



**Non-Price Proposal – 17-27 First Street Housing Proposal
Presented to the Salem Housing Authority by Harborlight Homes**



November 3, 2025
Harborlight Homes

Main Contact:
Andrew Leonard
Director of Real Estate Development
aleonard@harborlighthomes.org
(978) 473-7523



Harborlight Homes
PO Box 507
Beverly, MA 01915

November 3, 2025

Cathy Hoog, Executive Director
Salem Housing Authority
27 Charter Street
Salem, MA 01970

Dear Ms. Hoog:

Harborlight Homes is thrilled to submit this proposal for the development of 17-27 First Street ("First Street") to the Salem Housing Authority ("SHA"). Harborlight brings technical expertise and a track record in executing challenging projects, highlighted by our experience in partnering with local housing authorities to preserve existing public housing and create new affordable housing on housing authority land. Harborlight is local and creates homes for families and seniors while simultaneously helping communities meet their needs and goals. Harborlight is a long-term partner and neighbor: for the SHA, the neighbors, and the City of Salem. Harborlight's design concept will make powerful gains toward achieving the goals laid out in Salem's Housing Production Plan (published as "Salem Housing Roadmap").

As a North Shore based CDC, we have the experience to tackle the unique housing and social service needs facing Salem families and seniors. Our development concept proposes the construction of two new buildings with 152 affordable units for families and seniors along with ample amenity spaces, and a daycare center to be operated by Pathways for Children. Harborlight seeks to foster a holistic housing environment that not only puts a roof over the residents, but makes sure they have access to empowering services and opportunities to engage with the broader community.

We believe that Harborlight's development concept aligns powerfully with the vision of the Salem Housing Authority. The strength of our development concept comes from four key principles:



- 1. Harborlight's Experience:** Harborlight has a robust development pipeline and portfolio of projects currently under management. We serve seniors, high-risk individuals, and families across the North Shore and are intimately familiar with the barriers these households face when it comes to accessing high-quality, affordable housing and deeply needed social services. The concept we are proposing here builds upon our decades of experience on the North Shore, bringing similar projects to life and managing them over the long term. In the past five years, Harborlight has worked on two projects with local housing authorities. In Ipswich, Harborlight worked with the housing authority to finance and execute a rehabilitation of ninety-four units of affordable housing for seniors and families. Additionally, Harborlight is working with the Gloucester Housing Authority to develop twenty-nine units of senior housing on land which will be leased from the housing authority.
- 2. Community Involvement:** Harborlight takes seriously its responsibility to actively engage the community in the zoning approval process. Harborlight welcomes the opportunity to speak with all neighbors and community members who have thoughts about the proposed development. This attitude and skill will be important given that the First Street development will likely proceed via a 40B zoning variance. Most importantly, this commitment extends to the families living on Farrell Court who will be most impacted by the development.
- 3. High Quality Design:** Our development concept focuses on high-quality design, with two buildings that fit nicely into the neighborhood. The design will create comfortable living spaces and significant community spaces, while achieving a high-level of energy efficiency. While not guaranteed, Harborlight aims to achieve the Passive House standard for each building.
- 4. Hands on Management and Service Delivery:** Harborlight would serve as the property manager and maintain a role in service delivery, making a commitment to the site and the City of Salem long-term. Harborlight strives to be an active owner and manager, and a good neighbor, for the long haul. Further, Harborlight presents this project with our trusted partners at Pathways for Children, who are onboard to provide daycare services at the proposed daycare facility on-site.

We appreciate your attention to our submission and would gladly answer any questions you may have.

Thank you,

A handwritten signature in blue ink, appearing to read "Andrew DeFranza".

Andrew DeFranza
Executive Director

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The Development Team

Development Team Contact and Primary Responsibilities

Harborlight is proud to have assembled a strong development team for the proposed development of 17-27 First Street ("First Street"). Harborlight will serve as both the developer and the property manager for the project. Andrew Leonard, Harborlight's Director of Real Estate Development, will lead the development team with support from Executive Director Andrew DeFranza, and additional Harborlight staff.

Project Lead:

Andrew Leonard

Director of Real Estate Development

Harborlight Homes

aleonard@harborlighthomes.org

978-473-7523

Roles and Responsibilities: Andrew Leonard will serve as the development lead through permanent loan closing. He will work collaboratively with the team during the design phase and will oversee funding applications, investor selection, and lender coordination. During construction he will oversee the work and manage the overall project budget. Prior to joining Harborlight, Andrew worked on the recapitalization of public housing developments throughout New York City and played an asset management role on behalf of the City of New York. While at Harborlight, Andrew headed the Agawam Village redevelopment project, partnering with the Ipswich Housing Authority. He brings his experience with HUD and public funding to the project.

Principal and Support Member:

Andrew DeFranza

Executive Director

Harborlight Homes

adefranza@harborlighthomes.org

978-473-7158

Roles and Responsibilities: Andrew DeFranza will have active oversight over the development team and will work collaboratively within Harborlight. He will lead all zoning and permitting, as well as community engagement.

Support Members:

Kristin Carlson

Senior Project & Design Manager, Real Estate Development

Harborlight Homes

kcarlson@harborlighthomes.org

978-473-7156

Roles and Responsibilities: Kristin Carlson will assist on all aspects of the development process and will serve a significant role during the design and construction phase. She has worked at Harborlight for nearly 10 years and has 20 years of experience as a registered architect and

development professional. She has a significant history working on low-income housing tax credit deals for both rehabilitation and new construction.

Patrick Connolly

Project Manager, Real Estate Development

Harborlight Homes

pconnolly@harborlighthomes.org

Roles and Responsibilities: Pat has worked at Harborlight for 2 years and will support the team, particularly during permitting. He brings a decade of experience and expertise in planning and permitting a wide range of projects, including multifamily developments, throughout Massachusetts.

Brandon Bennett Gualpa

Associate Project Manager, Real Estate Development (FEAHD Fellow)

Harborlight Homes

bgualpa@harborlighthomes.org

978-473-7166

Roles and Responsibilities: Brandon recently joined Harborlight Homes and will support Andrew, Kristin, and Pat on all phases of development. He is part of the 2025 cohort of Fellows of the Fellowship for Equitable Affordable Housing Development (FEAHD). FEAHD is an initiative of OppCo, TND, and Urban Edge that supports early career BIPOC professionals who are interested in creating an impact in the field of affordable housing development. He has 4 years of experience in tax-exempt municipal bond credit research.

Tim Donovan

Chief Operating Officer

Harborlight Homes

tdonovan@harborlighthomes.org

978-473-7160

Roles and Responsibilities: Tim Donovan will lead the property management and tax credit compliance oversight of the project. Prior to joining Harborlight, Tim was a senior asset manager of a large and diverse portfolio and also ran a property management company. He oversees the entirety of Harborlight's property management, technical compliance, and financial performance activities.

Michelle Vega

Director of Property Management

Harborlight Homes

mvega@harborlighthomes.org

978-473-7160

Roles and Responsibilities: Michelle Vega is Harborlight's Director of Property Management, with oversight of budgets, management of buildings, and compliance with LIHTC and voucher programs. She works with Harborlight's lottery agent during marketing and lease-up of new properties.

William Sperounis

Director of Facilities

Harborlight Homes

wsperounis@harborlighthomes.org

978-595-7867

Roles and Responsibilities: Bill Sperounis is Harborlight's Director of Facilities, with oversight of all buildings and grounds in the Harborlight portfolio. He assists the real estate team with start-up of new buildings. With his team, he ensures that buildings pass all inspections, and that resident work orders are handled quickly and correctly.

Rosa Ordaz

Resident Services & Community Engagement Manager

Harborlight Homes

rordaz@harborlighthomes.org

978-473-7203

Roles and Responsibilities: Rosa Ordaz will serve as the main contact for the delivery and coordination of all resident services. She currently oversees the vast portfolio of services offered to residents at Harborlight's existing properties. Harborlight has strong experience delivering services directly to senior residents and families and engaging third-party vendors to provide additional services.

The development team consists of firms with combined decades of experience developing affordable housing on the North Shore, including projects working with public housing authorities. Led by Harborlight Homes, the development team will include the following:

Proposer/Developer

Harborlight Homes

PO Box 507, Beverly, MA 01915

Andrew DeFranza, Executive Director

978-473-7158

adefranza@harborlighthomes.orgLegal

KJP Partners

Marblehead, MA

Kurt James, co-founder

617-409-5398

kjames@kjppartners.comProperty Manager

Harborlight Homes

PO Box 507, Beverly, MA 01915

Legal

Delphi Construction

Waltham, MA

Chris Thompson, Director of Preconstruction

781-893-9900

cthompson@delphiconstruction.comArchitect

SV Design

126 Dodge Street, Beverly, MA 01915

978-927-3745

Engineer – TBDPassive House Consultant – TBDInvestors – TBD

Daycare Provider

Pathways for Children will provide daycare services through a newly built facility that is part of the redevelopment. The new facility will provide nearly 8,000 square feet of space for Pathways' proven and effective programming. The First Street project will be Harborlight's second time partnering with Pathways. In Beverly, Harborlight and Pathways have partnered on the inclusion of daycare services at The Lighthouse Center, a community center at Harborlight's Anchor Point development.

