

BALCH HOUSE

an integrated and supportive community for formerly homeless individuals and the growing neighborhood of Jamaica Plain

*Federal Home Loan Bank of Boston's
2016 Affordable Housing Development Competition*



Project

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The Community Builders

The Community Builders is a leading nonprofit affordable housing real estate developer headquartered in Boston that owns or manages more than 11,000 quality apartments. It develops housing for families and seniors and invests in local businesses and public amenities that strengthen neighborhoods. Together with its partners, TCB brings diverse experience and comprehensive expertise to tackle unique and challenging development projects in cities across the nation. Its mission is to build and sustain strong communities where people of all incomes can achieve their full potential.

Pine Street Inn

Founded in 1969, Pine Street Inn serves more than 1,600 homeless individuals daily and nearly 9,000 annually, providing the full spectrum of services to help men and women reach their highest level of independence and get back to a place they can call home. PSI partners with homeless individuals to help them move from the streets and shelter to a home and assists formerly homeless individuals in retaining housing. They provide street outreach, emergency services, supportive housing, job training and connections to employment. They are tireless advocates for collaborative solutions to end homelessness.



Ms. Balch reading congratulation letters after receiving the Nobel Peace Prize. (Getty Images)

Emily Greene Balch

Emily Greene Balch, born in Jamaica Plain, was a prominent economist, sociologist and activist. She was awarded the Nobel Peace Prize in 1946 for her lifelong work towards disarmament and peace. She taught economics and sociology at Wellesley and co-founded the Denison House, a settlement house in Boston that was part of the housing reform movement of the progressive era. Her sociology work focused on the living conditions of workers, immigrants, minorities and women.

Known for her focus on the vulnerable and passion for peace, Emily Balch was involved in many of the reform movements of her day. She helped found the Women's Trade Union League and was Women's International Committee for Permanent Peace, later called the Women's International League for Peace and Freedom (WILPF).

Ms. Balch's legacy and her connection to Jamaica Plain's history serve as an inspiration for the Balch House: a community dedicated to the principles of integration and empowerment to which Ms. Balch dedicated her life's work.

Table of Contents



Photo by Pine Street Inn

Introduction	5	Finance & Implementation	37
Executive Summary		Units	
Judging Criteria		Sources & Uses	
Homelessness in Boston		Sources: Low-Income Housing Tax Credit	
Community Snapshot		Sources: Soft Debt	
		Sources: Hard Debt	
Spaces and Services	15	Key Financials	
Existing Condition		Uses of Funds	
Design Approach		Operating Expenses	
Resident Support		Operating Income	
Skill Building		Operating Pro Forma	
iCater & iCafe		Legal Structure	
Health Resources		Timeline	
Neighborhood Connections		Zoning & Approvals	
North Building Studio Unit			
South Building Unit Variety			
		Works Cited	50
Environmental Sustainability	29		
Site Design & Solar			
LEED Gold Certifiable			

Introduction



Executive Summary



Building Ties Across a Diverse Community

The Emily Greene Balch House represents the vanguard of innovative housing models for formerly homeless residents, seeking a bold and holistic approach to supportive services beyond just the need for adequate shelter. At its heart, the Balch House serves as a vibrant, mixed-use landmark that fosters an integrated and stable community among its residents and the surrounding Jamaica Plain neighborhood. The mission to effectively and thoroughly serve the needs of this historically marginalized population permeates all facets of the project's design and programming agenda, creating a rich and comprehensive intervention approach. We believe this proposal takes significant steps towards a broader societal acceptance of homeless citizens, and showcases the contributions they can make if given the chance.

The primary development goal of our clients, The Community Builders (TCB) and Pine Street Inn (PSI), is to maximize the number of formerly homeless residents the Balch House can serve. We address this need by bundling all available voucher subsidies from several sources and leveraging them with public soft debt and cross-subsidy through mixed-income units on-site. The project expands on PSI's secondary goal of preserving their existing on-site offices by designing improved workspace for their counselors, as well as developing their social enterprise initiative, iCater. These assets create an integral link between the formerly homeless and Jamaica Plain communities and they improve the wellbeing of all Balch House residents.

Building upon the successful "Housing First" and "Permanent Supportive Housing" models, the Balch House furthers the mission of housing the homeless while also developing mixed-income housing for

the Jamaica Plain neighborhood. In the process, the project fosters a dynamic local community that bridges the societal isolation often experienced by Boston's homeless population. Public amenities such as the social enterprise cafe and public plaza draw the local population to the vibrant life of the Balch House, whereas the resident-only community garden and recreation spaces offer opportunities for residents to build their own smaller networks and support systems while remaining integrated into the larger neighborhood. Strategic partnerships with local organizations provide high-quality services to the resident and strengthen links to the outside community.

Just two blocks from Green Street Orange Line T stop, the Balch House is a transit-oriented development that creates **78 new housing units** in the neighborhood. By encompassing a wide range of unit types and affordability tiers, including **46 efficiency studio units, 10 affordable units, 10 workforce units,** and **12 market-rate units**, the project serves the diverse needs of the Jamaica Plain population. As a LEED Gold certifiable development, the proposal mitigates its overall environmental impact through innovative design features that complement the social and economic goals of the project overall.

Our project team believes passionately that in order to elevate homeless residents to an equal plane with the rest of society, these residents must have housing of equal stature. The Balch House represents a novel approach to achieve that stature and create an asset worthy of its residents and neighborhood alike.



Judging Criteria

1. Community Responsiveness

- Advances critical federal, state and local priorities to reduce chronic homelessness through permanent supportive housing.
- Creates opportunities for formerly-homeless residents to build skills and pursue employment opportunities.
- Provides formerly-homeless residents with regular and consistent access to physical and behavioral health resources and other supportive services.
- Builds community by creating opportunities for shared experience across traditional societal boundaries.
- Creates a new retail amenity (cafe) for the surrounding neighborhood with the potential for future additional retail as the Washington Street corridor grows.
- Expands the stock of affordable housing in Jamaica Plain, consistent with the desires of neighborhood residents.
- Satisfies resident-expressed density limitations and massing variety.

2. Physical Design

- Building facades express a unique architectural character that will set a quality standard for the newly redeveloped corridor.
- Outdoor cafe supports development of a vibrant, walkable commercial corridor.
- Interior communal spaces foster socialization between groups of various sizes, and offer flexibility to meet multiple programming needs.
- Central plaza creates a space for confluence of diverse populations through informal interaction and programming such as a shared garden.
- Range of open spaces create the opportunity for a variety of outdoor community programs and activities.
- Site planning leverages programmatic adjacencies to make efficient use of space and to allow for future flexibility and expansion of use.

3. Environmental Sensitivity

- Includes brownfield remediation of volatile organic compound (VOC) contamination.
- Utilizes renewable energy technology through solar PV cells on the roof.
- Green roof helps to manage stormwater, improves insulation and enhances wildlife habitat including pollinators.
- Project design and performance are projected to qualify for LEED Gold certification.
- Reduces water demand through low-flow fixtures and on-demand heated water system.
- Rain catchment system helps manage stormwater and creates a water source for the community garden.
- Project features local food production that creates opportunities for residents and other community members to learn about environmental systems and the importance of sustainable agriculture.



4. Innovation

- Design challenges the notion of formerly homeless housing as a liability to the community and creates a new example of how formerly-homeless residents and residents from other income groups can live together.
- Project seeks to address the clear links between health and housing by advancing Housing First and Permanent Supportive Housing as the best practices in meeting the needs of chronically homeless populations.
- Retail amenity serves as both a skill-building and employment opportunity for formerly-homeless residents as well as a community building asset.
- Community partnerships enhance resident services through health resources, employment training, social enterprise opportunities and art projects.
- Financing explores non-traditional sources of funding that could be utilized to supplement operating subsidies.
- Mixed-income building offers a more income-diverse community and an opportunity to generate cross-subsidy for operations and resident services.
- Residents are supported by a live-in supervisor, who is a key point of contact in case of after-hours health or building services emergency.
- Utility savings made possible through sustainable design strategies will be passed on to formerly-homeless residents and used to build a savings account to be paired with financial literacy training.



5. Project Financing

- Project leverages project-based vouchers from several sources in order to house as many formerly homeless individuals as possible.
- Project forms a joint venture for the purposes of developing the property and attracting Low-Income Housing Tax Credit investors.
- Joint venture leverages full and clear ownership of the property to create a source of funding through the seller note; Pine Street Inn will rent back space at commercial market rates for their operations.
- Project effectively leverages existing state and federal soft debt resources to advance the goal of housing target populations.

6. Project Feasibility

- The Community Builders and Pine Street Inn are very well-respected organizations, and both bring expertise and capacity to Permanent Supportive Housing development.
- Project financing reflects estimates from recent projects in the surrounding neighborhood undertaken by The Community Builders.
- Proposed project is consistent with the goals and visions of the surrounding neighborhood as expressed through the BRA's Jamaica Plain/Roxbury Washington Street Corridor redevelopment planning process.
- Income mix and programming are designed to appeal to community interest and mitigate potential concern related to the target population.

Homelessness in Boston

A person who is defined to be "**chronically homeless**" is a homeless individual with a disability who lives either in a place not meant for [permanent] human habitation...In order to meet the "chronically homeless" definition, the individual also must have been living as described above continuously for at least 12 months, or on at least four separate occasions in the last 3 years, where the combined occasions total a length of time of at least 12 months.



In October of 2014 Boston's Long Island bridge, suffering from serious structural deficiencies, abruptly closed and eliminated the only connection between the mainland and the City's largest homeless shelter. Following the sudden announcement and subsequent evacuation of the Island, the City scrambled to find adequate replacement beds for the shelter's 700 former residents who scattered to various sites to find their own temporary refuge (Abel, Boston Globe).

The loss of the Long Island shelter beds only compounded the already-urgent issue of homelessness in Boston. According to the 2014 US Mayors' Conference on Hunger and Homelessness, 22% of the City's demand for emergency shelter went unmet in 2014 (27). Boston does not have the capacity to meet the needs of all homeless individuals and families in Boston, and the need for new strategies to house the City's growing homeless population is dire.

The project team had the privilege to meet

Ms. Lisa Jenkins, a former resident of the Long Island shelter, who had spent over a year camping on a vacant lot adjacent to the project site after the bridge closure. She was informed that the parcel's owners will soon be developing high-end residential housing on the site.

Ms. Jenkins's situation is illustrative of the larger homelessness issues in Boston, and captures the project team's motivations and goals in undertaking this development proposal. As new development sprouts up in formerly affordable neighborhoods, increased pressure on rents makes it more difficult to place formerly homeless individuals in housing that adequately serves their needs. Compounding this dynamic is the increasing scarcity resources for rental assistance. While most bouts of homelessness are temporary aberrations in people's lives, a small subset of this population are considered "chronically homeless," living in temporary shelters for months and years at a time. The Balch House seeks to address the needs of those who find themselves chronically relying on shelter.



*Lisa Jenkins
photographed at her campsite in Jamaica Plain*

When asked about the amenities she desired in building with a room of her own, Ms. Jenkins' primary concern was qualified staff, particularly for residents with mental health and substance abuse issues.

Housing First: The Emerging Best Practice

In the wake of the Long Island shelter closing, Mayor Walsh released an action plan to address this population of chronically homeless Boston residents. “An Action Plan to End Veteran and Chronic Homelessness in Boston: 2015-2018” incorporates elements of the “Housing First” strategy to combat homelessness already practiced by many cities around the country. Housing First prioritizes connecting individuals and families experiencing homelessness to permanent shelter as quickly as possible without prerequisites to entry, such as treatment or service participation. By developing permanent housing, organizations and governments can more effectively treat these conditions that have historically precluded homeless individuals from receiving housing (HUD, 1).

Coordinated Supportive Services

To address the particular high-need subset of this population that is chronically homeless, new research by Enterprise Community Partners Inc. recommends that housing be paired with intensive supportive services. Not only do these services make it more likely that chronically homeless individuals stay housed, but residents also experience increases in well-being by receiving more frequent and better healthcare (Enterprise, 7).

Projects that pair housing with supportive services for the formerly homeless individuals with behavioral health or substance-use issues are called Permanent Supportive Housing (PSH). Governments at all levels are beginning

to recognize the importance of PSH, not only for their efficacy in improving resident well-being, but also for significantly lowered costs through fewer emergency room visits and increases in primary care. This logic is reflected in the Affordable Care Act, which places a greater focus on the social determinants of health and paying for quality outcomes rather than services. Several governmental organizations that we spoke with such as Boston Housing Authority (BHA), the Veterans Administration (VA), and City of Boston Department of Neighborhood Development (DND) expressed a desire to reallocate funding streams to promote PSH in Boston, but are working through the process of coordinating with several other layers of governmental agencies.



**Housing Goal:
950 Permanent
Supportive
Housing Units
by 2018**

Mayor Walsh's Action Plan to End Veteran and Chronic Homelessness in Boston



Community

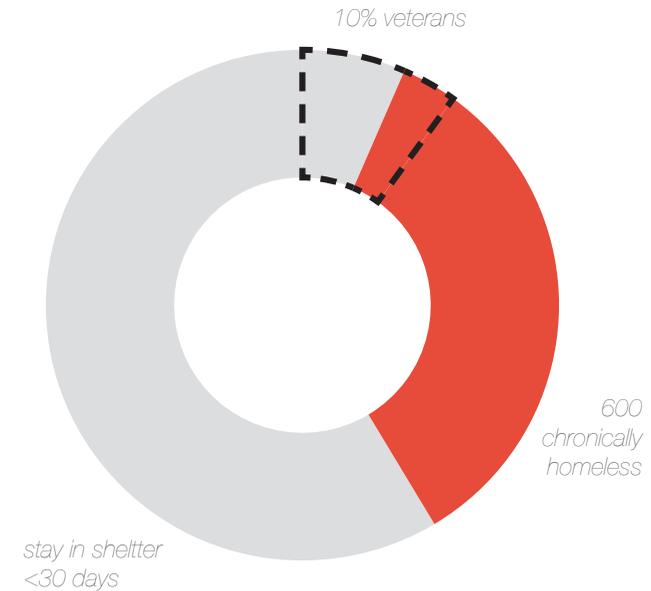
Snapshot

Who is the Community?

