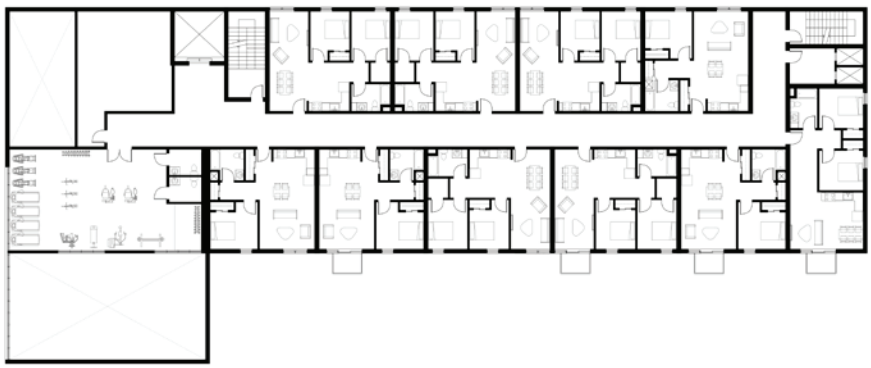
ROOF PLAN



4TH FLOOR PLAN



3RD FLOOR PLAN



2ND FLOOR PLAN



GROUND FLOOR PLAN

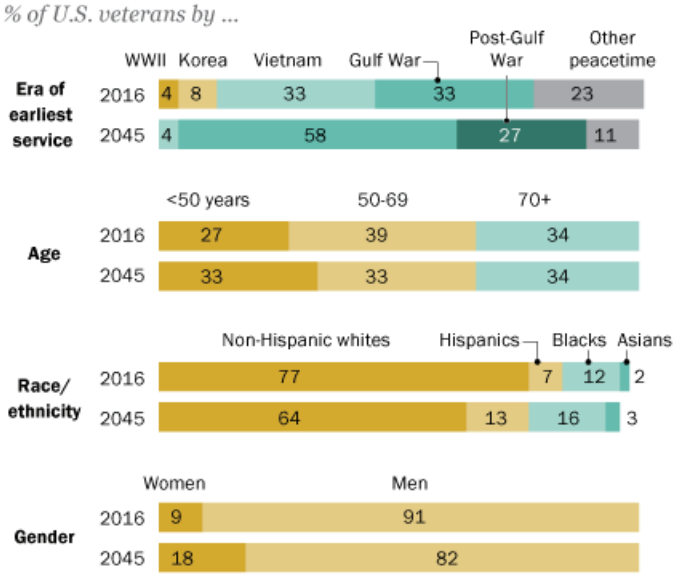
SERVING A CHANGING PROFILE OF VETERANS AND THEIR NEEDS

Almost all of Veterans Housing development in the Greater Boston Area are designed as housing option for Veterans in similar demographic group or economic spectrum. The current developments are either transitional housing for homeless veterans (Ex: New England Center and Home for Veterans), or primarily caters to Senior Male Veterans (Ex: Bedford Green), or conceived as Assisted Living Nursing Facilities (Chelsea Soldier Home).

But Veterans are not a homegenous group. Veteran population is getting more diverse in terms of age, gender, ethnic group and family status. And yet we have very few housing options for women veterans, veteran families with children, and those struggling to re-enter the workforce.

Number of female veterans is projected to increase and the demographic profile of veterans is expected to change in the next few decades.

Looking forward at the changing profile of U.S. veterans



Note: The VA categorizes Post-Gulf War as peacetime. Veterans who served for multiple eras are included in the earliest era only. Data for blacks and Asians includes Hispanics. Other races not shown. Projections are based on estimates of current veteran population and active-duty military personnel and incorporate estimates of future military separations. Reservists who did not serve on active duty are not included in these projections unless they were disabled during training.
Source: Department of Veterans Affairs Veteran Population Projection Model 2016.

PEW RESEARCH CENTER

*Currently, nine-in-ten veterans (91%) are men while 9% are women, according to the VA's 2016 population model estimates. By 2045, the share of female veterans is expected to double to 18%. T**he number of female veterans is also projected to increase, from around 1.9 million in 2016 to 2.2 million in 2045.** Male veterans, on the other hand, are projected to drop by almost half, from 18.5 million in 2016 to 9.8 million in 2045.*

***Projections also indicate that the veteran population will become slightly younger by 2045, with 33% of veterans younger than 50** (compared with 27% in 2016), even as the overall U.S. population continues to age. The share of veterans ages 50 to 69 is expected to shrink from 39% to 33%, while the share of those 70 and older is predicted to be around a third of the total (34%) by 2045, similar to the current share.*

As with trends in the U.S. population overall, the veteran population is predicted to become more racially and ethnically diverse. *Between 2016 and 2045, the share of veterans who are non-Hispanic white is expected to drop from 77% to 64%. The share of veterans who are Hispanic is expected to nearly double from 7% to 13%, while the share who are black is expected to increase from 12% to 16%"*

-Department of Veterans Affairs





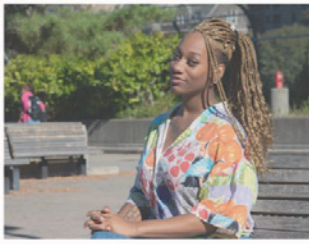




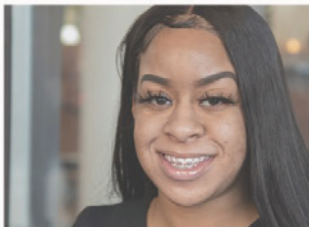












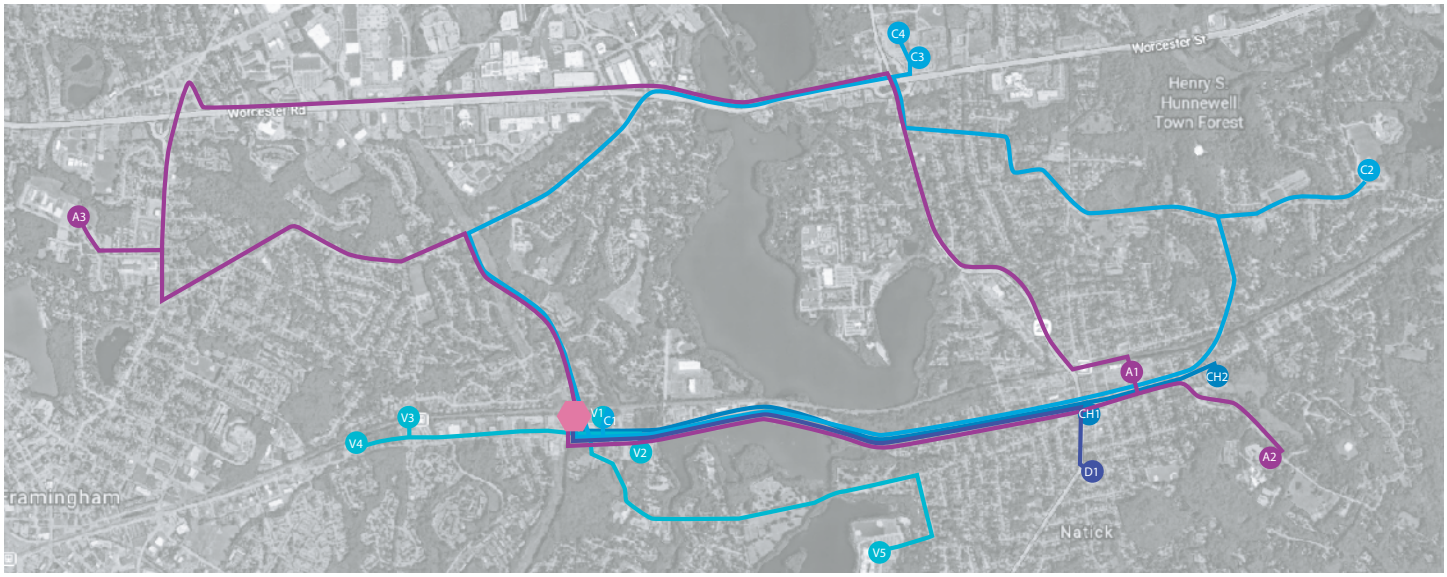




Wilson Gardens

SERVING A CHANGING PROFILE OF VETERANS AND THEIR NEEDS

WHO ARE OUR TYPICAL RESIDENTS?