Harborlight Homes Board of Directors

Harborlight Homes Board of Directors

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- Isis Patterson
Regional & Community Outreach, Federal Reserve Bank of Boston
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Chief Commercial Officer, Force of Nature, Inc., Boston, MA
- Cynthia Nina-Soto
Broker, Realtor, MRP, Nina-Soto & Company, Salem, MA
- Kevin B. Noyes
Senior Vice President, Newburyport Bank, Newburyport, MA
- William Scanlon
Former Mayor of Beverly (2004-2013)
- Michael Schaaf
Principal, Community Investment Associates, Ipswich, MA
- Alan Temkin
Principal, Temkin Financial Group, LLC., Winchester, MA
- Abu H. Toppin
Corporate Compliance Program Manager, MFS Investment Management, Boston, MA

Nature of Entity

The entity that will acquire an interest in the First Street site will be a single-purpose limited liability company (LLC) to be formed for this project. This entity will be controlled by Harborlight Community Partners, doing business as Harborlight Homes, and will enter into a Land Disposition Agreement (LDA) with SHA for the First Street site. Upon achieving certain project benchmarks, the entity will execute a ground lease with SHA—allowing SHA to retain ownership of the land while enabling the entity to develop 152 affordable housing units and a daycare center on the site.

Ownership of First Street Project

Harborlight Community Partners will be the principal entity participating in this transaction and will not utilize any co-venturers or sub-developers, maintaining full ownership and control of the project. Andrew DeFranza, Executive Director of Harborlight Homes, will serve as the authorized representative of both Harborlight Homes and the single-purpose limited liability company acquiring the site. The intended daycare provider, Pathways for Children, will lease the daycare center space under a tenant lease agreement.

Description of Property Manager

Harborlight Community Partners, doing business as Harborlight Homes, will serve as the property manager for the development of the First Street site. As an organization, Harborlight develops, owns, and operates 100% affordable housing communities throughout the North Shore. Harborlight has a strong track record of developing 100% affordable housing projects that are self-managed and supported by resident services coordinators who provide ongoing services and engagement opportunities for residents. We believe that keeping management, maintenance and resident services in-house allows us to provide the highest level of service to our residents. This proven model will be continued at First Street.

*** Attachment B: Harborlight Homes Existing Portfolio and Project Pipeline***

Background and Qualifications of Development Team

See Attachment A: Development Team Resumes

Relevant Developer Experience & Capability

The following projects highlight how Harborlight Homes has previously developed buildings of a similar scale and for comparable populations as the proposed First Street development:

Project Name: Agawam Village

Location: 2-53 Agawam Village, Ipswich

Project Type: Renovation of 1970s public housing units in partnership with Ipswich Housing Authority

Start Date: April 2023

Completion Date: February 2025

Total Development Costs: \$63,328,614 (\$673,708/unit)

Financing Sources: HUD 221(d)(4) construction to permanent loan, 4% LIHTC

Income Groups Served: 30% AMI, 60% AMI, 80% AMI

Rents of units serving over 80% AMI households: N/A

Key personnel: Harborlight Homes, SV Design, KJP Partners, Colantonio Inc.

Harborlight Homes has worked with the Ipswich Housing Authority (IHA) to renovate 94 units for 80 seniors and 14 families at Agawam Village (2-53 Agawam Village, Ipswich, MA). The renovations were phased to accommodate the temporary relocation of existing residents to avoid off-site housing. The project was completed on time and under budget. Through this project, Harborlight came to better understand the needs and concerns of local housing authorities.

Project Name: Anchor Point (Phase I & II)

Location: 106 & 108 Sohier Road, Beverly

Project Type: 100% Affordable Family Housing

	Phase I	Phase II
Start Date:	June 2021	February 2024
Completion Date:	(Actual): July 2022	(Actual): May 2025
Total Development Costs:	\$19,491,276 (\$512,928/unit)	\$28,386,720 (\$727,865/unit)
Financing Sources:	LIHTC, HOME, AHTF, HSF, HIF, CATNHP/TOD, NS HOME, Beverly HOME & AHTF	LIHTC, HOME, AHTF, HSF, HIF, CATNHP/TOD, NS HOME, NS HOME ARPA, Beverly HOME & AHTF
Income Groups Served:	30% AMI, 60% AMI	30% AMI, 60% AMI
Rents of units serving over 80% AMI households:	N/A	
Key personnel:	Harborlight Homes, SV Design, KJP Partners, Windover Construction	

Harborlight Homes completed Phase I of Anchor Point in July 2022, which resulted in 38 units of 100% affordable family housing as two-bedrooms and three-bedrooms within a three-story building. The building also includes laundry rooms, a community room, and multiple study rooms. Sustainable features of the building include EnergyStar certification, high efficiency heating and cooling, solar power, and a tight building envelope. The project includes a part-time on-site property manager and service coordinator to assist residents.

Phase II of Anchor Point completed construction in May 2025 and includes an additional 39 units of 100% affordable family housing as two-bedrooms and three-bedrooms. For both buildings, 20% of the units have been set aside for formerly homeless families. Sustainable features of the building include EnergyStar certification, high efficiency heating and cooling, solar power, a tight building envelope, and electronic vehicle charging station readiness.

The two Anchor Point buildings are of comparable size and scale as the proposed family housing buildings at 17-27 First Street. Both buildings also include a part-time residential services coordinator and property manager, similar to the proposal for First Street.

Project Name: Maple Woods

Location: 64 Maple Street, Wenham

Project Type: 100% Affordable Senior (62+) Housing

Start Date: September 2022

Projected Completion Date: April 2024

Total Development Costs: \$21,094,538 (\$468,767/unit)

Financing Sources: LIHTC, HOME, HIF, HSF, AHTF, NHTF, ARPA SH, NS HOME, Wenham HOME & AHT

Income Groups Served: 30% AMI, 60% AMI

Rents of units serving over 80% AMI households: N/A

Key personnel: Harborlight Homes, SV Design, KJP Partners, Windover Construction

In 2024, Harborlight Homes completed construction of 45 units of 100% affordable senior (62+) housing in Wenham. The two-story building includes one-bedroom units equipped with LifeStations for emergency responses. The building amenities include laundry, common room, library, and salon for visiting hairdressers. Sustainable features include rooftop solar, EV charging stations, high efficiency electric heating and cooling, high efficiency water heaters, thickened building envelope and energy efficient windows, a community garden, native drought-resistant plantings, WaterSense fixtures, EnergyStar appliances, and LED/EnergyStar lighting fixtures. The building is certified LEED Gold. The project includes a part-time on-site property manager and service coordinator to assist residents and arrange for on-site enrichment programs.

Project Name: Asbury Common

Location: 461 Asbury Street, Hamilton

Project Type: 100% Affordable Family Housing

Start Date: December 2025

Projected Completion Date: January 2027

Total Development Costs: \$32,818,732 (\$729,305/unit)

Financing Sources: LIHTC, SLIHTC, HOME, HIF, HSF, AHTF, NHTF, CBH, NS HOME; Hamilton

HOME, CPC & AHT, Passive House Incentives

Income Groups Served: 30% AMI, 60% AMI

Rents of units serving over 80% AMI households: N/A

Key personnel: Harborlight Homes, SV Design, KJP Partners, Windover Construction

Asbury Common will be Harborlight Homes' first Passive House building. The 2-3 story building will include 45 total units comprised of 10 one-bed, 25 two-bed, and 10 three-bed

homes. The building amenities include laundry, resident storage, children's playroom, fitness room, community gardens, and playground. To achieve Passive House certification, sustainable features include rooftop solar, EV charging stations, high efficiency electric heating and cooling, high efficiency water heaters, thickened building envelope and energy efficient windows, native drought-resistant plantings, WaterSense fixtures, EnergyStar appliances, and LED/EnergyStar lighting fixtures. The project includes a part-time on-site property manager and service coordinator to assist residents and arrange for on-site programs.

Project Name: Gloucester Main Street

Location: 252-256 Main Street, Gloucester

Project Type: 100% Affordable Senior Housing

Start Date: TBD

Projected Completion Date: TBD

Total Development Costs: \$20,961,603 (\$722,814/unit)

Financing Sources: LIHTC, SLIHTC, HOME, HIF, NHTF, CBH, NS HOME, Gloucester CPC & AHT

Income Groups Served: 30% AMI

Rents of units serving over 80% AMI households: N/A

Key personnel: Harborlight Homes, SV Design, KJP Partners, Contractor TBD

Comparable to the First Street property, Harborlight Homes won the opportunity to develop this Gloucester Housing Authority parcel into 29 deeply affordable one-bed homes for seniors. The four-story building will include amenities like dining hall, laundry, and an overnight room for aides. Sustainable features include rooftop solar, high efficiency electric heating and cooling, high efficiency water heaters, thickened building envelope and energy efficient windows, WaterSense fixtures, EnergyStar appliances, and LED/EnergyStar lighting fixtures. The project includes a part-time on-site property manager and service coordinator to assist residents and arrange for on-site enrichment programs.

Note on SV Design Experience

SV Design has been and continues to be a core partner of Harborlight Homes and is responsible for the attractive and sustainable buildings we build. Not only is SV Design the Architect of the above projects, but they have a long track record of similar projects as outlined previously with the firm's resumes above.

Project Pipeline and Status

***See Attachment B: Harborlight Homes Existing Portfolio and Project Pipeline ***

Certificate of Good Standing

See Attachment C: Certificate of Good Standing

Completed RFP Forms (Attachments H–M)

See Attachment H–M

Relevance of Experience to First Street Development

As a North Shore–based community development corporation, Harborlight brings extensive experience in developing, owning, and managing 100% affordable housing for families and seniors. Our successful partnership with the Ipswich Housing Authority on the occupied rehabilitation of Agawam Village demonstrates our capacity to execute complex projects collaboratively and effectively with local housing authorities.