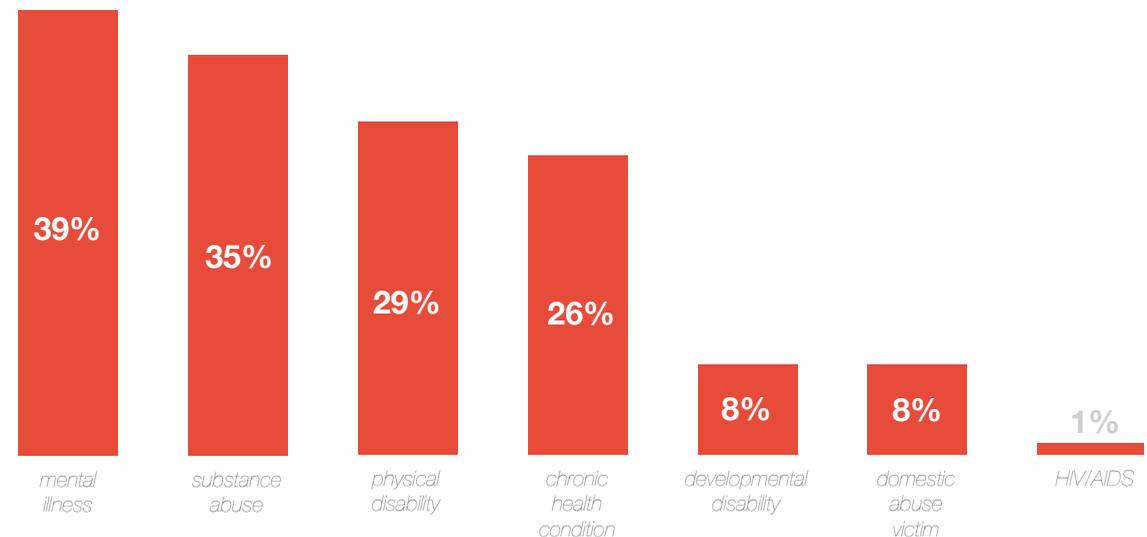
In housing development, “community” usually refers to neighboring abutters, but Balch House responds to the needs and desires of the chronically homeless community as its first priority. This group has high levels of mental health and substance abuse issues, a large percentage of veterans, low to non-existent income sources, and a lack of social and marketable skills. Most importantly, they utilize a disproportionate amount of services, making it difficult for service providers to provide adequate service to their entire caseload. Pine Street Inn estimates that 5% of their clients utilize 53% of their available beds on a given night. The key to addressing this population is finding the right mixture of services and amenities to break this cycle of chronic homelessness among the most disadvantaged population.

In creating the services, spaces and programs of the Balch House, we considered the needs and desires of Pine Street Inn residents as expressed through the surveys, reports, and conversations with PSI organization staff. As a result, the Balch House studio units all have private baths and kitchens, moving away from a traditional Single Room Occupancy building. The project prioritizes a high staff to resident ratio, as well as plentiful outdoor space desired by the community.

1720 Single Homeless Adults in Boston, 2015

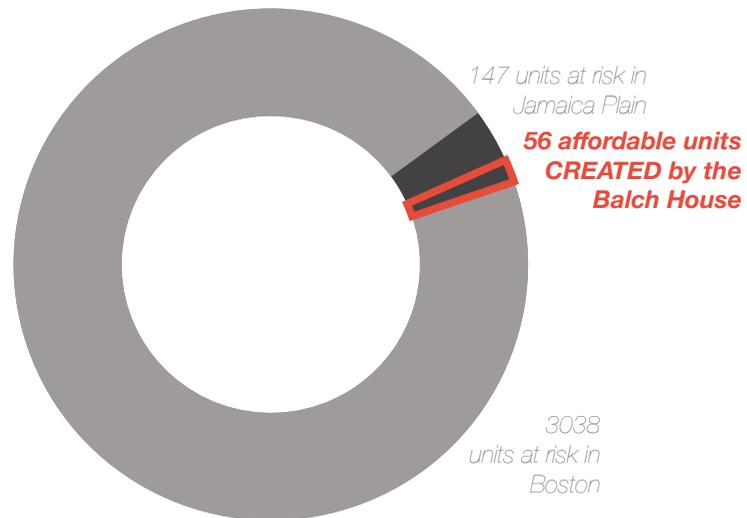


Needs and Disabilities of Single Adults in Emergency Shelter by Percentage



Source: An Action Plan to End Veteran and Chronic Homeless in Boston 2015-2018
City of Boston, Mayor Martin J. Walsh

Affordable Housing Units at Elevated Risk of Losing Subsidy



Housing a Changing City

The unit mix of the Balch House responds to the need for additional affordable housing stock articulated in Mayor Marty Walsh's 2014 report, "Housing a Changing City: Boston 2030." The City aims to address the projected growth of its low income, non-elderly population and its middle-income "workforce" population through the production of 53,000 new housing units by 2030.

Housing affordability is determined by a household paying no more than 30% of its income on gross housing costs (rent and utilities). As the City's lower and middle income populations continue to grow, the Boston-based availability of housing affordable to those income

brackets is decreasing at an alarming rate. In the neighborhood of Jamaica Plain, the Mayor's report estimates that 147 subsidized housing units in the neighborhood are at elevated risk of losing their affordability restrictions. The Balch House mitigates this risk by creating 10 affordable units and 10 workforce units in addition to 44 studios for formerly-homeless individuals..



Health Resources

- South JP Community Health Center (1)
- Brookside Community Health Center (2)
- Arbor Hospital Outpatient (3)

Potential Community Partners

- Curtis Hall Community Center (4)
- English High School (5)
- Community Academy HS (6)
- Boston Police Dept E-13 (7)
- JP Brewery (8)
- Bikes Not Bombs (9)

Potential Retail Partners

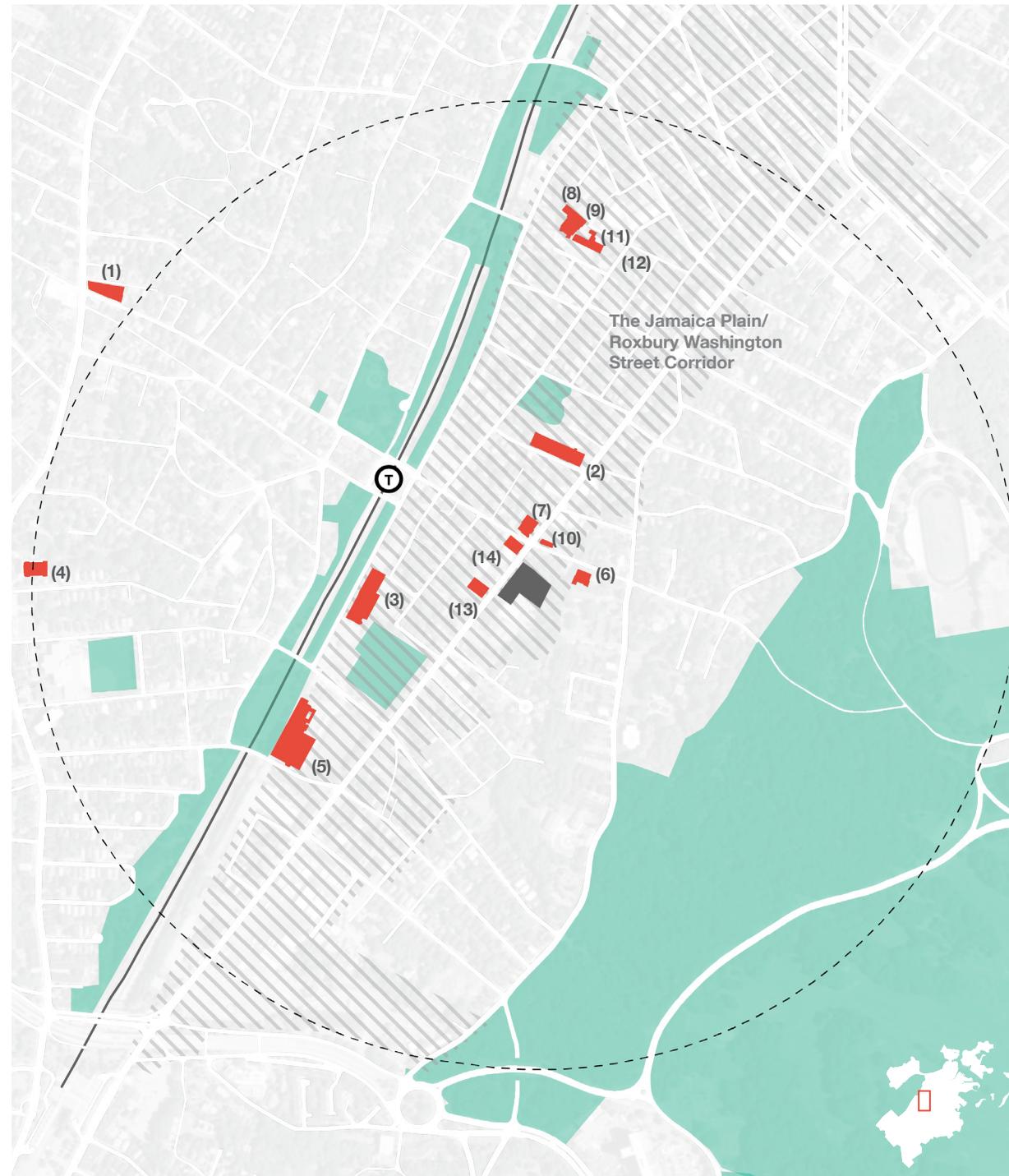
- Canto 6 Bakery (10)
- Bella Luna (11)
- Ula Cafe (12)

New Development

- Recently-approved multifamily building (13)
- Proposed mixed-use building (14)

Potential Partners Outside of JP

- Urban Farming Institute
- Brigham and Women's Hospital
- Veterans Affairs Healthcare Campus



An Asset-Rich Neighborhood

The Balch House is located 0.2 miles east of the Greene Street T station in Jamaica Plain. This neighborhood is home to an incredible mix of community institutions, including local schools, walk-in health centers, gardens and cafes. The Balch House sees these assets as opportunities for mutually-beneficial relationships and partnerships.

A Quickly-Changing Corridor

This Washington Street site falls in the southern half of the Boston Redevelopment Authority's Jamaica Plain/Roxbury (JP/Rox) Corridor, which is in the midst of a year-long planning and re-zoning process. Monthly community meetings have yielded a vast array of opinions on the future of the neighborhood, which will soon be home to denser housing and commercial development.

The neighborhood's residents wish to see more affordable housing included in these plans, are clear that construction should not surpass six stories, and favor broken, not monolithic, facades. Most recently, a mixed retail and housing development across the street from the Balch house site was approved by the BRA, indicative of the changing local landscape.

iCater Kitchen



Spaces & Services

Existing Condition



3368 Washington Street

A one-story brick building dating from the early 20th century is currently situated on the L-shaped site, measuring 240 feet along the street. The building contains offices and conference rooms for Pine Street Inn caseworkers, the Handyworks workshop area and storage space. The site is located on Washington Street, just south of Green Street and in close proximity to the Orange T Line. The corridor is zoned Local Industrial and features vacant retail, gas stations, a garage, two restaurants, a kitchen supply store, and a residential multi-unit building on the block. A new multi-family residential development was recently approved and is currently slated for construction across the street. Retail in the vicinity is currently weak but growing stronger. The BRA is targeting the whole corridor for redevelopment, which will conclude in the summer of 2016. The soil and groundwater of the site are contaminated from historical industrial use on the adjacent site and require remediation. A sharp ridge juts out along the northeast section of the site and is heavily wooded.



Program at a Glance

46 Formerly Homeless Units

10 Very-Low Income Units (50% AMI)

- 3 Studio
- 6 One Bedroom
- 1 Two Bedroom

10 Workforce Units (100% AMI)

- 2 Studio
- 6 One Bedroom
- 2 Two Bedroom

12 Market-Rate Units

- 2 Studio
- 8 One Bedroom
- 2 Two Bedroom

33 Parking Spaces

- 2 Electric Vehicle Charging Stations
- 2 Handicap
- 17 Commercial
- 16 Residential

9,100 SF of Commercial Space

- 3,000 square feet for iCater
- 6,100 square feet for Pine Street Inn

14,716 SF of Open Space

- 6,839 square feet of ground floor plaza
- 5,613 square feet of elevated deck & garden
- 2,264 square feet of outdoor games area

8 Types of Internal Community Space

- Gym
- Community Room with Grand Staircase
- Communal Kitchen
- Computer Lab
- Game Room
- Laundry Room
- Library Space
- Smaller Communal Nooks

Design

Approach

The overarching design approach was concerned with challenging the notion that housing for the formerly homeless is a liability to the community and sought to create a paradigmatic shift in how designers serve a community with specific programmatic and spatial needs. The primary method of promoting meaningful interaction is to create adjacencies between formerly homeless housing and mixed-income - including market rate units - in the form of a campus typology. In this way integration is encouraged but not imposed on any parties as communal spaces and amenities boasting varying degrees of privacy. The intention is to critically address how residents from disparate income groups can live in close proximity with one another and mutually provide value to the lives of all inhabitants.



Bringing Communities Together

The underlying motivation of the Balch House is the broader acceptance and integration of a marginalized population into a neighborhood-based community, much like the settlement houses of the 20th century. In that regard we identify three key communities we hope to engage through the programmatic and design components of the project: the formerly homeless residents in the North Building; the mixed-income residents in the South Building; and the surrounding Jamaica Plain residents, businesses and organizations. The social spaces within the project foster intermingling and socializing between these communities without forcing any interaction. We believe that collective enjoyment of the project's communal assets will temper preconceived prejudices and stigmas towards formerly homeless residents and encourage a normalization of daily activities.