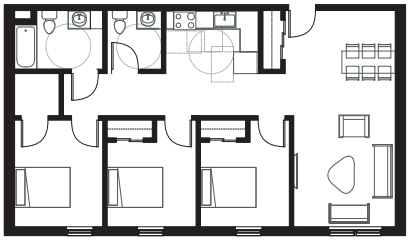


LEGEND

Charles | Cecilia | Derek | Adrian | Veronica

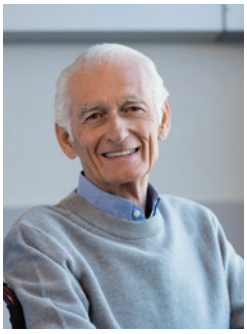


Veteran Family
3 BR: at 60 percent AMI

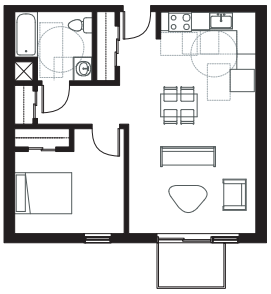


Cecilia, 38, lives with her husband Derek, 41, and their two young children. Cecilia drops off the kids at Lilja Elementary School on weekdays before heading to her part-time shift at the Dollar Tree. After work, she does some grocery shopping at the local Stop N Shop and sometimes picks up dinner from Nick's Pizza House across the street before helping the kids with their homework. On Saturdays, she takes the kids to play-dates with the other families in the building.

Derek has recently been told his company will be downsizing next month. He visits the Wilson Gardens Resident Services Manager, who tells him about the Brack Career Development Center and helps him fill out an application for a case manager through the Natick Service Council. Within a few days, he's sent out a dozen applications and has interviews lined up.



Single Senior Veteran
1 BR: below 30 percent AMI



Charles, 72-year-old Vietnam veteran, lives in a fully accessible, voucher-subsidized unit, which allows him to access his kitchen amenities from his wheelchair. He takes a MWRTA bus with other friends in the building to the farmer's market held every Saturday at the Natick Common, and stops by the Natick Community Senior Center twice a week. He also enjoys the accessible trails in the Henry Wilson Memorial Park, and the contemplative aspect of the garden helps him find peace and contentment. He often plays Bingo in the community room and is the Chair of the Building's Tenant Association.



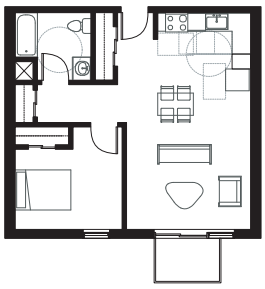
Single Mom Veteran & daughter
2 BR: at 60 percent AMI



Veronica, a 48-year-old veteran, lives with Alice, her 16-year-old daughter. Veronica often stops by Honey Dew Donuts for a quick coffee and donut before walking to the commuter rail at West Natick Station. Alice attends Natick High School, volunteers with the Natick Recreation and Parks Department by tending the Henry Wilson Memorial Park, and works a couple hours a week at the Wendy's ten minutes away. On weekends, Veronica and Alice attend a volunteer-led yoga session in the community fitness center, then go grocery shopping at Roche Bros.

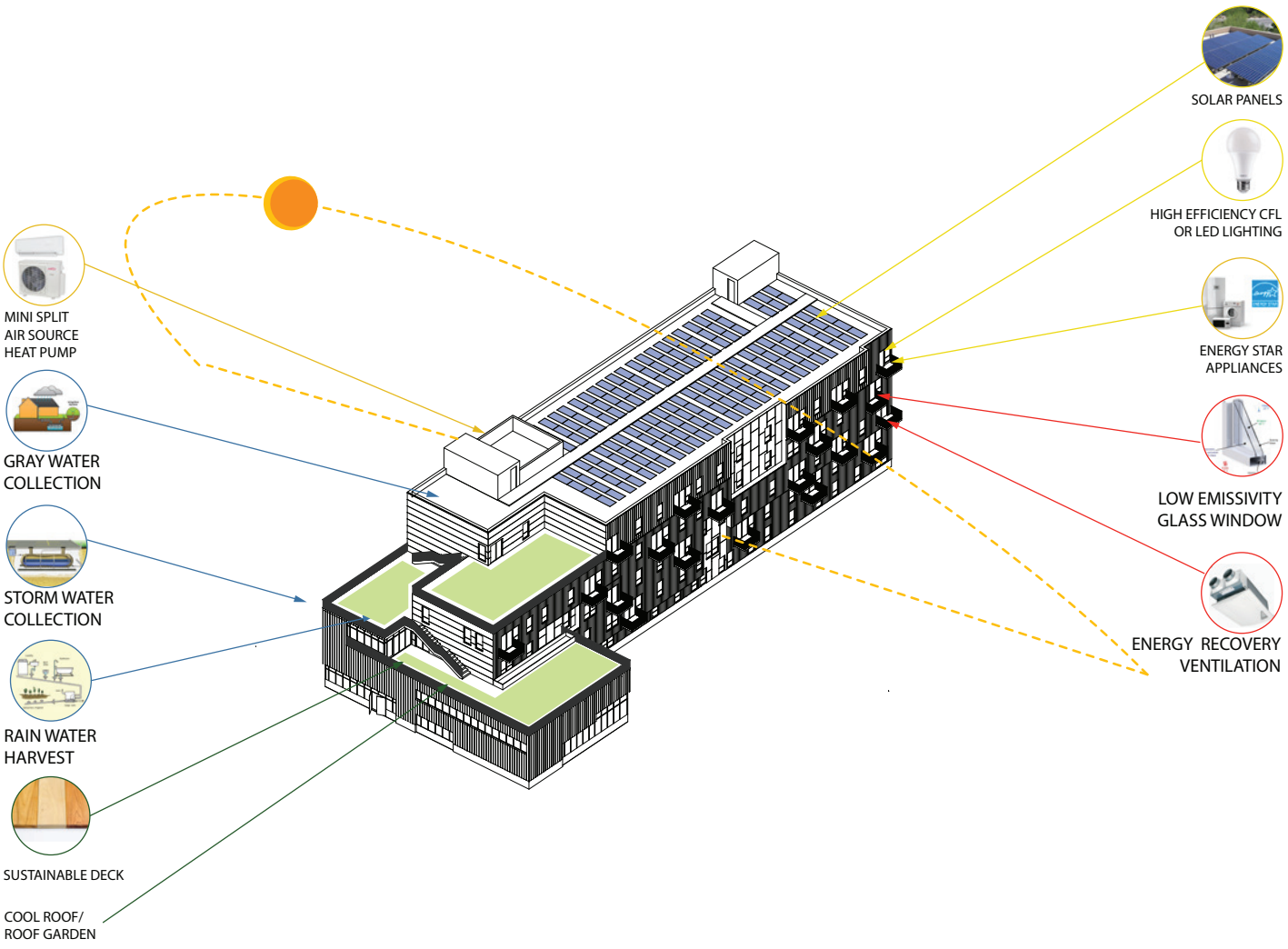


Single Veteran
1 BR: at 30 percent AMI



Adrian, 33, grew up in Framingham and Natick. A veteran of the War in Afghanistan, he supports his elderly mother while attending MassBay Community College in Framingham for an Associate Degree in Nursing. As part of his program, he works a few shifts at the Leonard Morse Hospital. On Sundays, he attends mass at St. Patrick's with his mother, then they walk the central lawn at Wilson Gardens. He has also hosted a few classmates and friends on the terraces, and works out with some of the other veterans in the fitness center.

DESIGNING FOR SUSTAINABILITY



A SUSTAINABLE, GREEN COMMUNITY

In accordance with the 2020 Enterprise Green Communities Certification, Wilson Garden's design proposes energy reducing and harvesting strategies. With solar panels on its roof, the project converts solar energy into electrical energy. In addition, the project utilizes rain water, storm water, and gray water collection, and proposes sustainable deck material.