Additionally, our partnership with Pathways for Children for the Lighthouse Center at our Anchor Point community in Beverly exemplifies our commitment to providing residents with supportive, on-site services. The Lighthouse Center will serve as the heart of the Anchor Point community, offering childcare, after-school programming, adult education, a teaching kitchen, financial counseling, and health care visits. This center serves as a model for the proposed daycare at the First Street site.

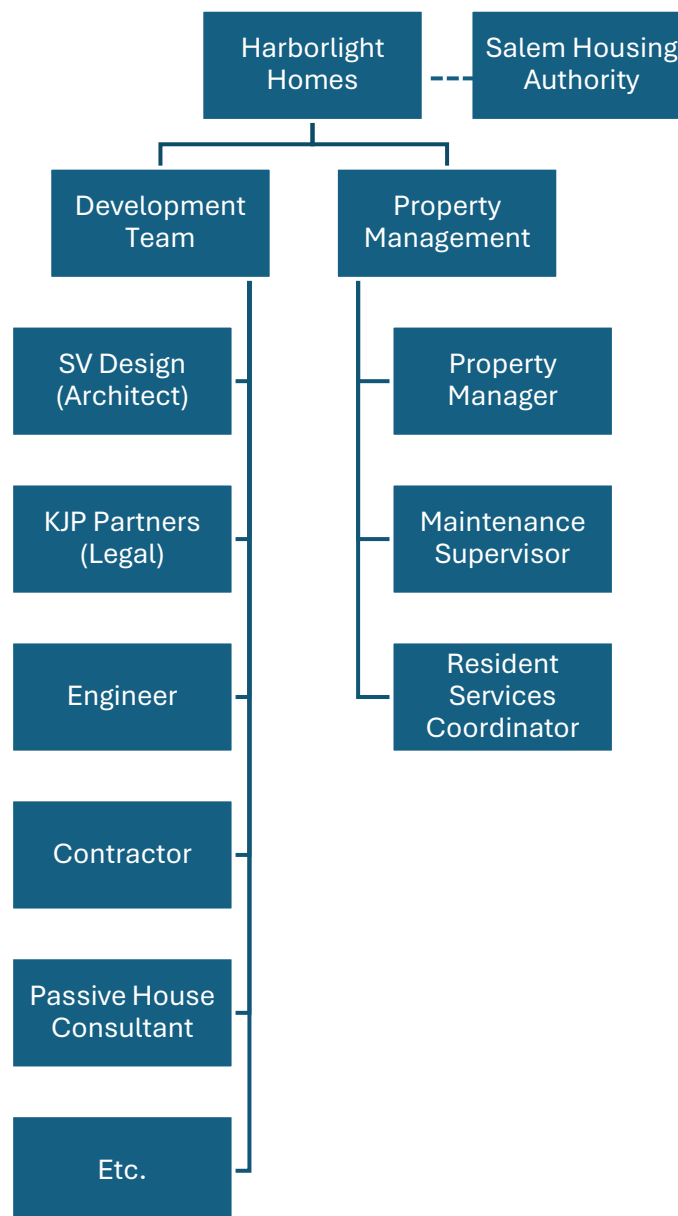
For First Street, Harborlight proposes two new buildings with approximately 150 affordable units, ample amenities, and a daycare center operated by Pathways for Children. Our approach combines high-quality, sustainable design—aiming to meet Passive House standards—with strong community engagement and long-term stewardship. Harborlight will self-manage the property and provide resident services to support a thriving community.

Our experience, mission alignment, and local presence uniquely position Harborlight to deliver a transformative and lasting development for the Salem Housing Authority and the City of Salem.

Team Structure and Communication Plan

Harborlight Homes will lead the design, site development, and delivery of services for the First Street project, incorporating input from SHA throughout the process. Effective communication will be maintained through regular meetings with SHA, Harborlight, and the development team. Harborlight will remain available to address any questions from SHA regarding the project. In addition, we welcome the opportunity to host sessions with current SHA residents from the adjacent development and neighboring community members to gather feedback at key milestones during design and construction. Harborlight looks forward to partnering with SHA in facilitating and integrating this resident input to ensure the development meets the needs of the community.

The following is a high-level organizational chart outlining the development team:



Past and Pending Legal Matters

Harborlight Homes has no past, pending, or threatened legal or administrative actions to report.

Confirmation of No Outstanding Taxes

Confirmed that there are no local, state, or federal taxes due and outstanding for the development team or any constituent thereof and that no member of the development team has been the debtor in a voluntary or involuntary bankruptcy filing within the past 10 years.

Reference Contacts for Completed Projects

Charlie Allen

Chairperson of Board of Commissioners, Ipswich Housing Authority
978-356-8455

callen@evergreenpartnershousing.com

As Chairperson of the IHA Board of Commissioners, Charlie has been involved with the Agawam Village renovations from the beginning and can speak to how Harborlight Homes has successfully worked with the IHA throughout the project.

Alice Wong

Senior Loan Officer, Massachusetts Housing Partnership (MHP)
857-317-8575

awong@mhp.net

Alice was the permanent loan lender for the three projects outlined above with similar scopes to the 17-27 First Street development: Maple Woods, Anchor Point Phase I, and Anchor Point Phase II.

Carrie Knudson

Senior Investment Officer, Massachusetts Housing Investment Corporation (MHIC)
617-307-2457

knudson@mhic.com

Carrie is the LIHTC syndicator for two current Harborlight projects: Asbury Common and Windward Crossing.

Development Concept

Unit Sizes, Mix, and Market Feasibility

Harborlight's proposal for the development of First Street would provide affordable housing to both seniors (age 62+) and families (all ages). The site will include 152 units across two buildings. One hundred percent of the units will be affordable. The first building will be a senior supportive building consisting of one-bedroom units. The family housing building will consist of a mix of studios, one-, two-, and three-bedroom units.

Additionally, the intended commercial space is envisioned to be a daycare center, roughly 7,400 square feet, located at the base of the family housing building. The daycare center will be operated by Pathways for Children and will provide childcare services for both project residents and community members.

Harborlight will also consider the placement of solar panels over sections of the parking area to enhance the sustainability of the project and lower the long-term operating costs of the buildings. The proposed locations of these solar arrays are shown on the design plans.

The development of First Street will make full use of the 8.3 acres of developable land, providing a density of 18.32 units/acre. We consider this to be an optimal density, as it:

- Allows for a four-story senior building and 5-story family building, both with garden levels which fit within dimensional setbacks and the natural sloping of the site,
- Preserves open recreational space and ease of access to frontage on First Street,
- Increases Salem's inventory on the SHI (Subsidized Housing Index), from 10.21% to 10.95% (based on EOHLC Chapter 40B SHI as of June 2023).

The unit type mix is carefully considered to meet the needs identified in the RFP as well as goals described in Salem's Housing Production Plan (published as "Salem Housing Roadmap"). This includes creating "flexible housing options for younger and older residents and an increased quantity of rental units overall and subsidized rental units."

According to the Housing Production Plan, "Salem is experiencing a housing crisis with housing costs rapidly rising out of reach for many residents" and "the average Salem rental household would need to spend more than half of their income on rent to afford the average unit in the city."

Our proposal contains a balanced mix of affordable unit types, creating an inter-generational neighborhood with homes for families, seniors, and individuals.

- **Senior (62+) Affordable Homes:**
 - o 60 one-bedroom units
 - o Affordable rental units up to 60% AMI (with some at 30% AMI)
 - o Elevator building with all units designed as accessible

Building A – Senior Housing

Affordability Type	One-Bedroom
60% AMI	38
Section 8	14
MRVP	8

- **Family (All Ages) Affordable Homes:**

- 92 units built with an adjacent daycare center for all residents of the development
- All affordable rental, up to 60% AMI (with some at 30% AMI)
- Four studio units and 29 one-bedroom units to increase affordable housing options for smaller households
- Elevator building, min 5% (5) accessible units, and all units accessible for visitors
- Designed to meet state Senior Design Guidelines, which allows for increased accessibility and allows seniors to age in place.

Building B – Family Housing

Affordability Type	Studios	One-Bedroom	Two-Bedroom	Three-Bedroom
60% AMI	2	16	23	7
Section 8	1	9	14	4
MRVP	1	4	7	4

Harborlight will collaborate with SHA to refine unit numbers and types based on funding and permitting constraints, aiming for the deepest affordability (30–60% AMI) for as many households as possible. We are prepared to request the maximum local preference allowable (70%) for Salem residents or workers, subject to state and fair housing rules.

In addition to property management and maintenance staff, an on-site Resident Services Coordinator (RSC) will be provided, connecting residents to resources including health, education, employment, and community programming. At our Anchor Point development in Beverly, our RSC has successfully engaged residents in economic mobility and career training programs, a model we will replicate at First Street.

All 152 units will remain affordable in perpetuity, supporting the city’s long-term housing needs. These 100% affordable units will avoid the market and cross-subsidy risks inherent in mixed market and affordable developments in the current economic and construction environment.

Building and Site Design Narrative

See Attachment D: Conceptual Design Drawings

Construction Staging and Impact Plan

***See Attachment E: Construction Staging and Impact Plan ***

Project Financing and Funding Sources

Harborlight will utilize similar financing for both the senior and the family building. The capital stack for each building will include Low-Income Housing Tax Credits, subordinate debt from EOHLC, local and regional subordinate debt, and convention construction and permanent debt financing. The senior building will use 4% LIHTC. For the family building, Harborlight will “twin” 4% and 9% LIHTC in a single building.