Several signature community spaces within the project - including the plaza and raised deck, the exercise room, iCater cafe and others - will be places of both informal and programmed interaction between these various communities. For example, the garden beds on the raised deck will offer opportunities for formerly-homeless and mixed-income residents to grow food and learn about sustainable agriculture alongside of one another.



A Day at the Balch House

Get ready for bed in your efficiency studio unit, complete with private bath and kitchenette

Relax on the deck after tending to your garden plot

Stop into the plant-filled plaza to take a break from the bustle of the Washington Street corridor

Enjoy time with your family in a brand new 2 bedroom apartment, just .2 miles from the Greene St T

Play a game of shuffleboard or bocce ball on the outdoor recreation deck

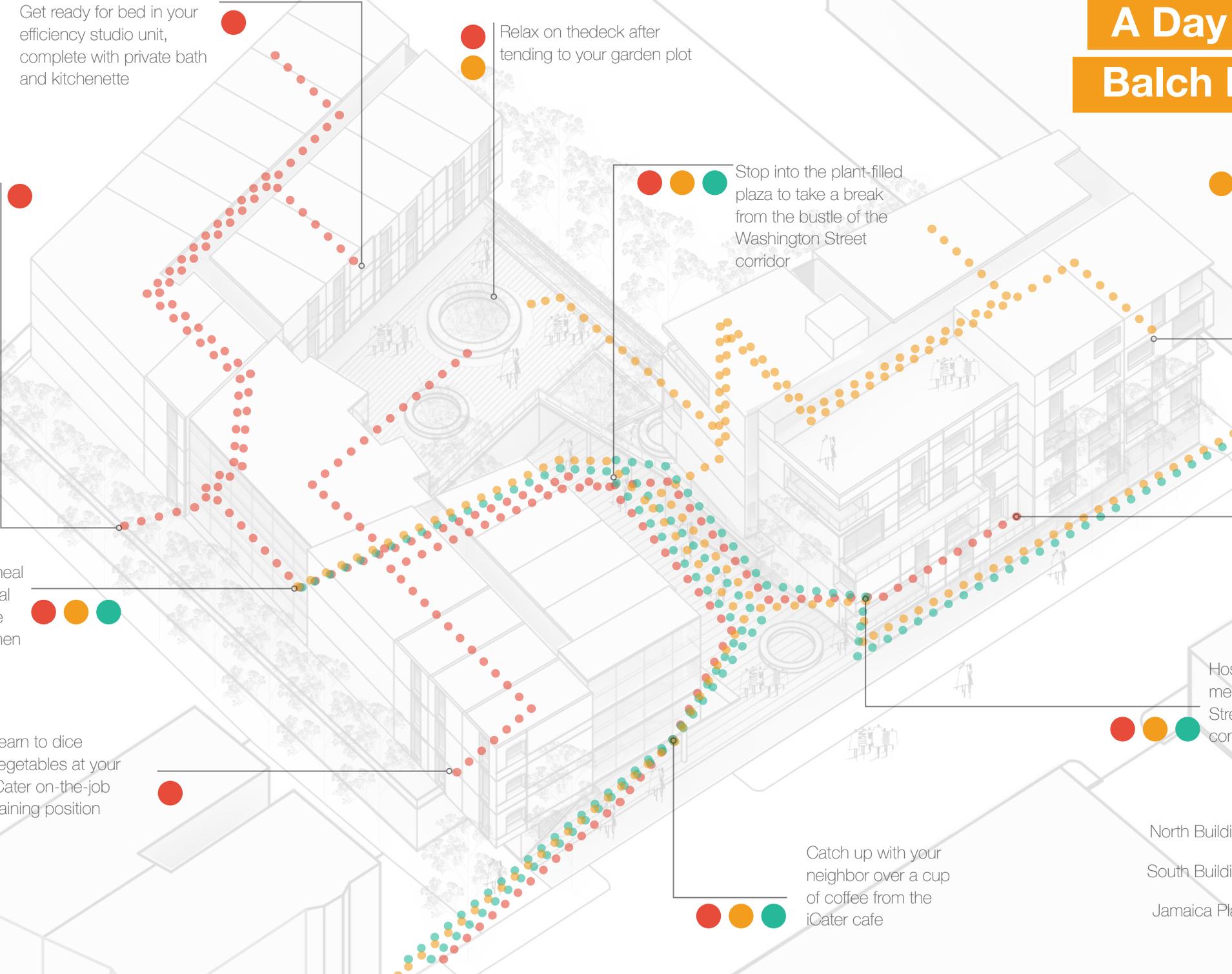
Meet with your caseworker, walk to the Brookside Clinic together for an appointment

Enjoy a group meal prepared by local volunteers in the community kitchen

Host a neighborhood meeting in the Pine Street Inn flexible conference space

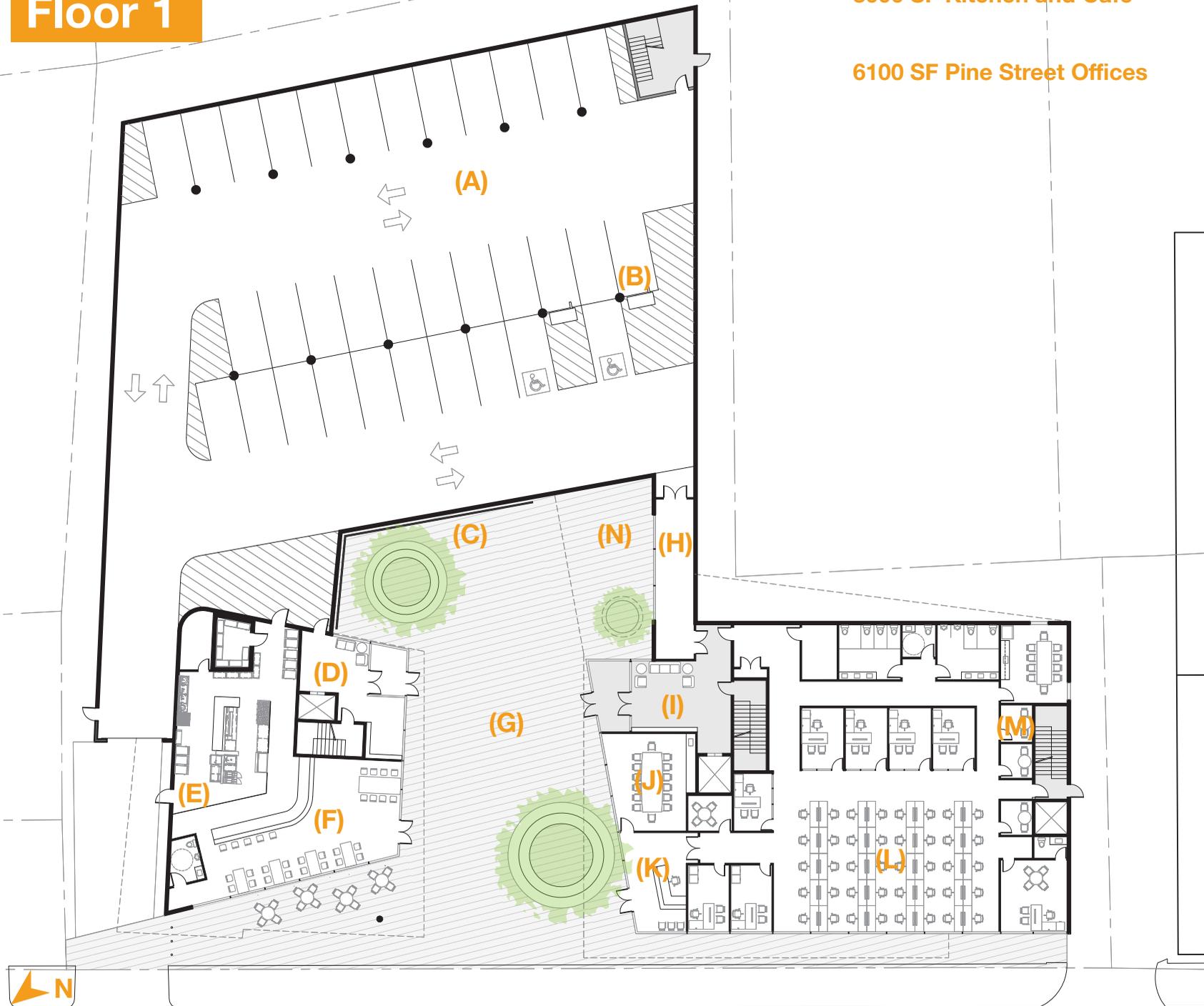
Learn to dice vegetables at your iCater on-the-job training position

Catch up with your neighbor over a cup of coffee from the iCater cafe



- North Building Residents
- South Building Residents
- Jamaica Plain Residents

Floor 1



3000 SF Kitchen and Cafe

6100 SF Pine Street Offices

(A) Parking Garage

33 total spaces, 2 ADA accessible spaces for vans

(B) Electronic Vehicle Charging Stations

(C) Mural and Garden Wall

The southeast wall of the plaza is home to a mural painted by Community Academy and English High School students, adding to Jamaica Plain's vibrant tradition of public street art. The wall also holds a hanging herb garden for use by iCater Cafe.

(D) North Building Lobby

(E) iCater Kitchen

(F) iCater Cafe

(G) Public Street Plaza

Benches, plants, and south facing sunlight provide a moment of repose from the street: an opportunity for anyone from the neighborhood to stop in, chat with their neighbors and enjoy the garden.

(H) Connection between South Building and Garage

(I) South Building Lobby

(J) Pine Street Inn Conference Room

Available for community meetings

(K) Reception Area

Can remain open after hours in conjunction with the conference room

(L) Workstations for Case Workers

(M) Small Meeting Rooms

For caseworkers to meet privately with clients

(N) Covered Bicycle Parking

Floor 2



12 Studios in North Building

7 Mixed-Income Units in South Building

3 studio units; 4 one-bedroom units

(A) Stormwater Reclamation Tank

(B) Mechanical and Storage Room

(C) Outdoor Game Area

Bocce ball and cornhole court offer opportunities for recreating without substances

(D) Indoor Game Room

(E) Community Kitchen

(F) Computer Lab

(G) Gym

(H) Triple Height Community Room

Airy, open space with grand staircase for residents from all floors to spend time together, host larger events and meetings, and enjoy community meals.

(I) Elevated Patio

This south-facing courtyard is open to all residents, providing space to cultivate small plants, share a meal with a neighbor, or read a book on a sunny day. The open circulation between both buildings allows the market rate, affordable, and formerly homeless residents to take collective ownership of their private park-above-the-street.

(J) Shared Garden Beds

Any interested resident can maintain a garden plot, with guidance and expertise offered through a partnership with the Urban Farming Institute.

(K) Community Room

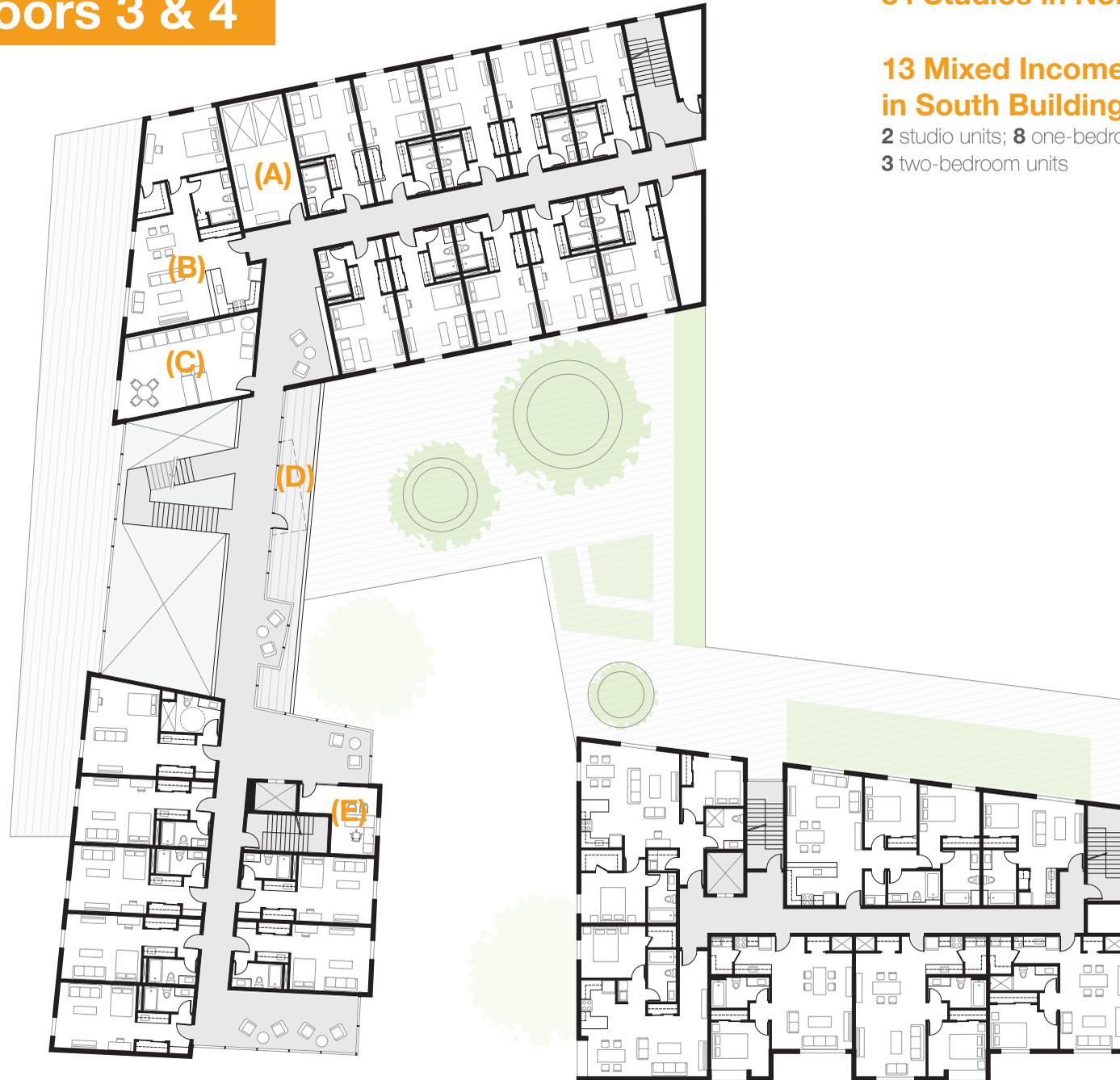
(L) Street-Facing Patios

(M) Storage

(N) Communal Nook

With view of street activity

Floors 3 & 4



34 Studios in North Building (A) Mechanical and Storage Room

13 Mixed Income Units in South Building

2 studio units; 8 one-bedroom units;
3 two-bedroom units

(B) Live-In Supervisor Unit

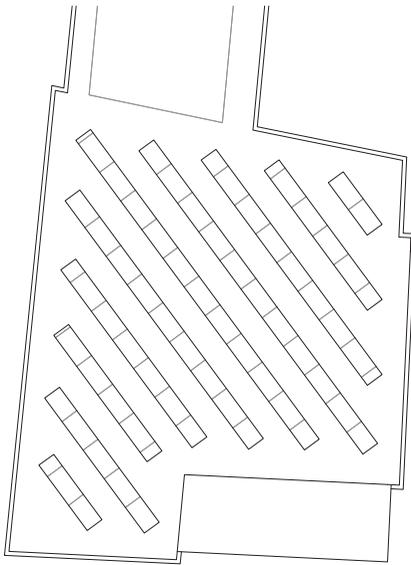
(C) Laundry Room

(D) Patio Overlook

(E) Supervisor Office



Floors 5 & 6



(A) Photovoltaic Solar Panels

(B) Patio

12 Mixed Income Units in South Building

3 studio units; 7 1 bedroom unit; 2 two-bedroom units



Resident Support

Sufficient resident support is widely recognized as the most important factor in a successful Housing First strategy, especially when co-located with mixed-income housing.