Within the building, the project considers sustainable practices through the incorporation of LED lighting, Energy Star Appliances, Low Emissivity Glass Windows, and an Energy Recovery Ventiliation System.

SUSTAINABILITY

DESIGNING FOR SUSTAINABILITY

Wilson Garden aims to be Enterprise Green Community Certified through environmentally responsive building practices. Our proposal adheres to industry benchmarks that reduce energy consumption, incorporates public health methodologies, and outsources materials and labor contracts from local unions in order to promote strategic workforce development in Natick.

ENERGY REDUCING STRATEGIES

WaterSense Certified Fixtures
To reduce the costs of water and sewer, Wilson Garden is equipped with advance water conservation products certified by WaterSense. Outfitted flushometer valve toilets use up to 1.28 gallons per flush while providing superior performance. This is a 20% reduction in water usage rate compared to the federal standard rate of 1.5 gallons per flush. On average, standard showerheads use 2.5 gallons of water per minute (gpm). Utilizing Delta H20Kinetic's shower heads cut down water usage by 20% at no more than 2.0 gallons per minute (gpm).

Photovoltaic (PV) Ready Pathway System

Low-emissivity glass windows filled with Argon or Krypton
Low-emissivity glass blocks infrared and ultraviolent light, thereby maintaining interior room temperature. This energy-efficient, cost-saving strategy conserves heating and cooling costs. Combining multiple panes of glass and gas fills (Argon or Krypton) produces an almost impenetrable barrier—again correlating to reduction of annual heating and cooling expenses.

Water Reuse
Wilson Garden deploys onsite non-potable water reuse strategy that harvests, reclaims, and recycle water for non-drinking purposes. Captured from wastewater, greywater, or stormwater may be used towards toilet flushing and plant irrigation reservoirs.

Light-emitting diode (LED) Requirement
With a longer usage rate, LED saves electricity consumption while also recyclable. Wilson Garden has installed all forms of lighting with LED bulbs, which use up to 90% less energy than conventional fluorescent or halogen light bulbs.

R-20 Grade Wall Insulation
Most reduction in heat flow happens early on with each addition of R-20 insulation level. Insulation follows the law of diminishing return, wherein, increased insulation layers correlates to decreasing marginal return of heat flow. Literature suggest that the optimal R-Value is 20, when cost and functional benefit are uniformly maximized. Wilson Garden is cognizant of industry guidance oversight, as R-32 Insulation is often advised as the gold-standard. However, as demonstrated by cost to thermodynamic inhibition analysis—R-32 Insulation is 1.5 times the cost of R-20 with minor insulator improvement.

ENTERPRISE GREEN COMMUNITIES CRITERIA CHECKLIST

With a commitment to holistic green building, reducing carbon footprint, and improving health and well-being of residents, Enterprise Green Communities Criteria challenges Wilson Garden's to explicitly design for resource conservation.

ENTERPRISE GREEN COMMUNITIES CRITERIA	Max Points	Achieved
Integrative Design		
1.1 Project Priorities Survey	M	M
1.2 Charrettes and Coordination Meetings	M	M
1.3 Documentation	M	M
1.4 Construction Management	M	M
1.5 Design for health and Well-Being	15	15
1.6 Multi Hazard/ Vulnerability Assessment	10	10
1.7 Strengthening Cultural Resilience	7	7
SUBTOTAL OPTIONAL POINTS	32	32
Location + Neighborhood Fabric		
2.1 Sensitive Site Protection	M	M
2.2 Connections to Existing Development and Infrastructure	M	M
2.3 Compact Development	M	M
2.4 Compact Development	7	7
2.5 Proximity to Services and Community Resources	M	M
2.6 Preservation of and Access to Open Space for Rural/Tribal/Small Town	M	M
2.7 Preservation of and Access to Open Space	6	6
2.8 Access to Transit	6	6
2.9 Improving Connectivity to the Community	8	8
2.10 Passive Solar Heating/Cooling	5	5
2.11 Adaptive Reuse of Buildings	0	6
2.12 Access to Fresh, Local Foods	6	6
2.13 Advanced Certification: Site Planning, Design, and Management	8	8
2.14 Local Economic Development and Community Wealth Creation	5	6
2.15a Access to Broadband: Broadband Ready	M	M
2.15b Access to Broadband: Connectivity	6	6
SUBTOTAL OPTIONAL POINTS	58	51
Environmental Remediation		
3.1 Environmental Remediation	M	M
3.2 Minimization of Disturbance During Staging	M	M
3.3 Ecosystem Services/Landscape	M	M
3.4 Surface Stormwater Management	M	M
3.5 Surface Stormwater Management	10	6
3.6 Efficient Irrigation and Water Reuse	M	M
3.7 Efficient Irrigation and Water Reuse	6	4
SUBTOTAL OPTIONAL POINTS	16	10
Water		
4.1 Water-Conserving Fixtures	M	M
4.2 Advanced Water Conservation	6	0
4.3 Water Quality	12	8
4.4 Monitoring Water Consumption and Leaks	4	4
4.5 Efficient Plumbing Layout and Design	4	4
4.6 Non-Potable Water Reuse	6	2
4.7 Access to Potable Water During Emergencies	8	0
SUBTOTAL OPTIONAL POINTS	40	18

	Max Points	Achieved
Operating Energy		
5.1a Building Performance Standard	M	M
5.1b Building Performance Standard	M	M
5.2a Moving to Zero Energy: Additional Reductions in Energy Use	12	12
5.3a Moving to Zero Energy: Photovoltaic/Solar Hot Water Ready	8	5
5.4 Achieving Zero Energy	24	0
5.5a Moving to Zero Carbon: All-Electric Ready	5	5
5.5b Moving to Zero Carbon: All Electric	15	10
5.6 Sizing of Heating and Cooling Equipment	M	M
5.7 ENERGY STAR Appliances	M	M
5.8 Lighting	M	M
5.9 Resilient Energy Systems: Floodproofing	8	8
5.10 Resilient Energy Systems: Critical Loads	8	8
SUBTOTAL OPTIONAL POINTS	80	48
Materials		
6.1 Ingredient Transparency for Material Health	8	8
6.2 Recycled Content and Ingredient Transparency	3	3
6.3 Chemical Hazard Optimization	8	4
6.4 Healthier Material Selection	15	15
6.5 Environmentally Responsible Material Selection	12	6
6.6 Bath, Kitchen, Laundry Surfaces	M	M
6.7 Regional Materials	4	4
6.8 Managing Moisture: Foundations	M	M
6.9 Managing Moisture: Roofing and Wall Systems	M	M
6.10 Construction Waste Management	6	6
6.11 Recycling Storage	2	2
SUBTOTAL OPTIONAL POINTS	58	48
Health Living Environment		
7.1 Radon Mitigation	M	M
7.2 Reduce Lead Hazards in Pre-1978 Buildings	M	M
7.3 Combustion Equipment	M	M
7.4 Garage Isolation	M	M
7.5 Integrated Pest Management	M	M
7.6 Smoke-Free Policy	M	M
7.7 Ventilation	12	12
7.8 Dehumidification	M	M
7.9 Construction Pollution Management	3	3
7.10 Noise Reduction	3	3
7.11 Active Design: Promoting Physical Activity	8	8
7.12 Beyond ADA: Universal Design	8	8
7.13 Healing-Centered Design	8	8
SUBTOTAL OPTIONAL POINTS	43	42
Operations, Maintenance, and Resident Engagement		
8.1 Building Operations & Maintenance Manual and Plan	M	M
8.2 Emergency Management Manual	M	M
8.3 Resident Manual	M	M
8.4 Walk-Throughs and Orientations to Property Operation	M	M
8.5 Energy and Water Data Collection and Monitoring	M	M
TOTAL OPTIONAL POINTS (40 points required)	**327**	**269**