Federal and State LIHTC:

This project will utilize a combination of Federal and State Low-Income Housing Tax Credit (LIHTC) equity, both allocated by EOHLC through its “OneStop” funding process. Given the proposed mix of deeply affordable senior and family housing, the First Street development would be a strong and competitive candidate for these funding sources. The LIHTC program is offered on an annual (or semi-annual) basis. Harborlight has a proven track record of securing LIHTC commitments in a single funding round and successfully placing the resulting equity with investment partners.

EOHLC Soft Debt (HSF, CBH, AHTF, NHTF, HOME, HIF):

This soft debt is available from EOHLC in the same funding rounds as the LIHTC. Harborlight has a proven track record of closing deals that incorporate and comply with the requirements of multiple state funding sources.

Local and Regional HOME:

We would request several years’ worth of the City of Salem’s local HOME finding allocation. In addition, the North Shore HOME Consortium does an annual funding round for affordable projects, and Harborlight projects have received awards in every funding round in recent years.

Salem Affordable Housing Trust Fund:

Harborlight will work with the City’s Affordable Housing Trust Fund Board to determine the availability of funding and will apply as appropriate. Harborlight has successfully received support from other local Affordable Housing Trust Funds and will seek to do the same in partnership with Salem.

Community Preservation Act (CPA):

Salem adopted the Community Preservation Act (CPA) in 2012. Since its inception, the City’s Community Preservation Committee has overseen the distribution of more than \$6 million in CPA funds, supporting individual projects with funds ranging from approximately \$60,000 to \$250,000. Harborlight will seek funding through the City’s CPA program to support the development of the First Street project.

Permanent Loan:

A long-term, conventional mortgage loan will be part of the capital stack for this project. We have extensive experience in sourcing and closing perm loans with multiple lenders, including banks, Massachusetts Housing Partnership (MHP), and HUD. See Attachment F: Letter of Interest from MHP, Easten Bank, Institution For Savings, Salem Five Bank.

Project-Based Vouchers:

In order to create deep affordability going forward, we propose the following mix of project-based vouchers:

- EOHLC: 24 Section 8 project-based vouchers (8 in the senior building, and 16 in the family building)
- EOHLC: 24 MRVP project-based vouchers (8 in the senior building, and 16 in the family building)
- Salem Housing Authority: 18 Section 8 project-based vouchers

MA EEOST:

In partnership with Pathways for Children, Harborlight was able to successfully secure \$1 million in funding through the Early Education and Out of School Time (EEOST) Capital Fund large grant round for the Lighthouse Center at our Anchor Point property. Our Lighthouse Community Center will include an early education space that will be operated by Pathways, providing child care options for residents and the larger community. This competitive state program provides grants ranging from \$500,000 to \$1 million to support non-profit centers for early education and out-of-school time facilities. Harborlight and Pathways intend to pursue this funding source again to help finance the proposed daycare center at the First Street site.

Other Potential Funding:

Our team will opportunistically pursue additional funding sources that we have had success with on recent projects. This may include solar (PV) tax credits, utility incentives, and Passive House incentives.

Notes on Funding Sources and Compliance:

-BABA Program

As we plan to seek federal funding sources—including HOME and National Housing Trust Fund (NHTF) dollars from HUD—for the construction of the First Street site, we understand the need to comply with the “Build America, Buy America” (BABA) requirements. Although this is a relatively new regulation within the affordable housing sector, Harborlight Homes is proactively implementing best practices to ensure compliance. We are currently coordinating with HUD, through EOHLC and our project partners, on our Asbury Commons development in Hamilton to meet BABA standards, positioning Harborlight as a leader in adapting to these evolving federal requirements.

-Section 3/MBE/WBE

For each of its projects, Harborlight creates a plan for satisfying Section 3 requirements and a strategy for securing high levels of involvement for minority and women owned business both in construction and on an on-going basis. In all recent projects, Harborlight has worked with our general contractors to ensure that well over 15% of the construction contract value goes to minority-owned firms. We are always looking to improve these numbers.

Community Engagement and Neighbor Relations

Developing new housing on an undeveloped site surrounded by existing multifamily properties presents unique logistical and community challenges that must be addressed thoughtfully. From experience, we know that residents often have a deep connection to their homes and neighborhoods, as well as strong opinions about future development. While Harborlight will retain

final decision-making authority, we are committed to engaging residents of the neighboring Housing Authority development and other First Street neighbors throughout the design and construction process, ensuring the project reflects community input and promotes positive neighborhood integration.

Project Benefits to Salem Housing Authority and City

Presuming Harborlight is selected as the developer for the site and enters into a Land Disposition Agreement and 99-year ground lease—with long-term affordability restrictions in place—Harborlight would serve as both the owner and property manager of the new housing development.

The following outlines the anticipated benefits to both the Salem Housing Authority (SHA) and the City of Salem under this structure:

Benefits to the Salem Housing Authority (SHA)

If the Housing Authority can commit approximately 18 Section 8 vouchers to the project, Harborlight could offer an initial ground lease payment of **\$750,000**.

- A higher initial ground lease payment may be feasible if additional vouchers are made available.
- The difficult nature of the site (presence of ledge and steep contours) limits the value of the site, necessitating additional vouchers to generate an upfront ground lease payment. Should additional vouchers not be available, Harborlight would be open to discussing how project cash flow could be used to make annual ground-lease payments.

Additional Benefits to SHA:

- Creation of new, modern, energy-efficient housing
- Increased supply of deeply affordable, accessible units
- Long-term property management and resident services provided by Harborlight

Benefits to the City of Salem

- Local preference for residents and workers (up to 70%, subject to State approval)
- Ongoing real estate tax payments (Harborlight pays taxes on all affordable properties)
- Addition of a new daycare center serving residents and neighbors
- Increased accessible green space

Projected Operating Budget (Years 1–10)

*** See Attachment F: Sources and Uses Pro Forms & Projected Operating Budget (Years 1–10)***

Lender Letters of Interest

See Attachment G: Lenders Letters of Interest

Conceptual Design Drawings

See Attachment E: Conceptual Design Drawings

Management Plan

Project Target Market and Pricing

The First Street development will be targeted at providing affordable housing to both seniors (age 62+) and families (all ages). The senior supportive housing building (Building A) will include 60 one-bedroom units. The family housing building (Building B) will include four studio units, 29 one-bedroom units, 44 two-bedroom units, and 15 three-bedroom units for a total of 92 units. In total, there will be four studio units, 89 one-bedroom units, 44 two-bedroom units, and 15 three-bedroom units for a grand total of 152 units.

The units will be priced as follows*:

Building A – Senior Housing

Affordability Type	One-Bedroom	Rents
60% AMI	38	\$1,675
Section 8	14	\$2,724
MRVP	8	\$2,476

Building B – Family Housing

Affordability Type	Studios		One-Bedroom		Two-Bedroom		Three-Bedroom	
60% AMI	2	\$1,563	16	\$1,675	23	\$2,010	7	\$2,322
Section 8	1	\$2,595	9	\$2,724	14	\$3,235	4	\$3,879
MRVP	1	\$2,359	4	\$2,476	7	\$2,941	4	\$3,526

*These rents are projections based on current voucher and LIHTC standards.

Management, Marketing, and Lottery Approach

Selection of Property Management and Lottery Agent

As the First Street site is developed, Harborlight Homes will serve as the Property Management and Lottery Agent (“Agent”) for both the proposed senior and family buildings, including day-to-day management of the property.

Affirmative marketing will be accomplished in accordance with an approved Affirmative Fair Housing Marketing Plan (AFHMP) for the First Street site. In its roles as property manager and lottery

agent, Harborlight will strive to maintain full occupancy in accordance with the lender-approved Tenant Selection Plan, reflecting the housing needs of the City of Salem.

An Affordable Housing Restriction will be recorded with the lease at closing and will remain in effect for perpetuity. The restriction will require affordable units at First Street to be leased, rented, or otherwise made available exclusively to households whose annual income, at the time of initial occupancy of the unit, is less than or equal to 60% Area Median Income (AMI) based on family size pursuant to the so-called Section 8 Program under Section 8 of the US Housing Act of 1937, or any successor program. A subset of these units will be further restricted to households at or below 30% AMI at initial occupancy. The Agent will make best efforts to meet this requirement.

The Lottery Agent's marketing strategy will incorporate an outreach to racial and ethnic groups who are not represented in the immediate vicinity of Salem. Multi-lingual advertising will be incorporated in this outreach effort. The Lottery Agent will not violate anti-discrimination laws in any manner.

The Lottery Agent has adopted a Limited English Proficiency (LEP) plan to provide meaningful access to its programs and activities by persons within accordance with federal guidelines. The Agent will make reasonable efforts to provide or arrange free language assistance for its LEP clients per the plan as shown in the AFHMP.

Harborlight is happy to provide the AFHMP and Tenant Selection Plan for any of our recent projects.

Property Management Roles & Responsibilities

Harborlight Homes will maintain site control and serve as the management agent for the proposed senior and family housing building, as well as the on-site daycare center. As management agent, Harborlight Homes will oversee administrative and compliance functions to ensure all affordable housing regulations are met, including affordability requirements, eligibility determinations, waitlist maintenance, and tenant protections. Harborlight will also provide maintenance to the buildings and grounds.

Harborlight property management will have decision-making authority over routine day-to-day management matters and will ensure efficient, effective property operations encompassing all aspects of the First Street development. In addition, the Harborlight Resident Services Coordinator will assist residents in accessing needed social services and will actively seek partnerships with community organizations to provide programs and resources that support resident stability and well-being.