Counselors

Pine Street Inn provides case management to all of its permanent housing and shelter residents. At the Balch House, the formerly homeless resident-to-counselor ratio is 15 to 1. This service-intensive ratio provides plenty of opportunity for residents to receive necessary support, from public benefits management to health and hygiene maintenance.

Case management space

The Pine Street Inn back offices are located on the ground floor of the South Building. Counselors have desk seating in open-air, flexible floor plan. six private meeting rooms and five supervisor offices provide flexible opportunities for residents from all of Pine Street Inn's sites to meet with their counselors in person.

Live-in Supervisor

Recognizing the need to have on-site staff in case of emergencies, the Balch House provides a rent-free 900sf unit for a live-in resident building supervisor. This employee is available to any resident as a single point of contact at all times, and has additional duties related to building maintenance and common space programming. Residents from any unit are welcome to utilize the services and programs of the resident supervisor.



Local Community Health Centers

Aside from casework and counseling, local health providers in the area are plentiful. The Balch House is situated just two blocks from the Brookside Community Health Center and a half mile from the South Jamaica Plain Community Health Center. These centers, run by Brigham and Women's hospital, provide both primary health services as well as local community support to Balch House residents. Residents can participate in a variety of local activities and programming run by the centers, including walking groups, health fairs and nutrition education classes.

Jamaica Plain Veterans' Affairs hospital

The Balch House is situated in close proximity to one of only three Boston-area Veterans' Affairs Healthcare campuses. Because 10% of the Balch House's formerly homeless residents are veterans, as is typical of Pine Street Inn's client population, the nearby location of the Jamaica Plain VA hospital provides easy access to much needed veteran's services.



Skill

Building

Pine Street Inn provides diverse job training and skill building opportunities for interested residents.



IMPACT!

The Pine Street Inn's IMPACT! employment readiness program runs a branch of its downtown Boston operation out of the Balch House's new computer lab. Available IMPACT! services include job search skills, resume building and interview readiness, primarily for homeless or formerly-homeless individuals. IMPACT!'s Balch House-based programs are open to any interested individual from the Jamaica Plain community.

iCater

iCater's drop-off catering operation provides on-the-job training for Pine Street Inn clients and Balch House residents to develop food service skills. Graduates of iCater's programs are able to find employment opportunities in local hospital cafeterias, institutional meal service, small restaurants, and grab-and-go fast food operations. The iCater cafe can provide some longer term employment opportunities to successful graduates of the back-of-the-house iCater training program.

Boston Handyworks

Boston Handyworks is a Pine Street Inn-run maintenance, housekeeping and woodworking social enterprise. The company's main operation provides on-the-job training and transitional employment opportunities, while also producing handmade cutting boards and other wood-based products. Working with primarily homeless or formerly-homeless individuals, Handyworks graduates approximately 36 trainees each year from its program. (In 2015 the company produced close to 2500 cutting boards for clients ranging from Whole Foods and Legal SeaFoods to the small cheware company, cheforward.)

Handyworks was previously located on the Balch House site, but has since moved to the Jamaica Plain Brewery, where it can continue its light industrial operations without interfering with residential uses. Handyworks remains connected to the Balch House Community by offering job training to residents and showcasing its wood-based products in the iCater cafe.

iCater & iCafe

The iCater Kitchen & Cafe at the Balch House is a branch of Pine Street Inn's award-winning social enterprise catering company. iCater provides skill development and job training and Pine Street Inn residents interested in gaining food service and back-of-the-kitchen work experience. The company's main kitchen in the South End successfully graduates 120 individuals from its training program each year, all while producing an average of 2,500 meals each day for both residential institutions and corporate catering orders.

The Balch House iCater expansion includes a new 3,000 square foot industrial kitchen and retail cafe. The new kitchen allows the company to grow its corporate catering business in a new space while increasing institutional meal service capacity at the original South End site. The Balch House iCater continues to train Pine Street Inn residents in food service and kitchen skills, adding to the number of homeless and formerly-homeless individuals it can train each year.

The Balch House is also home to a street-facing cafe and retail space, potentially operated by a successful neighborhood cafe such as Ula Cafe, a neighborhood institution. While the back-of-house kitchen is producing meals for catering orders, the front-of-house cafe invites Jamaica Plain's cafe-going residents to enjoy a cup of coffee at the iCafe. Although not managed by iCater, the cafe has the potential to absorb graduates of the Pine Street Inn

The cafe welcomes the Jamaica Plain neighborhood into the Balch House community. Its glass facade and sidewalk seating activate the Washington Street corridor, creating an inviting milieu. The cafe creates additional opportunities for residents and neighbors to interact, while extending Pine Street Inn's potential to serve the larger Boston community. The cafe also showcases local artisan work, including the products of Boston Handyworks.

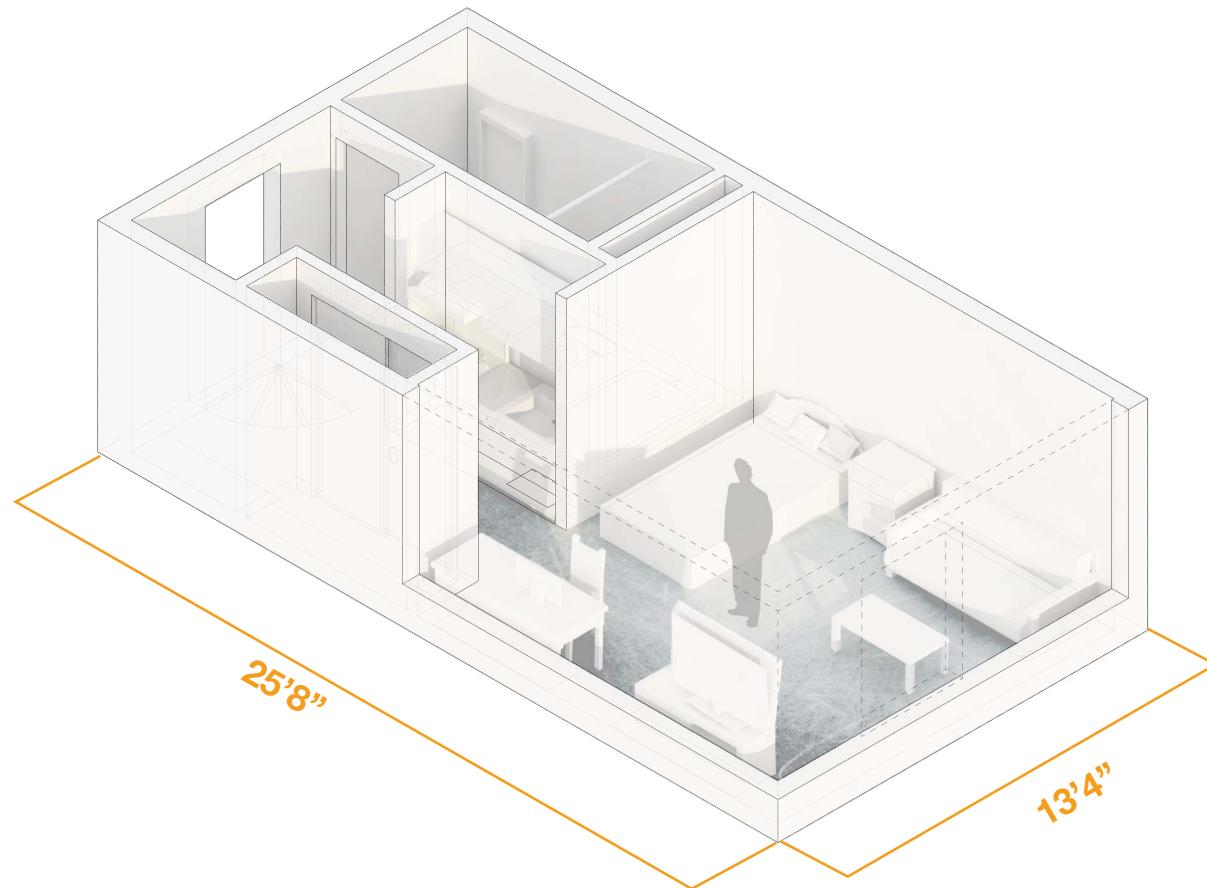


iCater trainees learn about food preparation and acquire other soft skills in the 26-week training program. Program graduates go on to obtain employment in entry-level food service jobs and institutional kitchens across Boston.



North Building Studio Unit

The 350 square foot studio is the primary unit typology of the Balch House's North Building. Different from a traditional "Single Room Occupancy" unit, these small but efficient spaces include a full-size bathroom and tub, as well as a private kitchenette. Though the studio is comfortable for most daily activities, the compact nature of the unit encourages residents to spend time in communal social spaces.



South Building Unit Variety

The units of the mixed-income South Building possess a high degree of heterogeneity due to the irregular massing of the building. The added singularity of each apartment provides a greater range of choices to future tenants, elevating the marketability of the building. Each unit contains its own energy-efficient washer and dryer as well as spacious closet area. Consistent with other new luxury developments, the second floor contains a multi-purpose room for parties, meetings, or any other use residents might imagine. The residents have their own rooftop deck on the top floor, which offers sweeping vistas due to building's relative height in the neighborhood while simultaneously including step-backs to assuage Jamaica Plain residents' concerns regarding building height.

Studio Unit

Type A B
475sf 525sf

1 BR

Type A B C D E F
660sf 690sf 760sf 770sf 790sf 790sf

1 BR + Balcony

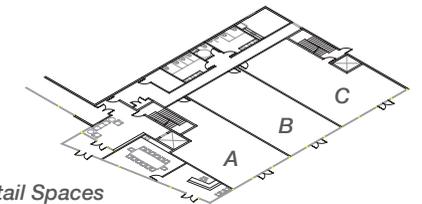
Type A B C D
660sf 722sf 760sf 785sf

2 BR

Type A B
1060sf 1080sf

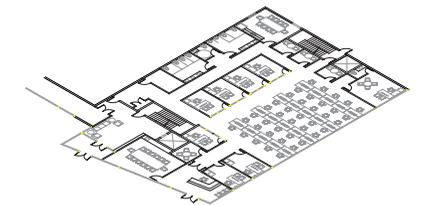


Pine Street Inn's offices on the ground floor are designed to meet their counselors' current needs, while also maintaining the flexibility to adapt to a changing retail market along the corridor. As market rents rise and the site's highest and best use shifts, PSI can segment the southwest corner of the office to accommodate the new retail space. The northwest of the office contains a front desk and entry to PSI's office space. After hours, this entrance can be locked, but the atrium and front desk can remain open and staffed to allow community groups to utilize the conference room for meetings.



Flexible Retail Spaces

- A - 1125 sf
- B - 1300 sf
- C - 1450 sf





Environmental Sustainability

Site Design & Solar

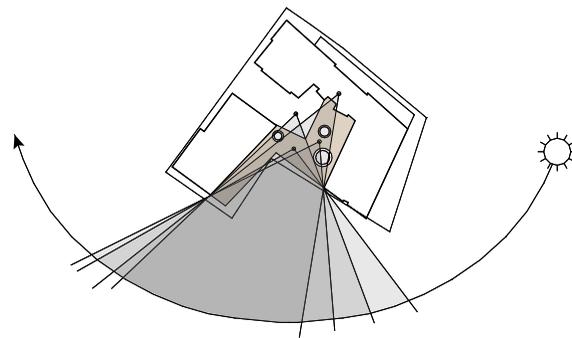
In addition to providing quality daylight for residents and neighbors socializing in the plaza, the southern orientation of the interior courtyard maximizes the total possible sunlight throughout all seasons of the year. This sunlight allows for plenty of trees and vegetation throughout the plazas, as well as for the shared community garden. Most importantly, the building orientation provides an opportunity to generate solar energy through rooftop photovoltaic solar panels. Due to the forested ridge on the east side of the building and the resulting partial shadow in the early part of the day, the solar

panels will be limited to the westernmost half of the North Building's roof. A green roof growing sedum will cover the areas of the roof receiving only partial sunlight. The green roof will mitigate rainwater runoff, provide insulation in the winter, and reduce the urban heat island effect in the summer. This last feature is especially important in a neighborhood that is still largely industrial, with a high percentage of asphalt and other heat sinking impervious surfaces. Water runoff from the roof is captured in a rainwater harvesting tank and used for irrigating the plaza landscaping and garden beds.