04

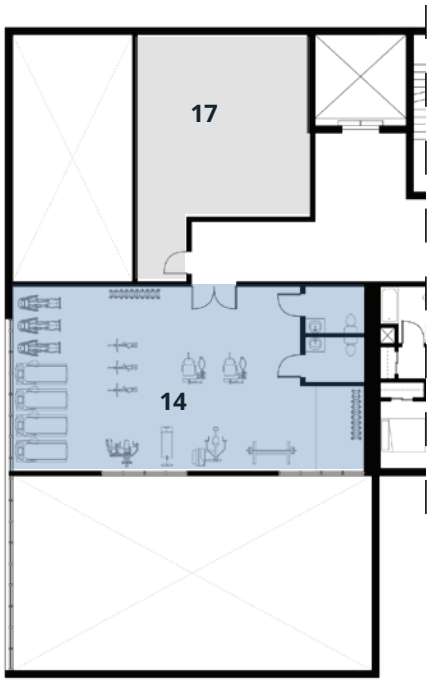
PROGRAM



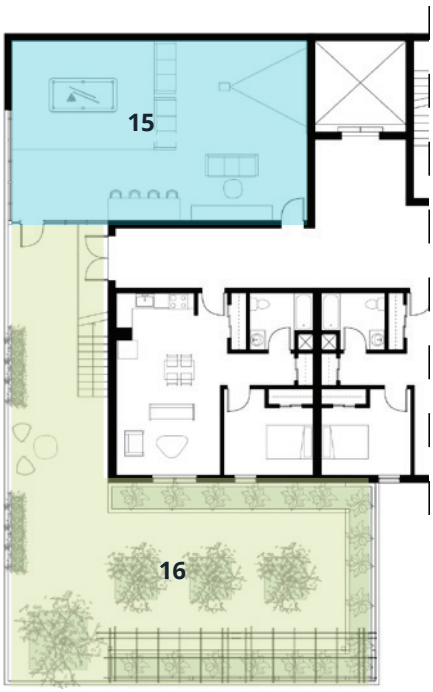
COMMUNAL SPACES- THE LIFE WITHIN WILSON GARDENS



GROUND FLOOR



2nd FLOOR



3rd FLOOR

Interior Community Spaces
Fitness Center
Community Terraces

1. Lounge
2. Mail Space
3. Property Manager Room
4. Oversize Package Room
5. Amazon Hub
6. Restrooms
7. Vending Machines
8. Kitchen
9. Resident Services Office
10. Additional office Space
11. Conference Room
12. Business Lounge
13. Community Room
14. Fitness Center
15. Lounge
16. Rooftop Terrace
17. Mechanical Room

RANGE OF COMMUNITY SPACES

In addition to the contemplative garden described previously, Wilson Gardens offers multiple communal spaces for the wellbeing of its residents. A large community room and its adjacent kitchen, with views to the outdoor greenspace, allows for resident-sponsored conferences and activities. Each of the floors includes access to a lounge or outdoor terrace with barbeque pits, offering multiple touchpoints for residents to interact with neighbors, entertain visitors, and enjoy their home. A second-floor fitness center encourages age-appropriate exercise, complementing the outdoor fitness park in the central green.

Crucially for this veterans population, Wilson Gardens also offers office space for the Resident Services Manager and the property manager. Residents are able to have private conversations with the Resident Services Manager, receiving guidance and recommendations on available resources for each resident's unique situation. An additional office space may be used by volunteer counselors, the Natick Veterans Services Officer, or other private use.

PUBLIC HEALTH APPROACHES: EVIDENCE BASED STRATEGIES



PROMOTING PHYSICAL ACTIVITY: BENEFIT AND RISKS OF MULTIGENERATION FITNESS PARKS

Environment plays a key role in promoting energy expenditure, expanding opportunities to increase physical activity is a promising means of tackling sedentary behaviors associated with a variety of chronic illness. Frequency of exercise and frequency of park use are both associated with park proximity. Facilitating larger numbers of people being physically active is critical for improving overall population health.

Our proposal of for multigeneration parks aims to address the issues of improving populational mobility by providing colorful fitness equipment intended for teens and adults. Ergonomic shaped bars are used to hold squats or modified anaerobic exercise such as pullups and push-ups. Machines designed for leg presses and reclining bicycles help strengthen hip, leg, and core muscles.

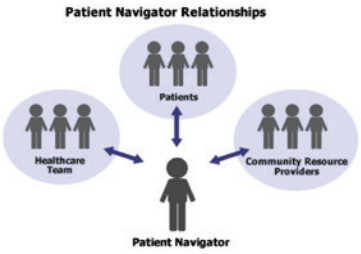
According to Harvard Medical School, when used properly, the fitness apparatus may help improve overall flexibility, balance, coordination, and even range of motion. Added benefits are as follows:

- Exercising with other people is a motivator. "You get a healthy sense of competition if you see other people doing a workout," says Madhuri Kale, a physical therapist at Harvard-affiliated Brigham and Women's Hospital.

- You can exercise with your friends, kids, or grandkids. Being with others helps stave off loneliness and depression, which are associated with chronic disease.

- No one judging you or telling you which machines or exercises you should try, or how long to exercise.

PROGRAMMING AND SERVICES AT WILSON GARDENS







OUTCOMES AND METRICS

In accordance with Enterprise Green Communities' s Health Act Plan framework, Wilson Garden intends to collect and analyze community health data with informed consent. We anticipate our service coordination program to exhibit for the following trends if we are successful in our objective of improving health outcomes:

↓ Reduction in multiple ER visits and inpatient admission from previous levels

↓ Reduction in ER visits and in-patient admissions for chronic conditions

↑ Increased access to preventative services including timely labs, medication checks and screenings for chronic conditions

↑ Increased appropriate use of primary care services

RECOMMENDED SUPPORTIVE SERVICES

Following a health risk assessment and services utilization review of the Natick resident population, Wilson Garden intends to launch **services coordination program model** that provides site-based access to **health navigation, culturally specific services, and food in security interventions** adapted from Oregon's Housing with Services (HWS), a model supported by Center for Medicare and Medicaid Innovation.

ONSITE SERVICE COORDINATION PROGRAM COMPONENTS

Wilson Gardens will provide service care coordination and in-kind direct services onsite. The volunteer team may comprise of a **health navigator, house and housing case manager, resident service coordinator, and rotational nurse practitioner** who may assume multiple responsibilities to mitigate budgetary constraints.

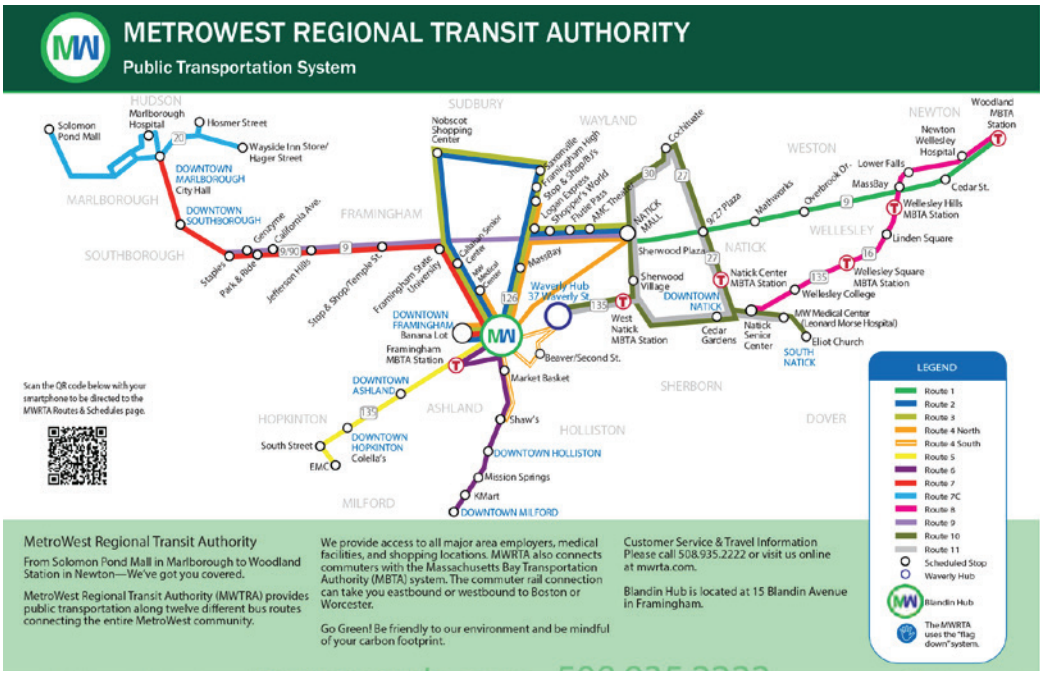
Role of Rotation Nurse Practitioner: a provider trained to assess patient's needs. Order and interpret diagnostic and laboratory tests, diagnose disease, and prescribe treatment plans. NP training covers basic disease prevention, coordination of care, and health promotion, but does not provide the depth of expertise needed to recognize more complex conditions.