Harborlight property management will be responsible for the training of all staff and will administer a wage program within the limits of the annual First Street budget. Full time staff will have the opportunity to participate in a group health insurance plan, retirement plan, long term and short-term disability insurance plans, dental insurance plans, paid vacation, and paid holidays. Staffing and duties of each role are outlined below:

Personnel & Staffing per Building

Both the senior and family building will include the following staffing:

- At least one (1) part-time Property Manager
- At least one (1) part-time Maintenance Supervisor
- At least one (1) part-time Resident Services Coordinator

The duties of each role are outlined below.

Property Manager Duties

- Process rental applications
- Show apartments
- Pursue rent arrearages
- Prepare initial certification and annual recertifications for each Resident
- Administer rules and policies
- Maintain records of all Resident requests for maintenance service
- Complete (at least) annual unit inspections
- Oversee the custodial staff and Superintendent to schedule repair work and regular maintenance
- Advise the COO of day-to-day issues
- Recommend resolutions, major repairs and other concerns, including the schedule of repairs to be done by outside contractors
- Work with any Resident organization(s)

Maintenance Supervisor Duties

- Perform or arrange for regular inspections of all systems of the property (e.g. boilers, emergency equipment, fans, pumps, etc.)
- Complete maintenance service requests from Residents
- Perform repair and replacement services
- Assure response to all emergency calls from Residents
- Supervise other maintenance and janitorial staff

Maintenance and Janitorial Staff Duties

- Maintenance and cleaning of the interior and exterior of the buildings
- Upkeep of the grounds areas and other duties as assigned, including snow removal

Resident Services Coordinator Duties

- Provide general care management and referral services for all residents needing or requesting assistance.
- Establish linkages with community agencies and service providers.
- Educate residents on service availability, application procedures, client rights, and provides advocacy as appropriate.
- Develop and update care plans in coordination with community assessment services and bi-annual assessments.
- Monitor the ongoing provision of services from community agencies.
- Develop, update, and share resource lists for residents and families.

Compliance with Housing Laws and Local Preferences

Harborlight Homes hereby certifies that it:

- Has a clear understanding of local, state and federal fair housing requirements/laws;
- Has a clear understanding of local preference opportunities and requirements;
- Shall utilize appropriate state standards to determine program and unit eligibility – i.e. qualified tenants;
- Shall establish criteria for tenant selection and a fair and unbiased selection process;
- Shall be responsible for selecting properly qualified tenants; and
- Shall maintain all necessary reports and certifications required under state and federal law.

Project Implementation Plan and Timeline

Project Schedule and Completion Plan

Harborlight acknowledges SHA's goal of completing the project within five years of executing the Land Disposition Agreement. We believe this timeframe is reasonable; however, it will require cooperation with the City of Salem and timely funding approvals from state agencies. We plan to welcome residents within the proposed five-year period, as the buildings will be opened in phases. The anticipated development schedule is outlined below. The most time-sensitive and uncertain phase will be Phase 2, as challenges arising during permitting can create delays. In addition, state funding is highly competitive, and it is common for projects to require multiple application rounds before securing an award. Although Harborlight has a strong track record of securing funding for projects in their first round, this cannot be guaranteed.

Phase 1: Due Diligence and Land Development Agreement (6 months) If selected by the Town, Harborlight will enter into the Land Disposition Agreement with SHA and conduct due diligence on the property. This will include, among other items:

- Environmental assessment and testing (Phase 1 and HUD ER),
- Geotechnical survey, and
- Thorough review of all existing easements and other title constraints.

Harborlight will also secure an appraisal within the 60-day timeframe noted in the RFP. It will be important for Harborlight to fully determine the extent of any environmental or geotechnical concerns with the site before properly proceeding with the design.

Phase 2: Permitting and Financing (2-3 years) Phase 2 will be the longest phase of the project. The team anticipates needing approximately two years to secure the necessary tax credit financing, acknowledging that State timelines may vary.

Harborlight expects the zoning will need to proceed via the state's 40B process. The 40B zoning process will take a significant amount of time, including multiple sessions with the Zoning Board of Appeals. Harborlight is well versed in permitting projects through the 40B process. Our recent projects in Wenham (Maple Woods) and Hamilton (Asbury) received 40B permitting approval.

Once Harborlight gains site control and the ZBA approves a zoning variance, we will apply for funding from the state through the regular Winter OneStop round. It will be important for construction documents to be well advanced and for local funding to be in place so that Harborlight and the SHA can demonstrate to the state that this project is highly ready to proceed. It is important to note that while the zoning for both buildings can be secured under one master plan, the financing for each building will be secured separately and the timing for securing financing may be staggered rather than in parallel.

Harborlight will work with our project team partners to advance drawing throughout Phases 1 and 2. Additionally, Harborlight will work closely with the SHA to review the design decisions.

Phase 3: Construction (26 months) Phase 3, the construction of the building, will be the most direct stage. Harborlight expects that construction of the two buildings and daycare center will take approximately three years. Harborlight will work with its architect and engineers to advance drawings to 100% construction documents through Phase 2 so that once financing comes through the project can proceed to financial closing and construction start.

Phase 4: Marketing and Lease-Up (12 months – largely concurrent with Phase 3)

Harborlight, working as the lottery agent, will begin marketing the project during the construction phase. We typically plan for a six month lease-up period following the completion of a new building.

Development Activities	Best Case Timeline		
Phase 1: Land Development Agreement and Due Diligence	Start Date	End Date	Note
Award RFP	11/3/2025	2/1/2026	
Appraisal	2/2/2026	4/3/2026	Provide to SHA within 60 days prior to disposition of the site
Agree to and sign Land Development Agreement	2/2/2026	5/3/2026	Enter into Agreement within 90 days of Selection
Due Diligence	2/2/2026	8/3/2026	
Phase 2: Permitting and Financing	Start Date	End Date	Note
<i>Permitting</i>			
Submit 40B Project Eligibility Letter to EOHLC	5/4/2026	11/2/2026	EOHLC has 6 months to determine 40B eligibility
Salem Zoning Board of Appeals	11/3/2026	2/2/2027	Assumes a 3 month ZBA timeline
Secure Zoning Approval	2/2/2027	2/2/2027	
<i>Financing</i>			
Submit Winter Round OneStop Pre-Application	11/15/2027	11/15/2027	Harborlight will submit local funding applications and advance architectural drawings throughout the permitting and financing process.
Submit Supportive Housing OneStop Full Application	2/15/2028	2/15/2028	
Notice of Funding Award	6/1/2028	6/1/2028	Assumes funding first time in the round. Projects often take more than one time in the funding round. A delayed funding award could push the project back by a year.
Phase 3: Closing and Construction	Start Date	End Date	Note
Closing	10/1/2028	10/1/2028	
Construction Start	10/15/2028	10/15/2028	
Initial Sitework	10/16/2028	3/17/2029	Initial Sitework before Family and Senior building schedule can begin will take 4-5 months.
Completion of Senior and Family Building	3/18/2029	1/16/2031	Both buildings will be completed in 22 months.
Construction Substantial Completion	1/16/2031	1/16/2031	
Phase 4: Marketing and Lease-Up	Start Date	End Date	Note
Marketing Period	4/17/2030	10/17/2030	
Lottery	10/18/2030	10/18/2030	
Lease-up Completion	1/17/2031	7/18/2031	6 month lease-up schedule

Attachment A: Development Team Resumes

1. Harborlight Homes Resumes
 - a. Kristin Carlson
 - b. Andrew DeFranza
 - c. Andrew Leonard
 - d. Rosa Ordaz
 - e. Tim Donovan
 - f. Pat Connolly
 - g. Brandon Bennett Gualpa
2. SV Design
3. Delphi Construction

KRISTIN CARLSON

SUMMARY

Real estate professional with more than 15 years of experience in development, architecture and construction, seeking project management role within the real estate development industry. Licensed architect with strong leadership skills and experience with multiple project types, including affordable multi-family housing. Excellent communication, quantitative and analytical skills, and ability to coordinate large project teams. Experience in real estate financial modeling, asset management, zoning and permitting, and market research.

EDUCATION

- | | |
|------|--|
| 2011 | Massachusetts Institute of Technology Cambridge, MA
Master of Science in Real Estate Development and Master of City Planning |
| 1998 | Syracuse University, School of Architecture Syracuse, NY
Bachelor of Architecture, cum laude |