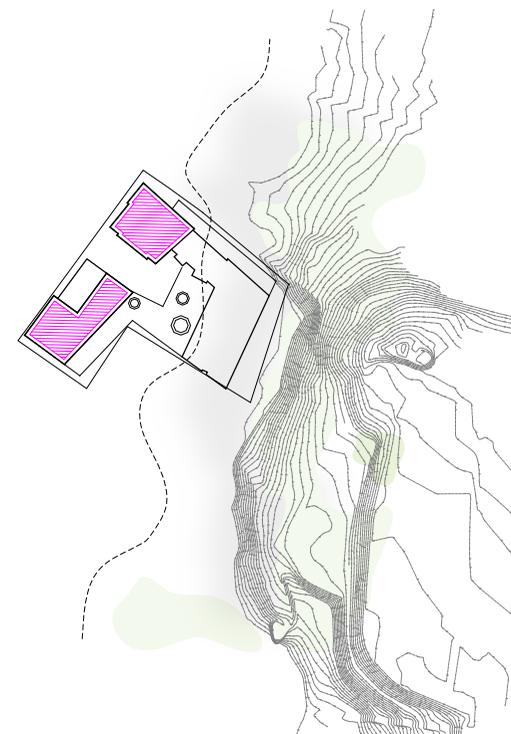
Passive Sustainable Design Strategies

In the summer, the large amount of glazing in the three-story tall communal space poses a challenge of solar gain. To mitigate this impact, the walkways connecting both wings of the building are designed to help shield the sun's rays from reaching the common space below. In addition, shading devices affixed to the building exterior provide blocking. The northern glazing provides indirect sunlight for the room, giving it a beautiful quality of light with minimal solar gain. Operable windows on the southern wall of the 4th floor and on the northern wall of the 2nd floor allow for a stack effect within the space. Cooler air from the north side of the building enters the communal space while hot air exits from the southern windows.

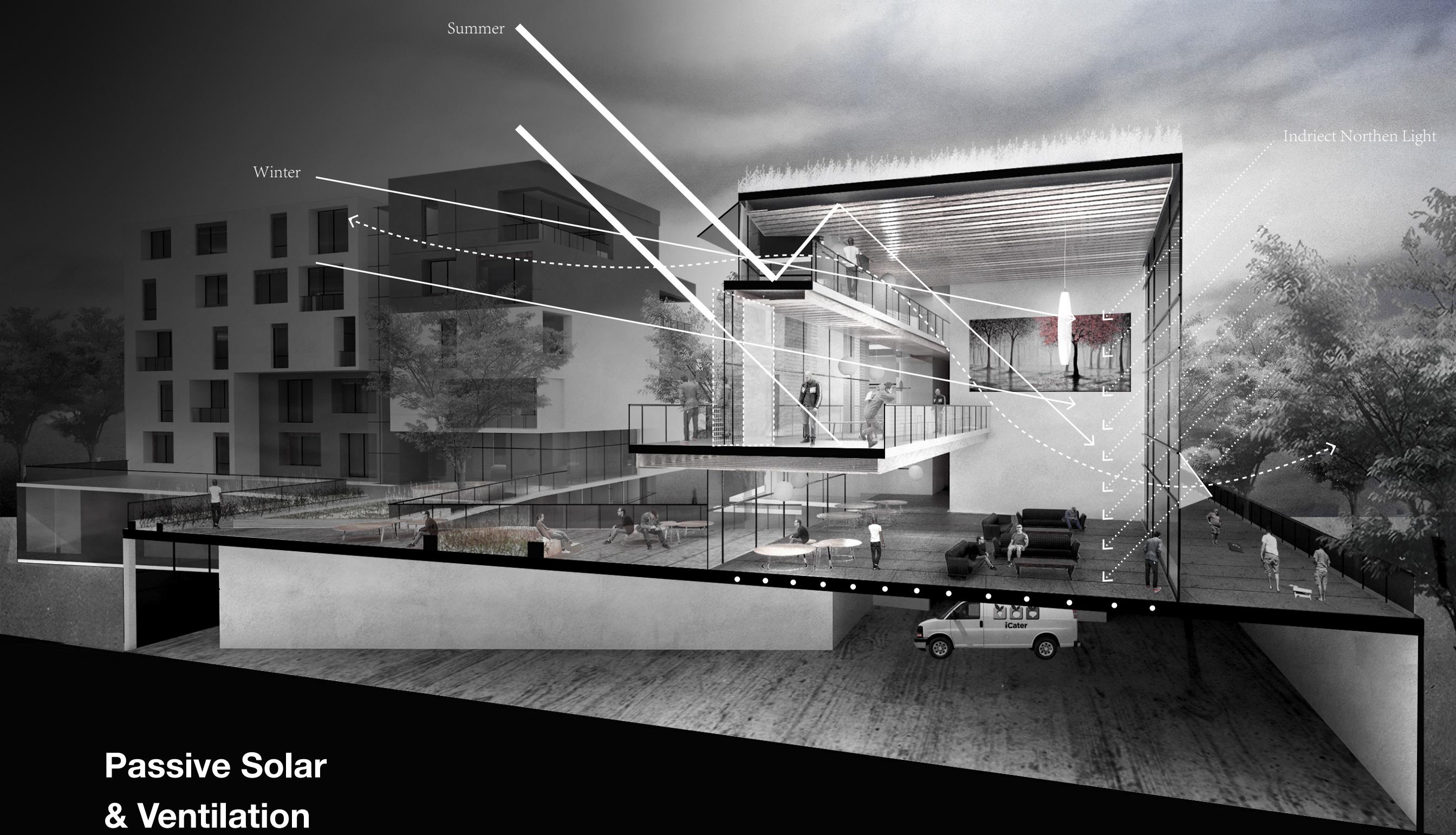
In the winter, the building design takes advantage of the lower southern orientation of the sun to capture greater penetration of solar rays into the space, thereby warming the space. Radiant flooring in targeted areas of the communal space supplements the strategic solar gain and efficiently keeps residents comfortable without heating the entire space. In addition, the double-glazed windows and green roof insulate the entire community room and help maintain the temperature.



Building opens to the South to maximize benefit of solar exposure



Topography and tree canopy guide position of solar panels



Summer

Winter

Indirect Northern Light

**Passive Solar
& Ventilation**

LEED Gold Certifiable

Despite the high costs associated with housing formerly homeless individuals and constructing housing in the City of Boston, The Balch House still manages to achieve a LEED Gold certifiable level of environmental sustainability. This distinction will help reduce the carbon footprints of residents, and will also contribute to the long-term financial sustainability of the project.



Location and Transportation

14/15

Floodplain Avoidance	Required	
Site Selection	Achieved: Avoidance of Sensitive Land (3); Infill Development (2); Open Space (1); Street Network (1)	7/8
Compact Development	Achieved: 80 units/acre	3/3
Community Resources	Achieved: Over 12 community resource, within 1/2-mile walking distance	2/2
Access to Transit	Achieved: Over 360 weekday trips and over 216 weekend trips	2/2

Sustainable Sites

4/7

Construction Activity Pollution Prevention	Required	
No Invasive Plants	Required	
Heat Island Reduction	Achieved: Over 50% of hardscapes and roofs are nonabsorbent or shaded	1/2
Rainwater Management	Achieved: Over 50% of total lot area is permeable or has water collection features	1/3
Non-Toxic Pest Control	Achieved: Termite shield, concrete walls below grade, discharge points >24" from building	2/2

Water Efficiency

10/12

Water Metering	Required	
Indoor Water Use	Achieved: High-efficiency fixtures	6/6
Outdoor Water Use	Achieved: Native plants for 95% of landscaping area	4/4

Energy and Atmosphere

19/37

Minimum Energy Performance	Required	
Energy Metering	Required	
Education of the Occupant/Manager	Required	
Annual Energy Use	Achieved: Reduce energy use by 20%	15/30
Efficient Hot Water Distribution	Achieved: Tankless water heaters	3/5
Advanced Utility Tracking	Achieved: Share utility data with USGBC	1/2



Materials and Resources

4/9 ■■■■■□□□□□

- Certified Tropical Wood
- Durability Management
- Durability Management Verification
- Environmentally Preferable Projects
- Construction Waste Management

- Required
- Required
- Achieved: Verification of Energy Star Checklist 1/1
- Achieved: Locally-sourced framing (.5); concrete aggregate (.5); drywall (.5) 1.5/5
- Achieved: Reduce construction waste by 30% 1.5/3

Indoor Environmental Quality

9/18 ■■■■■□□□□□
■■■□□□□□

- Ventilation
- Combustion Venting
- Garage Pollutant Protection
- Radon-Resistant Construction
- Air Filtering
- Environmental Tobacco Smoke
- Compartmentalization
- Enhanced Ventilation
- Contaminant Control
- Balancing of Heating and Cooling Distribution Systems
- Enhanced Compartmentalization
- Enhanced Combustion Venting
- Enhanced Garage Pollutant Protection
- Low Emitting Products
- No Environmental Tobacco Smoke

- Required
- Not Achieved 0/3
- Achieved: Walk-off mats (.5); Preoccupancy Flush (.5) 1/2
- Achieved: Multiple zones (1); Supply Air-Flow Testing (1) 2/3
- Not Achieved 0/3
- Achieved: No fireplace or wood stove 2/2
- Achieved: Exhaust fan in garage 1/1
- Achieved: Low VOC flooring and coatings, NAUF substrate or casework 2/3
- Achieved: Non-smoking building 1/1

Innovation

2/6 ■■■□□□□

- Preliminary Rating
- Innovation
- LEED AP Homes

- Required
- Achieved: Vertical Garden Wall 1/5
- Achieved: Team Member is LEED AP: Jeff Knapke 1/1

Regional Priority

3/4 ■■■□

- Regional Priority: Specific Credit
- Regional Priority: Specific Credit
- Regional Priority: Specific Credit

- Achieved: Annual energy use (Required Point Threshold: 15) 1/1
- Achieved: Access to transit (Required Point Threshold: 1) 1/1
- Achieved: Nontoxic pest control (Required Point Threshold: 2) 1/1

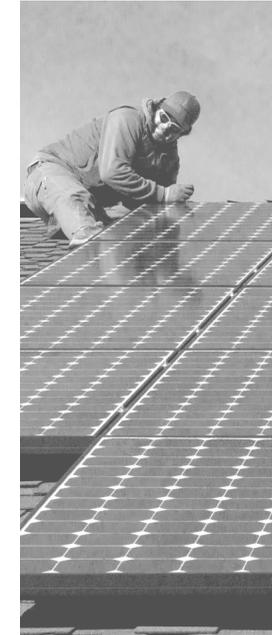
Sustainability

Strategies

Solar

Using estimates from a local provider of solar panels, we determined that TCB could install 3,000 square feet of panels on a portion of the available roof space of the Balch House at a cost of \$51,608. The nameplate capacity provided by a system of this size is approximately 18 kW. At an estimated capacity factor of 13.3%, this system would generate roughly 20,878 kWh annually and reduce the project's annual CO2 output by 31,643 pounds. This is roughly the equivalent of the annual CO2 emissions from the electricity of 2 homes, the annual greenhouse gas emissions from 3 cars, or the carbon sequestered annually in pine or fir forests of 3 acres.

Financially, federal tax credits and depreciation benefits will result in savings of \$15,483 and \$15,354, respectively, generating an after tax benefit system cost of \$20,772. The addition of solar panels will also save the Balch House of \$8,077 in its first year of operation; \$2,714 in the form of electricity savings and \$5,362 in the form of Solar Renewable Energy Certificate (SREC-ii) revenues. The Balch House will realize \$105,714 in energy savings over 25 years, and between \$46,832 and \$82,067 in SREC revenue (depending on market values of SRECs) over the ten year eligibility period. These savings yield a return on our cash investment of 16.2% and a simple payback period of 6.2 years based on the lowest-end SREC values.



Transit-Oriented Development

A key sustainability feature of The Balch House is its proximity to public transit. The Green Street Station on the MBTA's Orange Line is just .2 miles away and connects residents directly to downtown Boston. According to Walkscore.com, the project location scores high in the metrics of walkability (84 out of 100), transit access (75 out of 100) and bikeability (83 out of 100). Residents of the Balch House have access to a bus stop along the 42 line directly across the street, and access to a total of 8 distinct bus lines within a 0.5 mile radius. Three distinct commuter rail lines, as well as the MBTA's Green Line are all within 1.5 miles. There are also 10 car share pod clusters within 0.5 miles of the Balch House, and the Green Street T stop houses a station for Boston's bike-share network, Hubway.

These features enable residents to exercise alternative transportation options and reduce their annual vehicle miles traveled, resulting in both cost savings for residents and a reduced carbon footprint for the development. The plentiful transportation options also enable The Balch House to provide fewer parking spaces than would be required for a development with less transit access, lowering construction costs and assisting in creating affordability.





Brownfields Remediation

The Balch House qualifies as a Brownfields Redevelopment Project and requires remediation because it is currently contaminated by fuel leakage from an adjacent property. Brownfield redevelopment provides a number of benefits to the residents, the community, local government and the environment, including job creation, reduced environmental health and safety risks and economic revitalization. The Community Builders will utilize Massachusetts Brownfields Tax Credits totaling \$647,179 to assist with the costs associated with this cleanup.

Water Savings

Water use reduction is achieved through both indoor and outdoor strategies. Indoor strategies include the use of WaterSense plumbing fixtures for faucets, showerheads, and dual flush toilets, with average flow/flush volumes of 1.0 gallons per minute, 1.5 gallons per minute, and 1.1 gallons per flush, respectively. In addition, the use of tankless, domestic water heaters saves water by reducing the time required for water to heat to the desired temperature. Outdoor strategies include an onsite storage tank for rainwater harvesting. This rainwater is used for watering plants native plant species, which require less water.