Role of Health Navigator: providing whole person support for veterans but not limited to serving as the key relationship for all service, care coordination or social need. Serves a point person to triage referral care with VA Health System or neighboring Natick's Accountable Care Organization (ACOs). Noted by Howard Kink, director of HWS program, this position would likely be provided by insurance companies (MassHealth, VA-Heath) with incentives to mitigate costs.

Role of Health and Housing Case Manager: providing coordination of medical resources, social services, while also monitoring patient progress.

Role of Resident Service Coordinator (RSC): an initial referral source, a member of Wilson Garden. The RSC understands the pulse of the community by detecting emergent health and housing crisis situations. They provide aid in communal programming and individual veteran goal setting.

COMPREHENSIVE APPROACH TO COMMUNITY SERVICES





NATICK SERVICE COUNCIL

SMOC
EVERYBODY MATTERS

TRANSPORTATION

The MetroWest Regional Transportation Authority runs several bus routes that pass by Wilson Gardens, offering mobility throughout Natick, Framingham, Wellesley, and surrounding neighborhoods. These buses are handicapped accessible and may be "flagged down" to pick up passengers anywhere along their routes, as long as it is safe to do so.

For senior disabled residents of Wilson Gardens, the Natick Connector provides door-to-door transportation for medical facilities and other services. Medicaid Transportation is also available for seniors who have no other transportation options.

The MBTA commuter rail makes two stops in Natick. This includes the West Natick Station, half a mile from the Wilson Gardens. The commuter rail, which also has senior citizens passes, runs directly to South Station, conveniently connecting Natick with Boston and other towns within the metro area.

POTENTIAL SERVICE PARTNERS

The Natick Service Council provides case management for low-income Natick residents and promotes health and wellness for seniors and children. For residents who might be settling back into civilian life, the Brack Career Development Center provides a wide range of client-centered employment services for all skill levels. The MassBay Community College campuses and Framingham State University provide a range of professional certification programs for veterans returning to the civilian workforce.

For veterans with young families, the South Middlesex Opportunity Council provides childcare up to fifth grade and Head Start for preschool-aged children. The Natick School District is also an excellent public school system. For older veterans, Natick's Community Senior Center hosts a range of programs throughout the year. The South Middlesex Opportunity Council also provides addiction services, group therapy, and anger management services.

Each of these organizations also provides ample opportunities for volunteering, giving Wilson Gardens residents avenues to integrate and contribute to the greater Natick community.

PROJECT ORIGINS AND COMMUNITY ENGAGEMENT

INCORPORATING COMMUNITY FEEDBACK

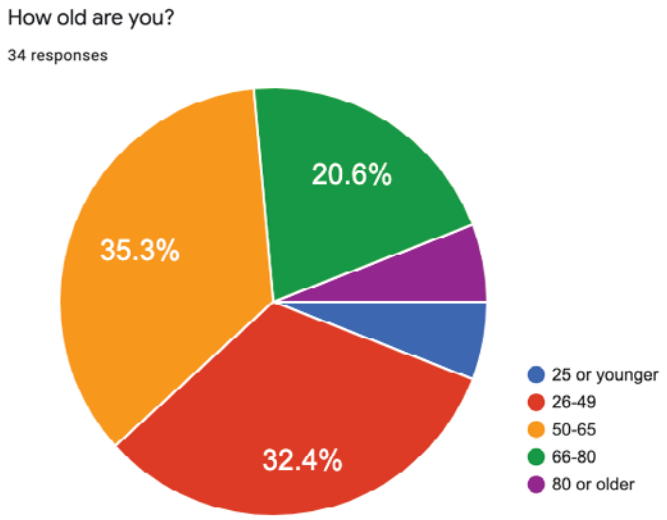
Wilson Gardens has significant community support. A Natick veteran, Bill Verner, was the first to approach the Natick Affordable Housing Trust Fund with the idea of veteran's housing in the Henry Wilson park. Other Natick veterans' groups, including the local AMVETS and Legion chapters, have expressed interest in the development.

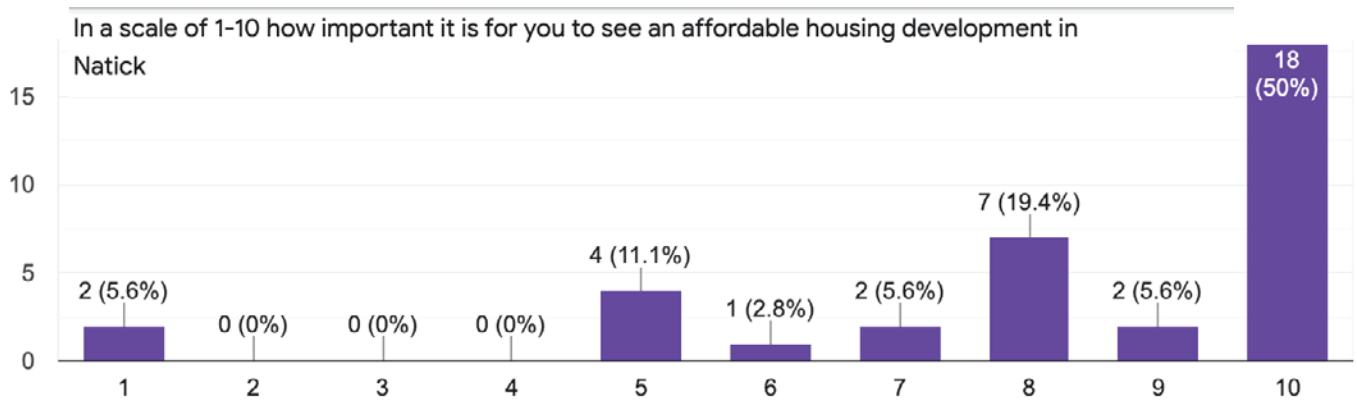
To better understand the needs of the community, the team distributed a survey to residents of Natick and the surrounding towns, and conducted a community meeting with veterans. While survey respondents reported that they were independent and largely able-bodied, 61% were over 50, indicating a need to consider aging in place. The community meeting was a success, with over 40 veterans and community members attending to voice their opinions. As a whole, they were deeply committed to providing for veterans in need, at times sharing moving stories about their brothers and sisters in arms.

The team also met with the Natick Affordable Housing Trust to better understand community concerns, including worries about the height of the building. The design and position of the building address these concerns: the cascading form of the building, not only allows for ample community spaces, but also address a gradual transition from a 5 storey building to a more contextual 1-2 storey street facade. The main entrance on W. Central St. follows the frontage of the site's immediate context and the height towards the north end of the site is disguised as the typical flat 5 -storey apartment facade on the street frontage is eliminated.

COMMUNITY RESPONSIVENESS TO AFFORDABLE HOUSING NEEDS IN NATICK, MA

An online survey sent to Veterans and community members demonstrate overwhelming support for affordable housing in Natick. On a scale of 1-10, 50% of survey participants ranked the importance seeing affordable housing development in Natick as 10, and nearly 20% of participants ranked the importance as 8. Most participants ranged from the age groups of 26-49 yrs old (32.4%) and 50-65 years old (35.3%). See survey results below.