EXPERIENCE

- | | | |
|-----------------|---|--------------------------|
| 2016 - present | Harborlight Community Partners Beverly, MA | Senior Project Manager |
| | <ul style="list-style-type: none">• Work with Executive Director on multiple affordable housing development projects. Responsible for implementation of new projects, including feasibility studies, management of design and construction consultants, applications for funding, closings, construction, and working with lease-up staff. Projects include new construction, renovation, and refinancing. | |
| 2012 - 2016 | Neighborhood of Affordable Housing East Boston, MA | Project Manager |
| | <ul style="list-style-type: none">• Managed multiple development projects, including new construction, historic renovations, and refinancing. Project lead on a \$32.5 million mixed-income, mixed-use new construction project. Created proformas for new prospects, and coordinate RFPs. Prepared financing applications and source funding, and assisted Development Director with all stages of current projects. | |
| 2011 - 2012 | Wells Fargo Bank - Community Lending & Investing Boston, MA | Tax Credit Asset Manager |
| | <ul style="list-style-type: none">• Managed a portfolio of approximately 70 affordable housing and historic tax credit properties. Responded to general partner requests including refinancing and disposition. Monitored and reported on financial performance and compliance, and worked with general partners to resolve various issues. | |
| May - July 2011 | Initiative for a Competitive Inner City Boston, MA | Senior Consultant |
| | <ul style="list-style-type: none">• Hired for temporary role in MacArthur-funded research project, examining the role of the construction and development industries in inner city economic development.• Performed original research and co-wrote final paper. | |
| Summer 2010 | The Community Builders Boston, MA | Development Intern |
| | <ul style="list-style-type: none">• Worked closely with the senior vice president on prospecting new deals under the federal Neighborhood Stabilization Program (NSP2). Tasks included broker contact and market research.• Led intern team in developing and writing substantial amendment to HUD grant application.• Compiled database on banks' Community Redevelopment Act investment activities. | |
| Summer 2009 | Jonathan Rose Companies New York, NY | Development Intern |
| | <ul style="list-style-type: none">• Assisted with closing documents, researched solar tax credits and coordinated the arts component of a competition-winning 200-unit green, affordable housing development.• Coordinated schedule for marketing and lease-up of a new 85-unit mixed-income housing development.• Led architectural coordination for a new, LEED Silver 46-unit affordable housing development. Prepared closing due diligence documents and revised the proforma. | |
| 2006 - 2008 | CBT Architects Boston, MA | Project Architect |
| | <ul style="list-style-type: none">• Led a 10-person architectural and consultant team in the \$20M gut renovation of a Class A office tower lobby and adjacent plaza, designed to reposition the building.• Coordinated senior designers and junior staff within a collaborative team to produce schematic designs for four new dormitory buildings at Champlain College. | |
| 2002 - 2006 | Durkee Brown Viveiros and Werenfels Providence, RI | Project Manager |
| | <ul style="list-style-type: none">• Led a 10-person architectural and consultant team in the design, coordination and construction documentation for a new 40-unit affordable housing development. Worked closely with the partner in charge to resolve complex wetlands site issues and bring the project through public hearings.• Directed zoning research and urban design for the redevelopment of several city blocks to provide 30 new units of infill housing. | |
| 2001 - 2002 | Barr and Barr Builders Boston, MA | Field Engineer |
| | <ul style="list-style-type: none">• Coordinated, scheduled and supervised structural, MEP and finish trades in the \$25M renovation of the 150-year old Boston Athenaeum Library. Prepared, coordinated and reviewed RFIs and managed communications with the architects. | |

2000 - 2001	Americorps, Portland Habitat for Humanity Portland, OR	Team Leader
	<ul style="list-style-type: none"> • Created a timeline for future housing development projects, coordinating land acquisitions with the requirements of varied funding sources. • Led up to 20-person groups of volunteers on housing construction sites through all phases of construction. 	
1999 - 2000	Schwartz/Silver Boston, MA	Designer
	<ul style="list-style-type: none"> • Worked with a 15-person architectural and consultant team in the design and construction documentation for the renovation of the Boston Athenaeum Library. Led structural coordination and assisted project manager during construction. 	

HONORS AND AFFILIATIONS

- Assistant Treasurer, Saint Michael's Episcopal Church, Marblehead
- Licensed Architect
- LEED Green Associate
- First Place, Boston Home Loan Bank Affordable Housing Development Competition
- Instructor, Boston Architectural Center, foundation and graduate level architectural design studios
- Twice ran the Boston Marathon with the Leukemia and Lymphoma Society
- Outward Bound School, sailing and backpacking, student and volunteer

Andrew DeFranza

Education

M.S. Community Economic Development *Southern New Hampshire University*

M.A. Theology: Social Ethics *Gordon-Conwell Theological Seminary*

- Social Ethics Award recipient
- Magna Cum Laude

Continuing Certified Credit Compliance Professional C⁴P in the Low Income Housing Tax Credit Program, Spectrum Seminars, Inc.

Honors

Peter J. Gomes Service Award-Congressman Moulton (2016)

Community Partners Special Recognition Award-Senior Care (2016)

Ann Gelbspan Partners in Community Award-WIHED (2016)

MHIC Excellence in Affordable Housing Award (2014) (With HCP)

River House Hero Award (2013)

North Shore 100 (2009)

Milwaukee Urban League Young Professionals: Community Achiever Award

North Shore United Way Unsung Hero Award (2004)

Mass Dept of Public Health Outstanding Outreach Educator Award (2004)

Professional Experience

Executive Director

Harborlight Community Partners (2007-present)

As Executive Director of Harborlight Community Partners I took over a group of related non profits and guided them through a merger process to sharpen commitment to mission and create an organizational infrastructure capable of creating and managing affordable housing on a more regional basis. In 2009 HCP then merged in three other local affordable housing entities, refinanced their portfolio with a tax exempt bond and provided capital improvements. In 2011 HCP opened the first community supported affordable housing project in Hamilton MA and closed on a preservation transaction to protect the affordable elderly housing at Pigeon Cove Ledges in Rockport. In 2012 HCP merged in the Community Land Trust of Cape Ann, partnered with Marblehead Community Housing Corp., and contracted with the River House Shelter to salvage and revitalize their struggling homeless shelter and permanent housing program. In 2013 we partnered with the Women's Institute for Housing and Economic Development to manage three other supportive housing buildings. We have been consistently structuring effective and creative transactions to build, preserve, and renovate affordable housing in the region. Currently we operate or support 414 units of housing in 9 communities with an active pipeline. We recently finished a refinancing and occupied renovation of Harborlight House, a unique model for service enriched housing for fixed income seniors. In 2016 Congressman Seth Moulton kindly provided me with the inaugural Peter J. Gomes Service Award.

Executive Director

Guest House—Milwaukee, WI (2005-2007)

As Executive Director I oversaw the restructuring and resurgence of a failing agency. I reorganized the staffing pattern and delivery service mechanisms eventually having responsibility for 25-30 staff and another 25-35 partners who provided service to homeless men in our emergency shelter, transitional housing, permanent supportive housing, addiction treatment, and Safe Haven programs. Between the spring of 2005 and early 2007 we added 74 slots of permanent supportive housing for homeless disabled men. During this time we also increased our annual budget size 200%, to over \$3,000,000, while maintaining a surplus each year. I supervised the financial and budget systems while managing 13 government contracts along with a myriad of private grants significantly increasing our revenue support from Federal, County, State and private sources. I was responsible for the majority of the fundraising efforts including significant writing and extensive public speaking. I represented the agency to public institutions, politicians, civic groups, faith based entities, and partner organizations. I was responsible for interacting with the board and providing vision, strategic direction, and planning for the overall agency. My final venture involved bringing a 24 unit permanent supportive housing facility to Milwaukee utilizing low income housing tax credits and a variety of funding sources via a partnership with Heartland Alliance.

Community Outreach Director

Beverly Bootstraps—Beverly, MA (1999-2004)

In this role I was grateful for the opportunity to work on many different levels within the world of community development and social services on Boston's North Shore. Among other things I ran the first winter shelter in the City, created a program to provide low-income children with school supplies, and started a free tax clinic for local residents. While much of my time was spent on case and crisis management for hundreds of low-income families and individuals, I was also responsible for the development, budgeting and operation of various empowerment programs. In this process I supervised the work of other staff members, interns, and many volunteers. In partnership with others I also participated in strategic planning and diverse development activities including public speaking, grant writing, and fund-raising events. One of my greatest strengths in this role was my ability to network with other social service agencies, city officials, government offices, police, businesses and educational institutions both public and private. As the Community Outreach Director I interacted with people from an array of income, ethnic and power groups in an attempt to improve the quality of life for low income families and individuals.

Andrew P. Leonard

6 Hobart Avenue
Beverly, MA 01915
Cell Phone: (617) 816-2592
E-mail: a.leonard.bc@gmail.com

Experience

January 2021 – Present **Harborlight Community Partners** **Beverly, MA**
Project Manager, Real Estate Development

June 2016 – January 2021 **NYC Office of Management and Budget** **New York, NY**
Unit Head (October 2018 – Jan 2021)

- Fiscal oversight of City's investments in the New York City Housing Authority (NYCHA), including NYCHA's \$1.3B 5-Year City Financial Plan, and \$3.1B 10-Year City Capital Plan
- Guided NYCHA through a City cash flow crisis, prioritizing most critical payments without major impacts to services
- Manage team of 3 analysts
- Oversee the City's investment of capital subsidies to finance RAD and Section 18 real estate closings by gathering key stakeholders, developing complex financial modeling, and analyzing underwriting and debt structures
- Increased NYCHA's year over year City Capital commitment rate by 20%, avoiding construction delays and improving efficiency of City funding allocation

Supervising Analyst (January 2018 – September 2018)

Senior Analyst (June 2016 – December 2017)

- Review current spending and project future budget needs for emergency shelter for homeless families, supportive housing programs, and rental assistance programs
- Financial oversight of Department of Homeless Service's \$700 million 10-Year City Capital Plan
- Successfully managed critical cash flow issues during time of record homelessness
- Created shelter budget rubric to contain existing costs and promote equitable rates among shelter providers
- Standardized review process for shelter rents to control growing costs by incorporating neighborhood level data and real estate finance knowledge
- Supervisor of analyst working on IT and capital budget

December 2013 – May 2016 **Children's Defense Fund – New York** **New York, NY**
Senior Policy Associate for Health, Housing and Income Security (June 2015 – May 2016)

Senior Health Policy Associate (December 2013 – June 2015)

- Developed and advanced expertise in federal and state health reform, affordable and supportive housing, and other public financing mechanisms
- Co-led advocate working group that met with state officials on the implementation of major pieces of the Affordable Care Act
- Achieved significant policy victories for health care consumers statewide, including the establishment of one of the nation's few Basic Health Programs
- Generated earned media through the drafting and strategic dissemination of community presentations and policy documents, including reports on New York City school health, and the impacts of payment and delivery system reform on children
- Presented to trade, legislative, and community groups on various payment and delivery system reforms
- Applied for, received, and managed grant funding for multiple research projects and advocacy campaigns