Environmentally-Sensitive Materials

The site utilizes locally sourced materials and products for framing, concrete and foundation, and drywall. Sourcing locally reduces the cost of transporting and embodied energy in transportation. In addition, the Balch House incorporates low-emitting interior products, which improve indoor air quality by reducing harmful volatile organic compounds.

Smart Growth

According to the EPA, Smart Growth “covers a range of development and conservation strategies that help protect our health and natural environment and make our communities more attractive, economically stronger, and more socially diverse.” The Balch House complies with several Smart Growth principles highlighted on smartgrowth.org, such as promoting mixed land use, utilizing a compact building design, fostering a distinctive and attractive community, preserving open space, directing development towards existing communities (Jamaica Plain in this case), encouraging community and stakeholder collaboration.

Resident Energy Savings as Community Building

As a way to encourage community building among residents while simultaneously reducing utility costs, the Balch House will implement a utility savings incentive program. Utility savings beyond the threshold outlined in the pro forma will be placed into an escrow account. A portion of these funds will be redistributed to residents through a participatory budgeting process. Another portion will be reinvested in other resident programming and services.



An architectural rendering of a modern building complex at dusk. The scene features two main buildings with large glass facades and balconies. The sky is a mix of purple, orange, and blue, suggesting sunset or sunrise. In the foreground, a group of four people stands on the left, and a person is riding a bicycle on the right. A street lamp is visible near the cyclist. The overall atmosphere is vibrant and contemporary.

Financing & Implementation

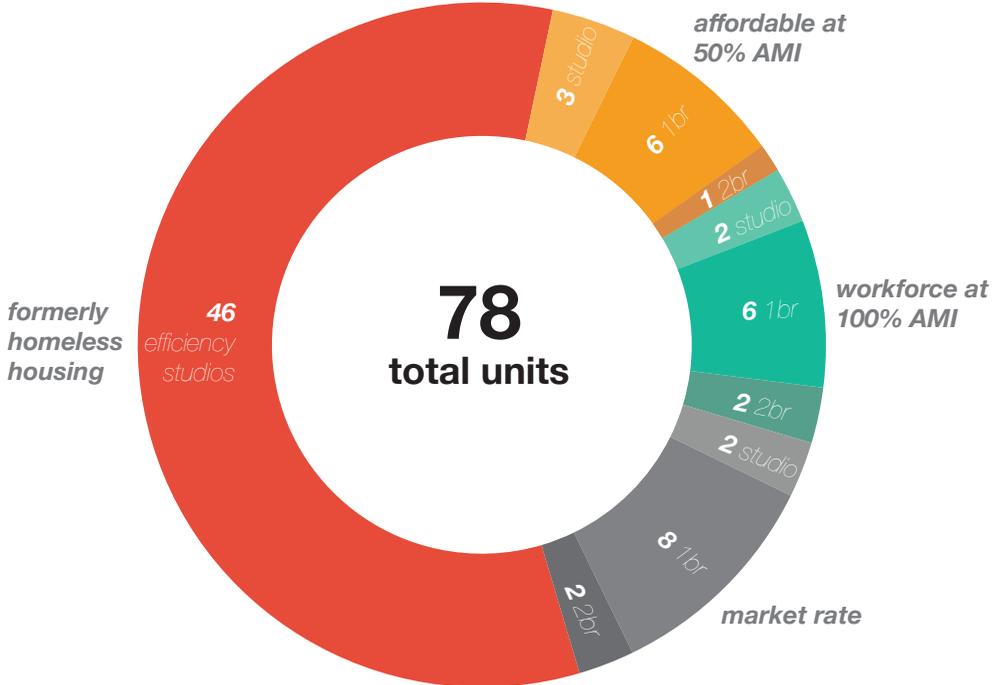
Units

Commercial Unit Mix

Initial Tenant	Size (Sq. Feet)	Rent / Sq. Feet	Total Annual Rent
Pine Street Inn	6,100	\$20	\$122,000
iCater	3,000	\$20	\$60,000
Total	9,100	-	\$182,000

Residential Unit Mix

Unit Type	Number of Units	Av. Size (Sq. Feet)	Av. Monthly Rent / Unit	Av. Rent / Sq. Feet	Parking Sp. / Unit	Parking Spaces	Total Monthly Rent	Total Annual Rent
Formerly Homeless Studios	46	350	\$1,220	\$3.49	0	0	\$56,120	\$673,440
Affordable Studios (50% AMI)	3	500	\$858	\$1.72	0.5	1.5	\$2,574	\$30,888
Affordable 1BRs (50% AMI)	6	740	\$920	\$1.24	0.5	3	\$5,520	\$66,240
Affordable 2BRs (50% AMI)	1	1,025	\$1,103	\$1.08	0.5	0.5	\$1,103	\$13,236
Workforce Studios (100% AMI)	2	500	\$1,716	\$3.43	0.5	1	\$3,432	\$41,184
Workforce 1BRs (100% AMI)	6	740	\$1,839	\$2.49	0.5	3	\$11,034	\$132,408
Workforce 2BRs (100% AMI)	2	1,025	\$2,207	\$2.15	0.5	1	\$4,414	\$52,968
Market Rate Studios	2	500	\$1,750	\$3.50	0.5	1	\$3,500	\$42,000
Market Rate 1BRs	8	740	\$2,000	\$2.70	0.5	4	\$16,000	\$192,000
Market Rate 2BRs	2	1,025	\$3,000	\$2.93	0.5	1	\$6,000	\$72,000
Total	78	-	-	-	-	16	\$109,697	\$1,316,364



In order to fund the development and operations of the Balch House, we have created a thorough financing model incorporating detailed sources and uses of funds, an operating budget, and a 15-year pro forma confirming the project's long-term viability. We aim to ensure permanent affordability for all of our homeless and affordable units and provide high-quality resident services throughout. Our model is ambitious and creative in design, applying for a large range of public and private development and operating subsidies, but conservative in our assumptions thereby ensuring project sustainability.

The Balch House incorporates 46 units for formerly homeless individuals in studio apartments and seven studios, 20 one-bedroom and five two-bedroom apartments at an array of income levels in a separate building. Ten affordable units in the mixed-income building will be set aside for individuals and families at 50% of Area Median Income (AMI). Ten will be set aside for "workforce" individuals and families at 100% of AMI. The remaining 12 units will be rented out at market rates. The Balch House also contains 9,100 square feet of commercial space which will be rented out to the Pine Street Inn for its back office operations and to iCater. At \$20 per square foot, we anticipate \$182,000 in annual revenue from commercial rent.

Sources of Funds

	Amount	% of total
Public Equity & Soft Debt		
Federal 9% LIHTC	\$10,500,000	31.6%
State LIHTC	\$3,325,000	10.0%
DHCD Affordable Housing Trust Fund	\$1,500,000	4.5%
DHCD Housing Preservation and Stabilization Trust Fund	\$1,000,000	3.0%
DHCD Housing Innovation Fund	\$500,000	1.5%
DHCD Workforce Housing	\$500,000	1.5%
DOR Brownfield Tax Credit Program	\$647,179	1.9%
Boston IDP Fund	\$1,000,000	3.0%
Boston HOME	\$750,000	2.3%
Boston NHT	\$750,000	2.3%
FHLBB Affordable Housing Program	\$500,000	1.5%
Total Public Equity & Soft Debt	\$20,972,179	63.1%
Hard Debt		
MHFA Permanent Loan	\$10,279,011	30.9%
PSI Seller Note	\$1,969,500	5.9%
Total Permanent Debt	\$12,248,511	36.9%
Construction Loan	\$21,935,356	-
Total Construction Debt	\$21,935,356	-
Total	\$33,220,690	

Uses of Funds

	Amount	% of TDC
Land Costs		
Land & Acquisition	\$1,969,500	5.9%
Total Land & Acquisition Costs	\$1,969,500	5.9%
Hard Costs		
Hard Costs	\$23,595,536	71.0%
Contingency (5%)	\$1,179,777	3.6%
Total Hard Costs	\$24,775,313	74.6%
Construction Soft Costs		
Construction Soft Costs	\$2,597,039	7.8%
Contingency (5%)	\$129,852	0.4%
Total Construction Soft Costs	\$2,726,891	8.2%
Financing Soft Costs		
Construction Loan Interest	\$731,179	2.2%
Debt Origination Fee	\$10,000	0.0%
LIHTC Fees	\$86,050	0.3%
Total Financing Soft Costs	\$827,229	2.5%
Other Soft Costs		
Developer Fee	\$2,460,347	7.4%
Capitalized Operating Reserve	\$461,411	1.4%
Total Other Soft Costs	\$2,921,758	8.8%
Total	\$33,220,690	

Sources

& Uses

"It is of great importance to the Baker Polito Administration to provide housing, not shelter, as a solution for homelessness. DHCD's resources are critically important to this effort. Consistent with the Administration's goal of eliminating homelessness in Massachusetts, DHCD, through this NOFA and the winter 2016 competition, will give priority in funding to projects that provide affordable housing for homeless families or individuals."

-- Massachusetts Department of Housing and Community Development, Notice of Funding Availability (Winter 2016), Affordable Housing Competition for Rental Projects.

Sources:
Low-Income
Housing Tax
Credit

The Balch House directly fulfills the Baker Administration's goal to move homeless individuals into permanent supportive housing. We will supplement federal LIHTC funding with state LIHTC dollars and other "soft" debt from an array of state and local programs promoting development of affordable housing to help close the funding gap.

The Balch House qualifies for **Federal 9% Low-Income Housing Tax Credit**, reserving 59% of units for extremely low income tenants and an additional 13% of units for tenants with incomes at 50% AMI. Because of the project's commercial component, the applicable fraction is 58%. Given public priorities to provide permanent housing for formerly homeless individuals, we anticipate that our venture with top development partners on a feasible project will source 9% credits within a two-year funding cycle. Under the 2016 applicable tax credit percentage and a qualified basis of \$12 million, we are limited to a \$1 million maximum annual tax credit. We assume syndication of credits at a \$1.05 yield for a total of \$10.5 million.

The Balch House will request a **Massachusetts Low-Income Housing Tax Credit** allotment of \$700,000 annually over the five-year tax credit period, consistent with the 2016 NOFA's guideline for projects with 41 to 60 affordable units. We assume syndication at a \$0.95 yield for a total of \$3.325 million.

9% LIHTC Allocation	
Basis Calculation: Acquisition and Construction Cost	
Total Acquisition Cost	\$1,969,500
Less: Land cost	-\$1,969,500
Acquisition Eligible Basis at 4% LIHTC	\$0
Total Development Cost (including developer fee)	\$33,220,690
Less: Land cost	-\$1,969,500
Less: Commercial	-\$2,069,100
Less: Non-LIHTC costs	-\$1,121,411
Less: Grants	-\$7,147,179
Eligible Basis	\$20,913,499
Eligible Basis after Basis Boost of 1.0x	\$20,913,499
Total Number of Units	78
Total LIHTC Units	56
Total Square Footage	46,500
Total LIHTC Square Footage	27,135
Applicable Fraction	58.4%
Qualified Basis	\$12,204,171
Applicable Tax Credit Percentage	9.0%
Maximum Annual Tax Credit	\$1,000,000
x Eligible Period	10 Years
Maximum Eligible Tax Credit Over 10-Years	\$10,000,000
Estimated Net LIHTC Syndication Yield Per Dollar	\$1.05
Estimated Net LIHTC Syndication Yield	\$10,500,000
Total Development & Acquisition Cost per LIHTC uni	\$187,500

The **Massachusetts Affordable Housing Trust Fund** supports the creation or preservation of housing that is affordable to people with incomes that do not exceed 110% of AMI and may be used for permanent or transitional housing for homeless families and individuals. The AHTF is administered by MassHousing on behalf of DHCD. Projects with compelling justifications such as housing for the formerly homeless are often funded at elevated amounts. We adopt a conservative estimate of \$1.5 million in AHTF funding, significantly below DHCD's \$50,000 maximum per affordable unit.

The **Massachusetts Housing Preservation and Stabilization Trust Fund** finances housing with supportive services for vulnerable populations, including homeless individuals and families. The Balch House is a very strong candidate for HPSTF funding, providing 46 units for chronically homeless individuals including 10 veterans. We will apply for \$1 million in zero-interest soft loans, with \$1,500 annually in support service funding for each of our units receiving a Massachusetts Rental Voucher.

The **Massachusetts Housing Innovation Fund** provides permanent, deferred payment loans for alternative, innovative housing structures such as single-person occupancy units with wraparound services. DHCD gives preference to projects that provide transitional

and permanent housing for homeless individuals and families. We conservatively estimate \$500,000 in funding through the Innovation Fund, which allows up to \$750,000-\$1,000,000 in support for these projects.

In 2016, the Commonwealth will release applications for **Massachusetts Workforce Housing Funds**. Though the details are not yet confirmed, we anticipate that Massachusetts will make available \$100,000 of soft debt per unit for a 100-120% AMI tier. The Balch House will apply for funding for each of our workforce units. We assume at least half will be granted at a total of \$500,000.

The **Massachusetts Brownfield Tax Credit Program** provides transferable tax credits for up to 50% of the cost of rehabilitation of a contaminated site in an economically distressed area. As a qualified site, we assume eligible costs of \$1,376,978 for soil removal, geotechnical engineering, foundation and paved lot development resulting in a credit of \$688,489. We assume syndication of credits at \$0.94 yield for a total of \$647,179.

The **Boston Inclusionary Development Policy** requires residential developments with ten or more units that require relief from the Boston Zoning Code to build affordable units or provide a contribution to the Inclusionary

Development Fund. The Fund is then used to support affordable housing projects across the city. The Balch House will request \$1,000,000 in IDP funding.

HOME is a federally funded program that assists in the production and preservation of affordable housing for low and moderate-income families and individuals. States and municipalities such as the City of Boston receive allocations which are passed through to qualified applicants. We anticipate \$750,000 in **Boston HOME** funding.

The **Boston Neighborhood Housing Trust** manages "linkage" funds from new large-scale commercial real estate developments to fund affordable housing. The Balch House will apply for \$750,000 in NHT funding, consistent with similar projects of comparable size previously funded in Jamaica Plain.