> ***I am for the project and would welcome anything that supports our veterans. My son is a disabled veteran also and is need of affordable housing at this time .*** *- survey response from Natick Veteran*











Veterans Community Outreach Meeting; Natick Affordable Housing Trust meeting
Meeting with Bill, Veterans advocate on site at Henry Wilson Park; (From top left to bottom right)

05

Wilson Gardens

FINANCE + FEASIBILITY



FINANCES

We began the Henry Wilson project with a strong focus on the community, and the residents we hoped to serve. As we learned about the unique history of the city of Natick and the high concentration of veterans in the town, the community support for the project – including the land donation and generous funding from the Affordable Housing Trust – convinced our team of the project's importance.

Our financial strategy takes full advantage of lower debt service coverage and improved syndication rates to offer an even ratio between VLI and LI units. One of the most important aspects of the Henry Wilson project is to leverage the extensive community support along with prudent investment in supportive services for the tenants. After consultation with Hebrew SeniorLife, we structured a range of supportive services to address the spectrum of resident needs within a mid-sized project.

Sources of Funds

	Tax Credit	% of Total	Total	Per Unit
Equity				
Natick Affordable Housing Trust Fund		1%	$ 250,000	$ 5,208
Federal LIHTC Equity	0.98	45%	$ 9,799,020	$ 204,146
State LIHTC Equity	0.80	13%	$ 2,800,000	$ 58,333
Federal Historic Equity	0.00	0%	$ -	$ -
State Historic Equity	0.75	0%	$ -	$ -
Developer's Fee/Overhead Contributed		0%	$ -	$ -
Developer's Fee/Overhead Loaned		0%	$ -	$ -
Other Source: Excelon (landscape)		0%	$ -	$ -
Public Equity 1		0%	$ -	$ -
Public Equity 2		0%	$ -	$ -
Debt				
First Mortgage		24%	$ 5,104,874	$ 106,352
P2 Interim Loan			$ -	$ -
Soft Debt				
AHTF		4%	$ 800,000	$ 16,667
CATNHP		0%	$ -	$ -
CIPF		0%	$ -	$ -
CBH		2%	$ 450,000	$ 9,375
FCF		0%	$ -	$ -
HIF		2%	$ 425,000	$ 8,854
HOME		3%	$ 725,000	$ 15,104
HSF		3%	$ 700,000	$ 14,583
TOD		0%	$ -	$ -
DHCD Other:		0%	$ -	$ -
DHCD Other:		0%	$ -	$ -
DHCD Other:		0%	$ -	$ -
Home Depot Community Impact Grant		2%	$ 500,000	$ 10,417
City IDP		0%	$ -	$ -
City NHT		0%	$ -	$ -
Total			**$ 21,553,894**	**$ 449,039**

Uses of Funds

		Total	Per Unit
Acquisition	0%	$ -	$ -
Construction	78%	$ 16,802,301	$ 350,048
Soft Costs	12%	$ 2,496,530	$ 52,011
Reserves	0%		$ -
Expense Reserve	0%	$ -	$ -
Operating Reserve	2%	$ 433,911	$ 9,040
Replacement Reserve	0%	$ -	$ -
Initial Rent-Up Reserves	0%	$ -	$ -
Other Reserves	0%	$ -	$ -
Other Reserves:	0%	$ -	$ -
Developer OH & Fee	8%	$ 1,764,000	$ 36,750
Total Development Cost		**$ 21,496,741**	**$ 447,849**
Surplus or **Gap**		**$ 57,153**	**$ 1,191**

Project Data

Total Number of Units		48
Residential Square Footage (gross)		56600 sqft
Commercial Square Footage (gross)		-
	Parcel Size (SF):	48200

Operating & Maintenance Expense

		2020 Budget
Renting Expenses		$ 45,719
Administrative Expenses		$ 94,870
Operating & Maintenance Expense		$ 126,350
Utility Expense		$ 67,512
Resident Services		$ 28,800
Asset Management Fee		$ -
Taxes & Insurance		$ 177,383
Trustee Fee		$ -
Replacement Reserves	$ 350	$ 16,800
	Total	**$ 557,434**
	Per unit	$ 11,613

Unit Mix

Affordability	# of Units	% of Units	Bedrooms	# of Units
30% AMI	13	27%	1	15
50% AMI	0	0%	2	28
60% AMI	35	73%	3	5
Total	**48**		**Total**	**48**
Vouchers	811s	6	S8	7
			Total	**13**

Cash Flow

	2020 Budget
Gross Income	$ 955,487
(Vacancy & Bad Debt)	$ (41,108)
Effective Gross Income	**$ 914,380**
(Operating Expenses)	$ (557,434)
Net Operating Income	**$ 356,946**
Debt Service	(310,388)
Cash Flow	**$ 46,558**

INCOME ANALYSIS							
Unit Size	Target Population	Unit Size	# of Units	Contract Rent	Utility	Gross Rent	Annual Income
1 Bedroom	30% AMI - 811	750 sqft	2	$1,807	$93	$1,900	$43,368
	30% AMI - S8	750 sqft	3	$1,807	$93	$1,900	$65,052
	60% AMI	750 sqft	10	$1,275	$93	$1,368	$153,000
Subtotal 1 Bedroom Units			15				$261,420
2 Bedroom	30% AMI - 811	865 sqft	3	$2,205	$106	$2,311	$79,380
	30% AMI - S8	865 sqft	3	$2,205	$106	$2,311	$79,380
	60% AMI	865 sqft	22	$1,536	$106	$1,642	$405,398
Subtotal 2 Bedroom Units			28				$564,158
3 Bedroom	30% AMI - 811	1175 sqft	1	$2,756	$124	$2,880	$33,072
	30% AMI - S8	1175 sqft	1	$2,756	$124	$2,880	$33,072
	60% AMI	1175 sqft	3	$1,771	$124	$1,895	$63,765
Subtotal 3 Bedroom Units			5				$129,909
	Total Units		48			Residential Income	$955,487

RENTABLE + COMMON AREAS	
Net Rentable	41,345
Shared Ammenity Space + Building Circulation	15,255
Gross Building Area SF	56,600

CASH FLOW			
Gross Residential Income		$	955,487
Residential Vacancy (Section 8)	3%	$	(10,000)
Residential Vacancy (other units)	5%	$	(31,108)
Effective Gross Income		$	914,380
Operating Expenses		$	(557,434)
Net Operating Income		$	356,946
CAPITALIZED VALUE	6.50%	$	3,076,923

Unit GSF is calculated between center-line of walls seperating each units; includes the width of exterior walls; Unit GSF does not include unit balconies, shared circulation, utility, and building support spaces

UNIT MIX

We considered the unique features of the Natick and MetroWest communities – as well as the future residents at Henry Wilson – when structuring the affordability of the project. Based on our engagements with local veterans, we learned that the demand for disabled units – for one bedroom and larger units – would be an important aspect for Henry Wilson. Additionally, our interview with Bedford Green management emphasized the importance of Very Low Income (VLI) offerings. As a result, our unit mix covers a wide range of affordability, and includes one-, two-, and three-bedroom offerings at 60% AMI to support residents across a range of income.

SOURCES AND USES

EQUITY

This project takes full advantage of the 9% credit LIHTC program. The town of Natick has a favorable development environment, precluding a basis boost. The equity position for our sources includes federal and state LIHTC along with a grant from the Natick Affordable Housing Trust Fund is 50%.

HARD DEBT

Eastern Bank offered the most competitive rates for our construction and permanent loans. We estimate the construction period at 14 months, with a rate of 4.5%, although current market conditions could see that rate decrease significantly. We sustain the lower Debt Service Coverage ratio based on the underwriting standards from Eastern Bank, and preserve a 40-year amortization and 4.5% interest rate according to their evaluation of this project. Hard debt totals 31% of our sources for the project.

SOFT DEBT

Like any tax-credit project, Wilson Gardens takes full advantage of the range of soft debt offerings available in Massachusetts. Our desire to maximize inclusion for special-needs populations within the veterans' community allowed participation with the DHCD the Housing Innovations Fund (HIF), which focuses on homeless and other special needs populations. From local sources, the generous support of the Natick Affordable Housing Fund matched the federally-funded West Metro HOME Consortium. Lastly, we plan to apply to the Federal Home Loan Bank of Boston for funds from their Affordable Housing Program. Ultimately, soft debt is totals 19% of our sources.