May 2012 – September 2013 **Harlem United** **New York, NY**
Research and Policy Analyst (July 2013 – September 2013)

Research Associate (May 2012 – June 2013)

- Advocated at the city, state and federal levels for improved access to affordable housing and healthcare
- Developed in-depth knowledge of Affordable Care Act and New York's Medicaid Redesign initiatives
- Successfully advocated for restoration of \$1.2 million for medical services to homeless persons in City budget
- Drafted internal and external communications
- Presented at national and regional conferences and in local communities

August 2010-August 2011

Jesuit Volunteer Corps

Mobile, AL

Assistant Outreach Manager/Intake Specialist – Healthcare for the Homeless

- Connected patients to the organization's services at clinic intake and through mobile outreach
- Initiated a fundraising campaign for the distribution of reading glasses during a funding gap

Education

Fall 2011-Spring 2013

NYU Wagner School

New York, NY

- M. P. A. graduate in the Public and Non-Profit Policy & Management program
- 3.9 GPA; Specialized in Public Policy Analysis
- As Financial Management Teaching Colleague, directed hour long class room sessions to further develop students' financial analysis capacity

Fall 2006 – Spring 2010

Boston College

Chestnut Hill, MA

- B.A., Music/Liberal Arts, Minor in Chemistry
- 3.6 cumulative GPA, Dean's List all semesters
- Pre-medical requirements accomplished, 3.5 Pre-med G.P.A.

Additional Information

Fluency in Microsoft Office programs (including proficiency with Microsoft Access); fluency in multiple enterprise financial systems; proficiency in Stata, SPSS, and SQL.

Received training in underwriting for multi-family rental properties from the National Development Council

Interests include reading, writing, music (piano), running, cooking, and volunteer and public service experiences

Rosa E. Ordaz

a: [13 Forest Avenue Salem, MA 01970] t: [310.701.0982] e: [rosaordaz@gmail.com]

Summary of Experience

Over eight years of non-profit experience, four years leading community and employment focused programs for people with disabilities and three years managing resident services and education and advocacy efforts for a high performing CDC. Proven ability to manage multiple programs across multiple sites and over \$3 million contracts. Hands-on leader dedicated to developing dynamic, high performing teams.

Experience

Harborlight Community Partners- Beverly, MA

[November 2018 – Present]

Resident Services & Community Engagement Manager

Design, manage, and strengthen residential services within all HCP properties and partnering providers, including but not limited to third party providers like Element Care, Senior Care, Associated Home Care, Lifebridge, North Shore Association of Realtors, and the North Shore YMCA, serving low-income seniors and families, people with disabilities, homeless populations, and other vulnerable groups
Contribute to the organization's ability to build affordable housing through creation and management of key relationships with state and local legislators, housing organizations, and local community members
Support local priorities and advocacy, influence policy, and manage projects related to the improving quality of life for HCP residents through ongoing outreach, resident leadership development, and establishing administrative operations
Oversee the creation and implementation of affordable housing programming/trainings for elected officials/commission/board members and community members; funding provided by co-authored grant totaling \$381,246.29 over 5 years
Provide First Time Homebuyer courses and counseling to aspiring homeowners, 6 courses per year
Responsible for managing the covid-19 pandemic, ensuring the physical and mental well-being of frail seniors and other high-risk populations; secured and implemented 12 vaccination clinics in 2020
Positively influences the culture and vision of the organization as a member of the Senior Leadership Team

70/30 Partners- Salem, MA

[Nov. 2018 – July 2020]

Co-Founder

Collaborate with state funded agencies to design and implement Community Based Day Supports, Employment Supports, Supported Employment, and credential-based workforce development programs for 14-60+ year old people with disabilities
Contribute to the financial growth of the organization through securement of contracts for services
Write and submit RFR's, LOL's, and other funding related applications on behalf of partner agencies
Identify and secure employer partners to drive hiring initiatives for people with disabilities
Establish and manage operational systems to track state dollars, rosters, budgets, grant proposals, etc.
In collaboration with the Executive Director, set the vision for the organization and establish organizational policies and procedures that ensure the fulfillment of that vision
Serve as a primary spokesperson for the organization
Serve as a Board Member for the organization and influence programmatic and fiscal decisions

Triangle, Inc.- Malden, MA

[Jan. 2014 – October 2018]

Director of Transition & Community Services

[April 2017- October 2018]

Oversaw seven Community Based Day Supports (CBDS)/Employment programs serving over 125 individuals with disabilities across four locations in Salem, Malden, and Randolph
Managed \$3 million in Department of Developmental Services contracts, contributing to the financial growth of the organization through the implementation, utilization, and negotiation of those contracts
Achieved and maintained a 14% margin in FY18 and a 15% margin in FY17
Secured and implemented over \$300,000 in high school contracts in the north and south shore areas of the Commonwealth
Led 5 teams across 7 programs, contributing to over 400 job placements agency wide in FY18
Directly supervised 6 site managers, indirectly supervised a team of 30
Positively shaped the culture and future of Triangle as a member of the Senior Team
Partnered with 7 DDS area offices, 7 public high schools, over 20 organizations, and numerous employers

in the Malden and south shore areas to provide an array of community based day and employment services
Identified and supported teams in securing inclusive supported and competitive employment opportunities in our communities for people with disabilities
Collaborated closely with Chief Program Officer and Workforce Development department to implement supported employment contracts across all programs
Increased referrals to Triangle, Inc.'s day programs by 20%

Assistant Director of Transition & Community Services

[July 2016 – April 2017]

Successfully converted Triangle, Inc.'s largely adult programs from sheltered workshop into community and employment focused programs, averaging 60% of programming time spent in the community
Led day services to agency records of 322 job placements in FY17 and 234 placements in FY16
In addition to Transition Services in Malden, oversaw Transition Services in Randolph and 3 former sheltered workshop adult programs in Malden
Co-created 3 budgets, managing over \$3.1 million in DDS, MRC, and high school contracts
Co-led the generation of a 15% margin for FY17 and FY16
Co-led the organization to score of 93% for CBDS and Employment Services in 2016 in QUEST audit, securing two year licensure
Co-led the opening of Triangle, Inc.'s fourth program location, and second in Malden

Program Manager, Transition Services

[Sept. 2015 – Sept. 2016]

One of two key collaborators in the writing and securing of a 5 year grant for Pre-employment Transition Services (Pre-ETS), funded by MRC; the grant grew from \$70k to \$350k in two years, expanding Triangle, Inc.'s presence and services in the South Shore area
Led Transition Services to 100% employment placements for clients referred by the Massachusetts Rehabilitation Commission in competitive, paid jobs in the community
Designed Triangle, Inc.'s first blueprint for 100% community based programs in FY16; by FY17, had two programs launch and operate in hybrid locations
Designed community-based, employment focused services for young adults 16-26 years old
Led Transition Services to place the highest number of clients funded by the Department of Developmental Services in all of Triangle, Inc.'s programs, contributing to the expansion of state contracts

Employment Specialist

[Jan. 2014 - Sept. 2015]

Directly contributed to Transition Services to record 30 competitive jobs in FY15, and Triangle, Inc. to record employment placements
Secured competitive community-based employment for young adults with disabilities while developing job-readiness skills in a classroom environment.
Consistently connected with community employers to create internship and employment opportunities; supervised students during community internships and provided one-on-one job coaching as needed in a variety of sectors including retail, hospitality, and restaurant settings.
Worked alongside school administrators and Triangle, Inc. management to create and ensure completion of IEP and ISP goals
Led and designed job-readiness program for postgraduates with disabilities at local high school

rosa ordaz consulting

[March 2012-Nov. 2013]

Secured over \$150,000 in grant funding. Researched, wrote, and submitted grant proposals; tracked and met all aspects of grants and reporting requirements
Developed and maintained relationships with new and existing grant funders, including private organizations, foundations, and corporations
Designed and developed new programming aligned with organizational mission, along with program outcomes and evaluation methods
Provided consulting in social media outreach, event planning, grant writing, program design and development, and writing/editing of organization materials and web content
Evaluated and developed organization print material, blogs, and social media content, and published online

Education

Loyola Marymount University

Master of Arts, Counseling

University of Nevada Las Vegas

Bachelor of Arts in Sociology with a minor in Criminal Justice

Current Professional Associations

Board Member, City of Salem, Zoning Board of Appeals | April 2019- Present

Member, CHAPA Policy Leadership Council | October 2019- Present

Committee Member, City of Salem, Salem For All Ages | June 2020- December 2021

Board Member, Salem4All | September 2021- Present

Board Member, Latino Leadership Coalition | January 2022- Present

Board Member, Massachusetts Community & Banking Council | March 2022- Present

Timothy M. Donovan

26 Finnegan Way
Newburyport, MA 01950

(Email) timothy.donovan@comcast.net

(Home) 978-463-9132

(Cell) 978-837-1471

Senior Executive Summary **Chief Financial Officer / Chief Operating Officer**

An accomplished real estate professional with experience in business leadership, problem solving, and working with Board of Directors, Lenders, Equity Investors, and Attorneys. An innovative and results driven leader focused on achieving consistently exceptional outcomes in a highly competitive businesses.