The **Federal Home Loan Bank of Boston's Affordable Housing Program** provides subsidized loans and grants for affordable housing development across New England. In 2015, the Bank allocated \$16.3 million in grants or loans to support affordable housing. The Balch House will apply for \$500,000 in funding from this valuable program.

Sources:

Soft Debt

Sources:

Hard Debt

Construction Loan

We received terms from MassHousing for a typical construction loan with our project specifications. We anticipate receiving an interest-only construction loan of \$21,935,356. The note will have an interest rate of 4.0% and will serve to bridge the permanent loan, federal tax credit equity investment, and 70% of the state tax credit investment.

MassHousing Permanent Loan

We expect to source a permanent loan of \$10,279,011 from MassHousing amortized over 40 years with an interest rate at the ten-year treasury rate plus 190 basis points and 25 basis points for mortgage insurance premium, or approximately 4%. The implied annual constant is roughly 5%. We apply a more conservative annual constant of 6% to take into account both market risk and uncertainty about future interest rates.

Pine Street Inn Seller Note

As the owner of 3368 Washington St., Pine Street Inn will sell its land to the project, which will then lease back space to PSI for its back office operations and iCater business line at market rates. We anticipate signing a subordinate debt seller note at a slightly higher rate than our senior permanent debt to reflect junior status and assume a principal of the cost of the land with 6% interest over a 40 year term. Payment will begin at project completion.

Key

Financials

Key Financials		
Public Funds	Per Affordable Uni	Per Aff. Sq. Foot
Total Public Funds	\$356,646	\$1,019
Total Use of Funds	Per Unit	Per Sq. Foot
Project		\$394
Construction Costs	Total	Per Sq. Foot
Residential (inc. Common Area)	\$17,319,230	\$230
Commercial Food Services	\$900,000	\$300
Commercial Office Space	\$915,000	\$150
Soil Removal & Remediation	\$552,000	-
Solar Construction	\$51,608	-
Parking Garage	\$960,000	\$100
Contractor Costs	\$2,897,697	-
Operations	Per Unit	Per Sq. Foot
Residential Operating Costs	\$9,082	\$15
Utilities (excl. Market Rate)	\$1,128	\$3
Real Estate Taxes	\$1,140	-
Annual Operating Support	Per Homeless Unit	Per Hmls. Sq. Foo
Rental Vouchers	\$1,220	\$50
Supportive Services	\$3,201	\$11
Case Workers	\$3,261	-
Energy Efficiency	Total	Percent
Solar Savings over 25 years	\$105,714	-
Utilities Savings	-	20.0%

Uses of Funds

Hard Costs

Item	Cost	% of TDC	Per Sq. Foot
Sitework	\$2,277,083	6.9%	\$26.98
Concrete	\$3,160,560	9.5%	\$37.45
Masonry	\$175,932	0.5%	\$2.08
Metals	\$571,260	1.7%	\$6.77
Wood & Plastics	\$517,446	1.6%	\$6.13
Thermal & Moisture Protection	\$1,159,079	3.5%	\$13.73
Doors & Windows	\$1,937,318	5.8%	\$22.95
Drywall & Rough Carpentry	\$3,311,333	10.0%	\$39.23
Finishes	\$1,128,032	3.4%	\$13.37
Specialties	\$153,164	0.5%	\$1.81
Equipment	\$18,628	0.1%	\$0.22
Furnishings	\$310,468	0.9%	\$3.68
Special Construction	\$16,558	0.0%	\$0.20
Conveying Systems	\$544,353	1.6%	\$6.45
Mechanical	\$2,719,696	8.2%	\$32.22
Electrical	\$2,696,928	8.1%	\$31.95
Contractor's Costs	\$2,897,697	8.7%	\$34.33
Subtotal	\$23,595,536	71.0%	\$279.56
Contingency (5%)	\$1,179,777	3.6%	\$13.98
Total	\$24,775,313	74.6%	\$293.54

Construction Soft Costs

Item	Cost	% of TDC	Per Sq. Foot
Architect-Design	\$1,034,892	3.1%	\$12.26
Architect-Supervision	\$413,957	1.2%	\$4.90
Architect-Reimbursables	\$19,500	0.1%	\$0.23
Construction Management	\$78,000	0.2%	\$0.92
Civil Engineering Fees	\$102,648	0.3%	\$1.22
Geotech Engineering Fees	\$18,500	0.1%	\$0.22
Enviro Audit/Testing	\$113,100	0.3%	\$1.34
Permits	\$247,753	0.7%	\$2.94
Surveys	\$20,748	0.1%	\$0.25
Legal Services	\$156,000	0.5%	\$1.85
Audit & Cost Certification	\$19,500	0.1%	\$0.23
Appraisal	\$8,580	0.0%	\$0.10
Market Study	\$8,000	0.0%	\$0.09
Builder's Risk Insurance	\$80,028	0.2%	\$0.95
Security	\$19,500	0.1%	\$0.23
Rent-up & Marketing	\$16,000	0.0%	\$0.19
Relocation of HandyWorks and PSI	\$240,333	0.7%	\$2.85
Subtotal	\$2,597,039	7.8%	\$30.77
Contingency (5%)	\$129,852	0.4%	\$1.54
Total	\$2,726,891	8.2%	\$32.31

Operating Expenses

Operating Expense	Year 1
Residential Expenses	
Residential Management Fee	\$50,022
Admin Payroll	\$59,436
Maintenance Payroll	\$66,846
Payroll taxes and Insurance	\$16,302
Benefits	\$34,398
Payroll Total	\$176,982
Office Supplies	\$4,134
Computer Charges	\$4,602
Legal	\$2,964
Audit & Tax Return	\$8,970
Bookkeeping	\$1,326
Telephone	\$9,594
Training	\$5,148
LIHTC Monitoring Fee	\$2,262
Misc. Administrative	\$2,184
Administrative Expense Total	\$41,184
Trash	\$4,446
Exterminating	\$10,296
Grounds	\$13,962
Security	\$39,780
Contracts	\$24,960
Materials	\$11,466
Elevator	\$7,410
Painting and Decorating	\$11,154
Misc. Repairs & Maintenance	\$1,950
Snow Removal	\$9,984
Operating & Maintenance Tot	\$135,408

Operating Expense	Year 1
Residential Expenses (continued)	
Advertising	\$5,694
Other Renting Expense	\$1,560
Leasing and Renting Total	\$7,254
Electricity	\$10,164
Water & Sewer	\$41,712
Natural Gas	\$22,572
Utilities Total	\$74,448
Property Insurance	\$43,134
Real Estate Taxes	\$88,920
Resident Services	\$63,960
Replacement Reserves	\$27,066
TV, and Internet	\$1,200
Case Workers	\$150,000
Total Residential Expenses	\$859,578
Commercial Expenses	
Commercial Management Fee	\$7,280
Replacement Reserves	\$1,365
Total Commercial Expenses	\$8,645
Environmental Savings	
Solar Savings	-\$2,714
Solar Credits	-\$5,362
Total Environmental Savings	-\$8,077
Total Operating Expenses	\$860,146

Mixed-Income Units

We anticipate total operating expenses of \$860,146 in Year 1, increasing at a rate of 3% annually. Per unit residential costs in the mixed-income building are approximately \$9,000 across income levels, including a management fee, payroll, leasing and renting, administrative expenses, operating and maintenance, and utilities.

Formerly Homeless Units

Consistent with the Pine Street Inn's mission of providing full wraparound support services to its tenants in permanent housing, we fund 3 full-time caseworkers at a \$50,000 salary (including benefits) and provide a modern computer lab with equipment replaced every three years. With these additions, operating expenses for the formerly homeless units will be approximately \$11,000 per unit.

Commercial Tenants

The Balch House's commercial leases are triple-net such that lessees are responsible for all operating expenses. Triple net charges are expected to be \$54,600 in Year 1 which will be reimbursed by the tenants at the end of the year.

Rents and Parking

We collect \$642,924 in rent from the affordable, workforce, and market rate units in Year 1 and assume a 2% growth rate in rents thereafter. We also charge our market rate units \$150 per month per spot for parking, yielding \$10,800 in Year 1 at a 2% growth rate.

Housing Vouchers

We conducted extensive due diligence with public funders to ascertain precise estimates of the housing vouchers we could expect to receive to support the formerly homeless units. First, officials at the Massachusetts Department of Housing and Community Development cited single project maximums of eight **HUD Housing Choice (Section 8) Project-Based Vouchers** and an additional eight **Massachusetts Rental Vouchers (MRVP)**. Second, the Boston **HUD-Veterans Affairs Supportive Housing (VASH)** program manager suggested that in the event that a winter 2016 NOFA was re-released, we could anticipate receiving 10 vouchers to support our units housing formerly homeless veterans. Finally, the Boston Department of Neighborhood Development reported that we could expect up to 20 **HUD Continuum of Care (CoC)** tenant-based rental subsidies leased to our project for formerly homeless individuals and families. However, in the event that any of these sources become unavailable, we would attempt to secure vouchers from the Boston Housing Authority's allotment of project-based vouchers.

Furthermore, our design can accommodate additional formerly homeless units should other vouchers become available. We assume voucher plus any rent payments equivalent to the HUD Small Area Fair Market Rent for a studio in Jamaica Plain (02130), or \$1,220 per month.

Operating Subsidies

Consistent with the program guidelines for the Massachusetts Housing Preservation and Stabilization Program, we will receive \$1,500 per MRVP unit in service funding for a total of \$12,000

annually. We will also apply for \$147,242 in CoC supportive services, operating costs, and administrative costs annually.

Potential Financing

Though too speculative to include in our budget, we will apply for a **DoN Factor 9** grant from Brigham & Women's Hospital, providing \$100,000-\$200,000 funding for residential and supportive services each of the next five to 7 years. These numbers are consistent with similar projects in the region, such as a North Shore Medical grant to the Mass. Coalition for the Homeless. Hospitals are increasingly providing funding for wraparound services for homeless residents as a way of meeting Affordable Care Act community benefit requirements.

We will also monitor the status of the innovative **Massachusetts Chronic Individual Homelessness Pay for Success Initiative**, which aims to provide 500 units of stable supportive housing for up to 800 chronically homeless individuals. Though the first round of housing developments are already selected, the Balch House would be an excellent fit for a future round of projects should the Initiative's pilot round prove successful.

The State of Massachusetts has implemented an innovative Medicaid 1115 waiver, known as the **Community Support Program for People Experiencing Chronic Homelessness (CSPECH)**, designed to fund more comprehensive, wraparound health services to the chronically homeless than is ordinarily provided by Medicaid Managed Care Organizations (MCOs). Should the need arise, the Balch House will utilize CSPECH funding to enhance wraparound Medicaid services for our formerly homeless residents.

Operating

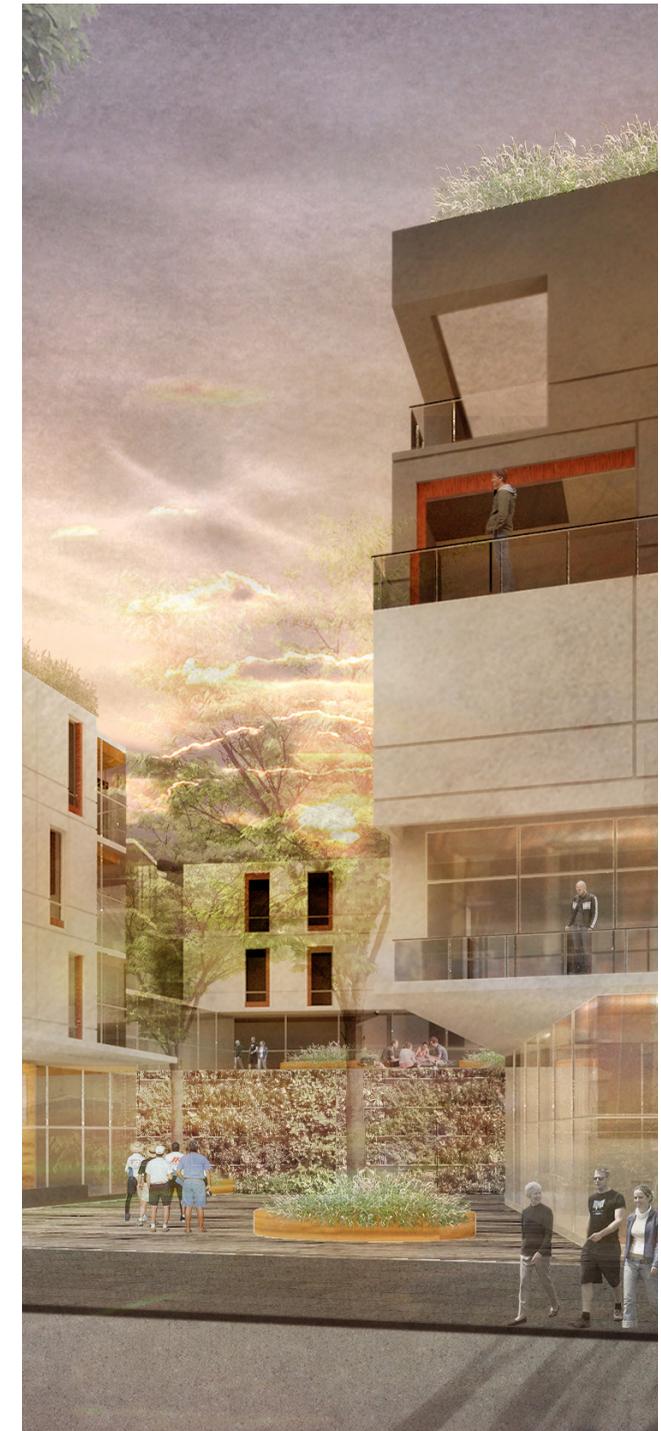
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Operating