DEVELOPMENT BUDGET

Hard and soft construction costs are typical of new construction buildings in the Metro West region. Metro West's experience developing the Medway project in 2019 helped us estimate our assumptions accurately. In consultation with architects and developers who have worked on similar projects—we estimated new construction costs at $280/sf (53,770 sf). This expense resulted in $18,041,968 in hard costs. Our soft cost calculations leveraged recent development projects in Medway, as well as developers of precedent cases.

DEVELOPMENT BUDGET	Total Project Cost	Per Unit	LIHTC BASIS	
			Ineligible	Eligible
ACQUISITION				
Land Cost	$ -			
Total Acquisition Costs	**$ -**	**$ -**	**$ -**	**$ -**
CONSTRUCTION / REHABILITATION				
Direct Construction Budget	$ 15,851,227			
Residential	$ 13,584,000	$ 330,234	$ 300,000	$ 15,551,227
Winter Conditions Premium	$ 75,000			
Parking	$ 40,000	$ 833	$ 40,000	
Site Work	$ 100,000	$ 2,083	$ 100,000	
General Conditions	$ 1,399,665			
Builder's Profit/Fee	$ 622,562			
Pre-Construction Services	$ 30,000			
Construction Contingency (6%)	$ 951,074	$ 19,814	$ 18,356	$ 932,718
Total Construction / Rehabilitation Costs	**$ 16,802,301**	**$ 350,048**	**$ 458,356**	**$ 16,483,945**
SOFT COSTS				
ARCHITECTURE AND ENGINEERING				
Architecture	$ 863,800	$ 17,996		$ 863,800
Engineering	$ 126,000			
Total Architecture and Engineering Costs	$ 989,800	$ 20,621	$ -	$ 989,800
SURVEY + PERMITS				
Survey	$ 15,000	$ 313	$ 15,000	
Permit Fees	$ 44,000		$ 44,000	
Utility Hook Up Fees	$ 25,000	$ 521		$ 25,000
Total Survey + Permits Costs	$ 84,000	$ 1,750	$ 59,000	$ 25,000
GENERAL DEVELOPMENT COSTS				
Owners Representative	$ 110,000	$ 2,292		$ 110,000
Environmental	$ 19,700	$ 410	$ 4,925	$ 14,775
Furniture + Fixtures + Equipment	$ 25,000			
Bond Premium (1.00%)				
Legal	$ 160,951			
Title and Recording	$ 54,220			
Accounting & Cost Certification	$ 23,400			
Marketing	$ 25,000			
Real Estate Taxes	$ 48,000	$ 1,000	$ 11,600	$ 36,400
Insurance	$ 100,000	$ 2,083	$ 10,000	$ 90,000
Appraisal Costs	$ 4,250			
Total General Development Costs	$ 570,521	$ 12,318	$ 167,826	$ 398,445
FINANCING COSTS				
Const. Loan Interest	$ 358,662			
Predevelopment Loan Interest & Fees	$ 148,250	$ 3,089	$ 148,250	$ -
Inspecting Engineer	$ 28,200	$ 588		$ 28,200
Loan Fees (Construction and Perm)	$ 114,198	$ 2,379	$ 69,942	$ 44,256
DHCD Fees (LIHTC FEES)	$ 15,650	$ 326	$ 15,650	
Holding Costs	$ 30,000	$ 625	$ 30,000	
Total Financing Costs	$ 694,960	$ 14,478	$ 461,106	$ 233,854
OTHER				
Construction Testing	$ 30,000	$ 625		$ 30,000
Development Consultant	$ 45,000	$ 938	$ 45,000	
Sustainability Consultant	$ 20,797	$ 433		$ 20,797
Soft Cost Contingency (2.5%)	$ 61,452	$ 1,280	$ 18,496	$ 42,956
Total Other Costs	$ 157,249	$ 3,276	$ 63,496	$ 93,753
Total Soft Costs	**$ 2,496,530**	**$ 52,443**	**$ 751,428**	**$ 1,740,851**
Subtotal: Acquisition + Construction + Soft	**$ 19,298,831**	**$ 402,491**	**$ 1,209,784**	**$ 18,224,796**
RESERVES				
Operating Reserves	$ 433,911	$ 9,040		
Expense Reserve	$ 155,194		$ 155,194	
Operating Reserve	$ 278,717		$ 278,717	
Total Reserves Costs	**$ 433,911**	**$ 9,040**	**$ 433,911**	**$ -**
DEVELOPER COSTS				
Developer Overhead	$ 882,000	$ 18,375		$ 882,000
Developer Fee	$ 882,000	$ 18,375		$ 882,000
Total Developer Costs	**$ 1,764,000**	**$ 36,750**	**$ -**	**$ 1,764,000**
TOTAL DEVELOPMENT COST	**$ 21,496,741**	**$ 447,849**	**$ 1,643,695**	**$ 19,988,796**

OPERATING EXPENSES		
Budget	Total	Per Unit
MANAGEMENT FEE - CONTRACTUAL		
Management Fee - Contractual	$ 45,719	$ 952.48
Total Renting Expenses	$ 45,719	$ 952
ADMINISTRATIVE EXPENSES		
Payroll	$ 21,000	$ 438
Manager's Payroll	$ 27,720	$ 578
Office Expenses	$ 9,500	$ 198
Training	$ 500	$ 10
Legal	$ 3,500	$ 73
Audit	$ 15,000	$ 313
Marketing	$ 1,000	$ 21
Telephone	$ 1,200	$ 25
Accounting Fee	$ 2,000	$ 42
Bad Debt expense	$ 7,010	$ 146
Bank Charges	$ 1,500	$ 31
Miscellaneous - Investor Service & LIHTC Monitoring	$ 4,940	$ 103
Total Administrative Expenses	$ 94,870	$ 1,976
OPERATING AND MAINTENANCE EXPENSES		
Maintenance Payroll	$ 38,500	$ 802
Cleaning Payroll or Contract	$ 10,000	$ 208
Grounds Contract & Supplies	$ 10,000	$ 208
Landscaping	$ 7,500	$ 156
Cleaning & Maintenance Supplies	$ 5,000	$ 104
Repairs - Contract (General, Electric, HVAC, Plumbing)	$ 10,000	$ 208
Maintenance Payroll - Supervisor	$ 10,000	$ 208
Decorating (Supplies & Contract)	$ 2,500	$ 52
Maintenance Equipment Expense	$ 3,000	$ 63
Repairs (Appliance)	$ 1,500	$ 31
Elevator Maintenance	$ 7,500	$ 156
Lock & Key Expense	$ 1,000	$ 21
Garbage & Trash Removal	$ 7,500	$ 156
Security supplies	$ 1,500	$ 31
Snow Removal Supplies	$ 5,000	$ 104
Exterminating contract	$ 3,600	$ 75
Motor Vehicle Expense	$ 1,000	$ 21
Miscellaneous	$ 1,250	$ 26
Total Operating & Maintenance Expenses	$ 126,350	$ 2,632
UTILITY EXPENSE		
Electricity	$ 8,400	$ 175
Gas	$ 30,312	$ 632
Water & Sewer	$ 28,800	$ 600
Total Utility Expense	$ 67,512	$ 1,407
RESIDENT SERVICES		
Resident Services Contract (@$600/unit)	$ 28,800	$ 600
Total Resident Services	$ 28,800	$ 600
TAXES AND INSURANCE		
Taxes - Real Estate	$ 117,000	$ 2,438
Health Insurance & other benefits	$ 35,383	$ 737
Insurance (property, consultant, vehicle)	$ 25,000	$ 521
Total Taxes, Insurance & Interest	$ 177,383	$ 3,695
SUBTOTAL	**$ 540,634**	**$ 11,263**
Other Expenses		
Replacement Reserve (@$350/unit)	$ 16,800	$ 350
TOTAL OPERATING COSTS	**$ 557,434**	$ 11,613