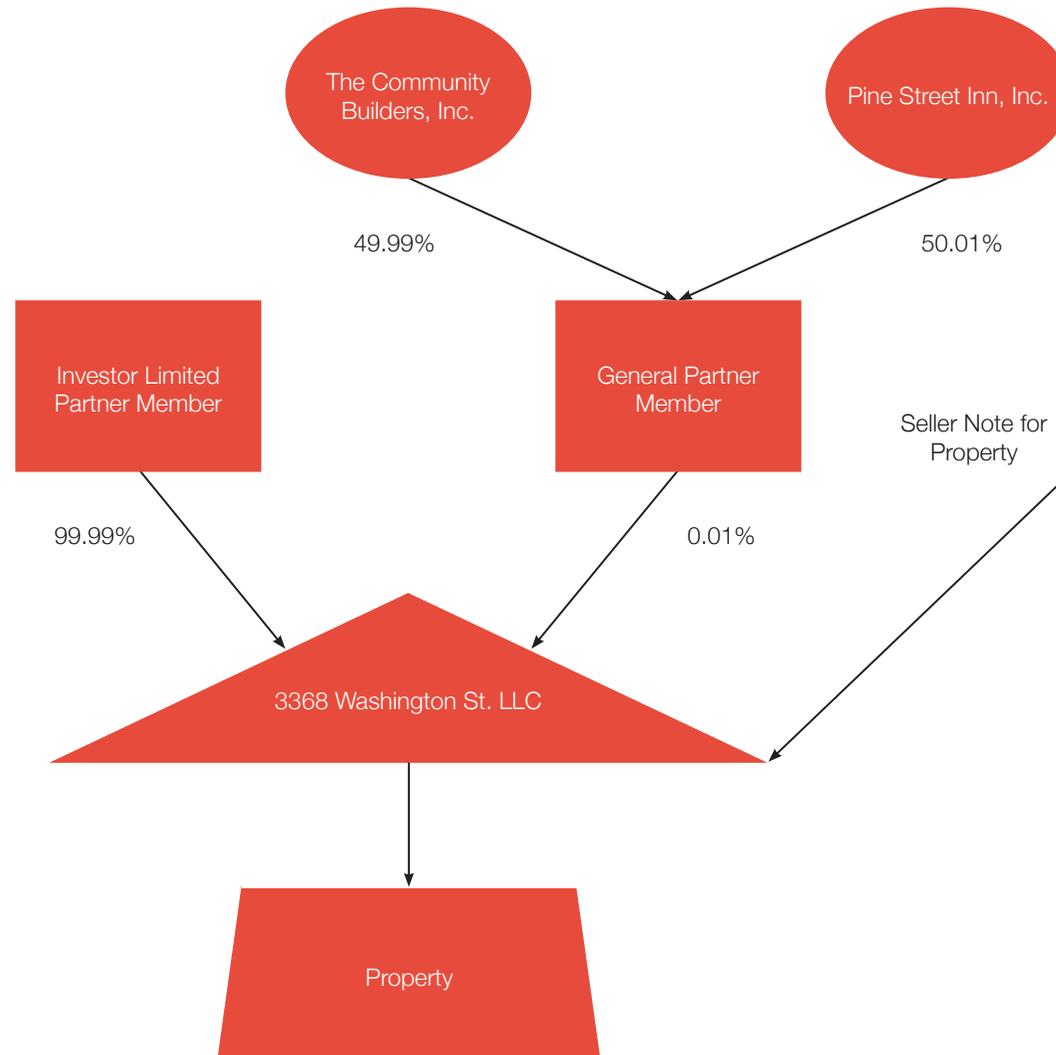
Pro Forma

Operations	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
Revenue								
Formerly Homeless Income	\$673,440	\$686,909	\$700,647	\$714,660	\$728,953	\$743,532	\$758,403	\$773,571
Affordable Income	\$110,364	\$112,571	\$114,823	\$117,119	\$119,462	\$121,851	\$124,288	\$126,774
Workforce Income	\$226,560	\$231,091	\$235,713	\$240,427	\$245,236	\$250,141	\$255,143	\$260,246
Market Rate Income	\$306,000	\$312,120	\$318,362	\$324,730	\$331,224	\$337,849	\$344,606	\$351,498
Total Residential Revenue	\$1,316,364	\$1,342,691	\$1,369,545	\$1,396,936	\$1,424,875	\$1,453,372	\$1,482,440	\$1,512,088
Commercial Revenue	\$182,000	\$185,640	\$189,353	\$193,140	\$197,003	\$200,943	\$204,962	\$209,061
Total Commercial Revenue	\$182,000	\$185,640	\$189,353	\$193,140	\$197,003	\$200,943	\$204,962	\$209,061
Parking Revenue	\$10,800	\$11,016	\$11,236	\$11,461	\$11,690	\$11,924	\$12,163	\$12,406
Total Other Revenue	\$10,800	\$11,016	\$11,236	\$11,461	\$11,690	\$11,924	\$12,163	\$12,406
HPSTF MRVP Support Service Fundin	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Continuum of Care Operating Subsidie	\$147,242	\$147,242	\$147,242	\$147,242	\$147,242	\$147,242	\$147,242	\$147,242
Total Operating Subsidies	\$159,242							
Potential Gross Income	\$1,668,406	\$1,698,589	\$1,729,376	\$1,760,779	\$1,792,809	\$1,825,481	\$1,858,806	\$1,892,797
Residential Vacancy	-\$65,818	-\$67,135	-\$68,477	-\$69,847	-\$71,244	-\$72,669	-\$74,122	-\$75,604
Parking Vacancy	-\$1,080	-\$1,102	-\$1,124	-\$1,146	-\$1,169	-\$1,192	-\$1,216	-\$1,241
Effective Gross Income	\$1,601,508	\$1,630,353	\$1,659,775	\$1,689,786	\$1,720,397	\$1,751,620	\$1,783,467	\$1,815,952
Operating Expenses								
Total Payroll	-\$326,982	-\$336,791	-\$346,895	-\$357,302	-\$368,021	-\$379,062	-\$390,434	-\$402,147
Total Administrative Costs	-\$241,148	-\$248,382	-\$255,834	-\$263,509	-\$271,414	-\$279,556	-\$287,943	-\$296,581
Total Utilities	-\$75,648	-\$77,917	-\$80,255	-\$82,663	-\$85,142	-\$87,697	-\$90,328	-\$93,037
Taxes and Insurance	-\$132,054	-\$136,016	-\$140,096	-\$144,299	-\$148,628	-\$153,087	-\$157,679	-\$162,410
Resident Services	-\$63,960	-\$65,879	-\$67,855	-\$69,891	-\$71,988	-\$74,147	-\$76,372	-\$78,663
Total Replacement Reserves	-\$28,431	-\$29,284	-\$30,162	-\$31,067	-\$31,999	-\$32,959	-\$33,948	-\$34,967
Total Solar Savings and Credits	\$8,077	\$8,172	\$8,270	\$8,104	\$7,959	\$7,817	\$7,698	\$7,600
Net Operating Income	\$749,438	\$752,427	\$755,217	\$757,262	\$759,121	\$760,746	\$762,159	\$763,347
Debt Service	-\$616,741	-\$616,741	-\$616,741	-\$616,741	-\$616,741	-\$616,741	-\$616,741	-\$616,741
Debt Service Coverage Factor	1.15	1.22	1.22	1.23	1.23	1.23	1.24	1.24
Cash Flow After Debt Service	\$132,697	\$135,686	\$138,477	\$140,522	\$142,381	\$144,006	\$145,419	\$146,607
Seller Note	-\$130,896	-\$130,896	-\$130,896	-\$130,896	-\$130,896	-\$130,896	-\$130,896	-\$130,896
Residual Cash Flow	\$1,801	\$4,790	\$7,581	\$9,626	\$11,485	\$13,110	\$14,523	\$15,711

Operations	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
Revenue							
Formerly Homeless Income	\$789,042	\$804,823	\$820,920	\$837,338	\$854,085	\$871,166	\$888,590
Affordable Income	\$129,309	\$131,895	\$134,533	\$137,224	\$139,968	\$142,768	\$145,623
Workforce Income	\$265,451	\$270,760	\$276,175	\$281,699	\$287,333	\$293,080	\$298,941
Market Rate Income	\$358,528	\$365,698	\$373,012	\$380,473	\$388,082	\$395,844	\$403,761
Total Residential Revenue	\$1,542,330	\$1,573,177	\$1,604,640	\$1,636,733	\$1,669,468	\$1,702,857	\$1,736,914
Commercial Revenue	\$213,242	\$217,507	\$221,857	\$226,294	\$230,820	\$235,436	\$240,145
Total Commercial Revenue	\$213,242	\$217,507	\$221,857	\$226,294	\$230,820	\$235,436	\$240,145
Parking Revenue	\$12,654	\$12,907	\$13,165	\$13,428	\$13,697	\$13,971	\$14,250
Total Other Revenue	\$12,654	\$12,907	\$13,165	\$13,428	\$13,697	\$13,971	\$14,250
HPSTF MRVP Support Service Fundin	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Continuum of Care Operating Subsidie	\$147,242	\$147,242	\$147,242	\$147,242	\$147,242	\$147,242	\$147,242
Total Operating Subsidies	\$159,242						
Potential Gross Income	\$1,927,468	\$1,962,832	\$1,998,904	\$2,035,698	\$2,073,227	\$2,111,506	\$2,150,552
Residential Vacancy	-\$77,117	-\$78,659	-\$80,232	-\$81,837	-\$83,473	-\$85,143	-\$86,846
Parking Vacancy	-\$1,265	-\$1,291	-\$1,317	-\$1,343	-\$1,370	-\$1,397	-\$1,425
Effective Gross Income	\$1,849,086	\$1,882,883	\$1,917,356	\$1,952,518	\$1,988,384	\$2,024,966	\$2,062,281
Operating Expenses	-\$1,092,314	-\$1,125,381	-\$1,162,990	-\$1,197,861	-\$1,233,777	-\$1,270,770	-\$1,308,872
Total Payroll	-\$414,211	-\$426,637	-\$439,436	-\$452,620	-\$466,198	-\$480,184	-\$494,590
Total Administrative Costs	-\$305,479	-\$314,643	-\$324,083	-\$333,805	-\$343,819	-\$354,134	-\$364,758
Total Utilities	-\$95,829	-\$98,703	-\$101,665	-\$104,715	-\$107,856	-\$111,092	-\$114,424
Taxes and Insurance	-\$167,282	-\$172,301	-\$177,470	-\$182,794	-\$188,277	-\$193,926	-\$199,744
Resident Services	-\$81,023	-\$83,453	-\$85,957	-\$88,536	-\$91,192	-\$93,927	-\$96,745
Total Replacement Reserves	-\$36,016	-\$37,096	-\$38,209	-\$39,355	-\$40,536	-\$41,752	-\$43,004
Total Solar Savings and Credits	\$7,524	\$7,453	\$3,829	\$3,963	\$4,101	\$4,245	\$4,393
Net Operating Income	\$764,296	\$764,955	\$758,194	\$758,620	\$758,708	\$758,441	\$757,803
Debt Service	-\$616,741	-\$616,741	-\$616,741	-\$616,741	-\$616,741	-\$616,741	-\$616,741
Debt Service Coverage Factor	1.24	1.24	1.23	1.23	1.23	1.23	1.23
Cash Flow After Debt Service	\$147,555	\$148,214	\$141,453	\$141,879	\$141,967	\$141,701	\$141,062
Seller Note	-\$130,896	-\$130,896	-\$130,896	-\$130,896	-\$130,896	-\$130,896	-\$130,896
Residual Cash Flow	\$16,659	\$17,318	\$10,557	\$10,983	\$11,071	\$10,805	\$10,166



Legal Structure



The Development Partnership will form a single-purpose entity, 3368 Washington St. LLC, to develop and operate the project. The project's general partner member, which owns only .01% but controls and operates the project, will be a joint venture sponsor entity co-owned by TCB (49.99%) and PSI (50.01%). The sponsor may apply for funding under PSI's name. The passive limited partner member will invest equity in the project in return for a 99.99% stake in the project and the corresponding low income housing tax credits. The joint venture will purchase the property from PSI using seller note financing.

Zoning & Approvals

The project site at 3368 Washington Street currently lies within a Local Industrial zoning subdistrict, which allows for small scale industrial uses. Our project proposal adds 98,081 square feet of Gross Floor Area, which necessitates Large Project Approval from the Boston Redevelopment Authority (BRA) under Section 80 of the Boston Zoning Code. In addition, we will apply for a use variance from Local Industrial to Mixed Use, consisting of Multi-Family Residential, general office and restaurant, and a number of dimensional variances, most prominently for decreased parking ratios, increased FAR and increased building height (see insert). Both variance requests have precedence of approval from the BRA in the residential development across the street at 3385-89 Washington Street, which is currently in the site work stage of development.

In addition, the BRA is redeveloping the entire Washington Corridor as part of their Jamaica Plain/ Roxbury Plan as described earlier in the proposal. The team attended the community planning meeting on March 5th which discussed future development standards, including building heights, massing and use. Residents expressed support for residential use for our site and up to six stories of height, with proper building step-backs and breaking-up of massing. They also expressed strong demand for affordability in new developments and expanded retail options and atmosphere.

Based on these precedents and neighborhood demands, the team feels confident that we will secure approval for our proposed variances

Site Land Use		
	Allowed	Proposed
Zoning		
Use	Local Industrial	Mixed Use
Dimensional		
Lot Size Minimum	None	41,000 SF
Floor Area Ratio	1	2.02
Lot Width	None	240 Feet
Building Height	35 Feet	70 Feet
Side Yard Setback	None	7 Feet
Rear Yard Setback	None	10 Feet
Off-Street Parking		
Residential	18	6
Affordable	46	10
Retail	19	17
Total	83	33

- Key Features:**
- Meets affordability demands, stated in both funding NOFAs and voiced community opinions for formerly homeless individuals, as well as for very low and moderate income households.
 - The combination of a mixed-income building on site is more palatable to the community than an entirely formerly homeless development
 - Design goals meet community preferences for height, massing and sidewalk space, while presenting an architecturally noteworthy presence for the new neighborhood context.
 - Project provides significant community assets, including retail space, open plaza, and community spaces
 - Currently contaminated site will be remediated in construction phase

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