OPERATING EXPENSES												
Rental Income			Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Gross Rental Income - Vouchers		2.0%	$ 333,324	$ 339,990	$ 346,790	$ 353,726	$ 360,801	$ 368,017	$ 375,377	$ 382,885	$ 390,542	$ 398,353
Gross Rental Income - Others		2.0%	$ 622,163	$ 634,607	$ 647,299	$ 660,245	$ 673,450	$ 686,919	$ 700,657	$ 714,670	$ 728,964	$ 743,543
Res Vacancy - MRVP	3%		$ (10,000)	$ (10,200)	$ (10,404)	$ (10,612)	$ (10,824)	$ (11,040)	$ (11,261)	$ (11,487)	$ (11,716)	$ (11,951)
Res Vacancy - Others	5%		$ (31,108)	$ (31,730)	$ (32,365)	$ (33,012)	$ (33,672)	$ (34,346)	$ (35,033)	$ (35,734)	$ (36,448)	$ (37,177)
TOTAL EFFECTIVE INCOME			$ 914,380	$ 932,667	$ 951,320	$ 970,347	$ 989,754	$ 1,009,549	$ 1,029,740	$ 1,050,335	$ 1,071,341	$ 1,092,768
Operating Expenses												
Renting Expenses		3.0%	$ 45,719	$ 47,091	$ 48,503	$ 49,958	$ 51,457	$ 53,001	$ 54,591	$ 56,229	$ 57,915	$ 59,653
Administrative Expenses		3.0%	$ 94,870	$ 97,716	$ 100,648	$ 103,667	$ 106,777	$ 109,980	$ 113,280	$ 116,678	$ 120,178	$ 123,784
Operating & Maintenance Expense		3.0%	$ 126,350	$ 130,141	$ 134,045	$ 138,066	$ 142,208	$ 146,474	$ 150,869	$ 155,395	$ 160,056	$ 164,858
Utility Expense		3.0%	$ 67,512	$ 69,537	$ 71,623	$ 73,772	$ 75,985	$ 78,265	$ 80,613	$ 83,031	$ 85,522	$ 88,088
Resident Services		3.0%	$ 28,800	$ 29,664	$ 30,554	$ 31,471	$ 32,415	$ 33,387	$ 34,389	$ 35,420	$ 36,483	$ 37,577
Asset Management Fee		3.0%	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Taxes & Insurance		3.0%	$ 177,383	$ 182,704	$ 188,185	$ 193,831	$ 199,646	$ 205,635	$ 211,804	$ 218,158	$ 224,703	$ 231,444
Replacement Reserves		2.0%	$ 16,800	$ 17,136	$ 17,479	$ 17,828	$ 18,185	$ 18,549	$ 18,920	$ 19,298	$ 19,684	$ 20,078
TOTAL EXPENSES			$ 557,434	$ 573,989	$ 591,037	$ 608,593	$ 626,673	$ 645,291	$ 664,464	$ 684,209	$ 704,542	$ 725,482
DEBT SERVICE			$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)
DSCR			1.15	1.16	1.16	1.17	1.17	1.17	1.18	1.18	1.18	1.18

Rental Income			Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
Gross Rental Income - Vouchers		2.0%	$ 406,320	$ 414,446	$ 422,735	$ 431,190	$ 439,814	$ 448,610	$ 457,582	$ 466,734	$ 476,069	$ 485,590
Gross Rental Income - Others		2.0%	$ 758,414	$ 773,582	$ 789,054	$ 804,835	$ 820,931	$ 837,350	$ 854,097	$ 871,179	$ 888,603	$ 906,375
Gross Commercial Income		3.0%	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Res Vacancy - MRVP	3%		$ (12,190)	$ (12,433)	$ (12,682)	$ (12,936)	$ (13,194)	$ (13,458)	$ (13,727)	$ (14,002)	$ (14,282)	$ (14,568)
Res Vacancy - Others	5%		$ (37,921)	$ (38,679)	$ (39,453)	$ (40,242)	$ (41,047)	$ (41,868)	$ (42,705)	$ (43,559)	$ (44,430)	$ (45,319)
Commercial Vacancy	10%											
TOTAL EFFECTIVE INCOME			$ 1,114,624	$ 1,136,916	$ 1,159,654	$ 1,182,847	$ 1,206,504	$ 1,230,634	$ 1,255,247	$ 1,280,352	$ 1,305,959	$ 1,332,078
Operating Expenses												
Renting Expenses		3.0%	$ 61,442	$ 63,286	$ 65,184	$ 67,140	$ 69,154	$ 71,229	$ 73,366	$ 75,567	$ 77,833	$ 80,169
Administrative Expenses		3.0%	$ 127,497	$ 131,322	$ 135,262	$ 139,320	$ 143,499	$ 147,804	$ 152,238	$ 156,806	$ 161,510	$ 166,355
Operating & Maintenance Expense		3.0%	$ 169,804	$ 174,898	$ 180,145	$ 185,549	$ 191,116	$ 196,849	$ 202,755	$ 208,837	$ 215,102	$ 221,555
Utility Expense		3.0%	$ 90,730	$ 93,452	$ 96,256	$ 99,144	$ 102,118	$ 105,181	$ 108,337	$ 111,587	$ 114,935	$ 118,383
Resident Services		3.0%	$ 38,705	$ 39,866	$ 41,062	$ 42,294	$ 43,563	$ 44,869	$ 46,216	$ 47,602	$ 49,030	$ 50,501
Asset Management Fee		3.0%	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Taxes & Insurance		3.0%	$ 238,387	$ 245,539	$ 252,905	$ 260,492	$ 268,307	$ 276,356	$ 284,647	$ 293,186	$ 301,982	$ 311,041
Other		0.0%	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Replacement Reserves		2.0%	$ 20,479	$ 20,889	$ 21,306	$ 21,733	$ 22,167	$ 22,611	$ 23,063	$ 23,524	$ 23,995	$ 24,474
TOTAL EXPENSES			$ 747,045	$ 769,252	$ 792,121	$ 815,671	$ 839,924	$ 864,900	$ 890,621	$ 917,109	$ 944,387	$ 972,479
DEBT SERVICE			$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)	$ (310,388)
DSCR			1.18	1.18	1.18	1.18	1.18	1.18	1.17	1.17	1.16	1.16

CASH FLOW

The Henry Wilson project uses a 2% escalator for income and 3 percent escalator for most operating expenses, we anticipate stable cash flows for the project.

OPERATING EXPENSES

Our operating expense strategy take advantage of the community support by leveraging existing services to provide appropriate supportive services while still providing meaningful indoor and outdoor common space. Through a partnership with the Natick Council on Aging, we plan to have a full-time social services coordinator available on-site who can serve residents as well as visitors. Because we are focused on supporting veterans across a range of family circumstances and income levels, we are also partnering with the local Veterans Services Officer to provide shared office space and opportunities for tailored programming.

06

PROJECT TIMELINE



PROJECT TIMELINE

2019

Concept of Veterans Housing in Natick initially advocated by a group of local veterans and life-long Natick resident, Bill Verner

Natick Affordable Housing Trust Fund expresses support for the project and funds initial due-diligence and title research.

NAHTF confirms site control by the Town of Natick

2020

NAHTF proposes the idea of using the site for affordable housing to the Board of Selectmen and Open Space Committee.

MetroWest CDC expresses interested in working with NAHTF

Team Natick signs up for Affordable Design Competition

Team Natick solicits inputs from Veterans and community members through an online survey.

Around 40 Veterans, local and regional community members attend the project briefing and Q&A session at the Natick Community Senior Center in January 2020

Team Natick and Metrowest Collaborative meet with Affordable Housing Trust Fund to finalize project program

NAHTF expresses interests in contributing $250,000 contingent upon annual Town Funding

2020-21

NAHTF to work with Board of Selectmen, Open Space Commission, and Town Meeting to initiate the transfer of site control to NAHTF and authorize compensatory land swap with other town-owned parcels (soon to be decommissioned fire station, and 60R Bacon St) to make up for the lost open space in the project site

RFP release and developer selection

2021-23

Community Engagement, Pre-development, Financing Application, Concept development, Funding Intake

2023-24

Design Development, Construction Drawings

2024-25

Site work, New Construction, Landscaping

2026

Certificate of Occupancy, Residential Lease-up, Staff Recruitment

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