Areas of strength:

- Employee Engagement
 - Operational and Strategic Planning
 - Operating / Capital Budgeting
 - Financial Reporting and Operations
 - Process Optimization
 - Turnarounds and Workouts
 - Real Estate Capital Structures
 - Section 42 Low Income Housing Tax Credits, Section 8 Programs and Market
-

Professional Experience

State Street Bank and Trust, Boston, MA

State Street Global Services – Alternative Investment Solutions (AIS)

Global Head of Real Estate

2012 – March 2018

As a Senior Managing Director (SVP) in Alternative Investment Solutions responsibilities include leading the global team responsible for real estate fund administration for assets excess of \$190B, including open and closed end structures, separate accounts, private and public funds.

Additional responsibilities include all aspects of the global operations of the business and leading a team of 175 professionals in 7 locations (Atlanta, San Francisco, London, Frankfurt, Milan, Singapore, and Tokyo) to accomplish aggressive revenue, expense and operational transformation goals. The team includes approximately 125 accounting professionals and 50 IT professionals responsible for the financial and investment reporting for approximately \$191B of real estate assets globally. Additional responsibilities include driving market share, revenue growth, partnering with technology and HR business partners, and marketing strategies for the business.

BEACON COMMUNITIES, Boston, MA
1998 - 2011

Chief Executive Officer, Beacon Residential Management
2009 – 2011

Beacon Communities consists of four real estate operating companies including Beacon Residential Management, the provider of property management and asset management services for over 12,000 apartments. Responsibilities include insuring compliance with operating and partnership agreements and approval of corporate and partnership annual operating budgets, including major capital expenditures. Accomplishments include:

- Led a core team of professionals in key areas of the organization including Human Resources, Accounting, Tax, Risk Management, Property Management and IT
 - Known for building and motivating cross-functional teams that have added value through recommendations and implementation of process improvements
 - Created and executed a plan transforming our Low Income Housing Tax Credits LIHTC Compliance function from a cost center into a revenue generator
 - Created a team-work based culture that supports the execution of the organization's growth goals while achieving the delivery of quality housing to our residents
 - Led the planning and successful execution for a 50% growth in the number of properties under management
 - Implemented and oversaw the first employee survey in the history of the company. Results were used to create an employee engagement improvement plan.
-

Chief Financial Officer / Chief Operating Officer
1998 – 2009

As Chief Financial Officer responsibilities included the accuracy and integrity of financial information, internal controls and related systems, compliance with the requirements of all partnership and operating agreements, budgeting, forecasting, financial reporting, tax, risk management and treasury. In addition, responsibilities as Chief Operating Officer included the day-to-day operational oversight of Beacon Residential Management and asset management. Accomplishments include:

- Assessed and implemented a plan to reduce the operational weaknesses of the accounting department and property management company. This plan resulted in cost reductions and increased productivity, including the consolidation of multiple software solutions through the selection and implementation of YARDI in 2001. Improvements included timely reporting of results, increased accuracy, access to information and reduced year-end audit and tax preparation time by 35-40%;
 - Completed the buy-out of inactive partners from the operating companies;
 - Assisted Human Resources to improve compensation and benefits packages to attract top talent;
 - Served as CFO for BCJ Development, a Joint Venture between Beacon and Corcoran Jennison of Boston. The JV developed 11 properties through the HOPE VI program with a total development cost of \$240m;
 - Negotiated, closed and managed a \$4m unsecured Line of Credit;
 - Negotiated annual property and general liability insurance renewals with various insurance carriers resulting in stable premiums without sacrificing quality coverage. In 2003, saved \$500,000 by implementing an SIR on GL coverage in a difficult market;
 - Successfully acted as court appointed receiver resulting in the payment of approximately \$3m to creditors; and
 - In May, 2008 led the Executive Committee in the creation and implementation of a strategic plan to protect the organization and position it for success following the financial downturn.
-

THE GATEHOUSE GROUP, Boston, MA

Vice President of Finance

1994 – 1998

The Gatehouse Group of Companies was a startup multi-family developer of Section 42 properties and manager of apartment communities in Massachusetts, Rhode Island and Florida. Gatehouse developed approximately 3,000 units through new construction, historic re-use or rehabilitation using a complex combination of city, state and federal resources including LIHTC. In addition, Gatehouse took over troubled assets for a major Boston, MA syndicator. In this role the Gatehouse team used its expertise in finance and property management to protect the syndicator's investments and insured the achievement of projected returns to investors. Responsibilities included:

- Creation of scalable accounting systems;
 - Reporting and internal control systems;
 - LIHTC compliance systems;
 - Assisting in the financing of new and existing assets; and,
 - Insurance, treasury and general HR responsibilities.
-

CONGRESS REALTY GROUP OF COMPANIES, Boston, MA

Corporate Controller

1991 – 1994

Congress Realty Group was a full service provider of real estate services including syndication, property management, and consulting. In addition to my day-to-day responsibilities, I assisted the Chief Financial Officer and the organization's Principle in our role as Bankruptcy Trustee for the United States Bankruptcy Court. Responsibilities included:

- Day-to-day operations of the property and corporate accounting functions;
 - Treasury;
 - Investor services;
 - NASD compliance reporting; and
 - Supporting the acquisition and disposition teams on transactions.
-

ROBERT ERCOLINI AND COMPANY, Boston, MA

Audit Senior

1987 – 1991

A CPA firm specialized in providing industry-specific assurance, accounting, tax and business consulting services to leading organizations. Primary responsibilities included the audit and tax work of many of Boston's leading real estate firms.

Education

- Merrimack College, BS Accounting 1987
-

Affiliations

- St. Mary's Regional High School, Lynn, MA
Board of Advisors 2005 – current
 - St. Mary's Regional High School, Lynn, MA
Founding Member Board of Trustees 2003 – 2005
 - St. Mary's Regional High School, Lynn, MA
Co-Chair Connell Center Building Committee 2002 – 2003
 - Merrimack College, North Andover, MA
Board of Trustees 2005- 2006
 - Rental Housing Association, Boston, MA
Board of Directors 2009-2010
-

References

Available upon request.

PATRICK CONNOLLY

WOBURN, MA • (781) 367-9295 • PCONNOLLY1206@GMAIL.COM

Driven and adaptable real estate professional with 10 years of experience in project management, land planning, permitting, and GIS primarily throughout Massachusetts.

EDUCATION

University of Pennsylvania, Weitzman School of Design, Philadelphia, PA Master of City Planning; Urban Design Concentration Certificate of Real Estate Design and Development	May 2021
Colgate University, Hamilton, NY Bachelor of Arts, Geography	May 2013

PROFESSIONAL EXPERIENCE

Beals Associates, Inc., Boston, MA Director of Land Planning & Urban Design	2021 – Present
<ul style="list-style-type: none">• Led 25+ property evaluations in 2022 and made recommendations on development potential• Determined project scopes, wrote proposals, and established budgets prior to project commencement• Produced multiple site layouts for wide variety of typologies including industrial facilities• Consistently managed 10-20 projects in various stages simultaneously• Coordinated work of internal team with clients and outside consultants from project inception through due diligence, design, and permitting• Coordinated project schedules and participated in weekly design and construction progress meetings• Reviewed invoices for BAI and subconsultants and tracked against established project budgets• Spearheaded entitlement process, frequently presenting to local boards and meeting stakeholders• Commented on project legal documents and contracts when appropriate• Produced and maintained project documentation and reports in timely fashion• Prepared marketing materials including “cut sheets” for successfully completed projects• Mentored 8 junior staff members and cultivated engaging, inclusive, and productive culture	
Manager of Land and Urban Planning	2018 – 2021
<ul style="list-style-type: none">• Specialized in land evaluation & planning, project management, and environmental permitting• Managed Property Evaluations and Feasibility Studies with project engineers• Provided internal project management as part of multi-disciplinary projects• Presented projects regularly to clients, regulatory agencies, and communities using strong verbal, written, and graphic skills to describe a clear and effective story	
Program Manager	2013 – 2018
<ul style="list-style-type: none">• Carved out unique role as utility player in previously civil engineering-focused firm• Prepared Property Evaluations that summarized existing conditions and presented realistic development alternatives for a variety of properties from 2-200 acres throughout New England• Participated in multi-disciplinary projects including due diligence, research, design, permitting, and final production efforts	

TECHNICAL SKILLS

ArcGIS, Adobe Suite (Illustrator, InDesign, Photoshop), Blue Beam, Rhino/CAD, SketchUp, Microsoft Office

COMMUNITY ACTIVITIES & HOBBIES

-
- Urban Land Institute (ULI) Member; 2020 & 2021 ULI Hines Student Competition Participant
 - Volunteer cook for Lasagna Love
 - Avid runner, cyclist, skier, sailor, and road tripper (across America twice & through 12 National Parks)

Brandon Bennett Gualpa

11 Pleasant St, Apt. 3, Boston, MA 02125 • 978.473.7166 • bgualpa@harborlighthomes.org

EXPERIENCE

HARBORLIGHT COMMUNITY PARTNERS | BEVERLY, MA

2025 – Present

Associate Project Manager

- Supports in the coordination and planning of affordable housing development projects in accordance with budget and departmental goals.
- Assists in tracking project schedules, running feasibility studies, managing design and construction, applying for funding, and managing closings.
- Projects include new construction, renovation, and refinancing.

MFS INVESTMENT MANAGEMENT | BOSTON, MA

2020 – 2024

Fixed Income Research Associate

- Worked on Municipal Bond team, alongside research analyst, traders, and portfolio managers, who collectively managed approximately \$18bn in assets.
- Independently prepared extensive written credit reports on primary and secondary market credit issues.
- Regularly communicated timely new issuance recommendations and surveillance updates on existing municipal bond holdings during daily team meetings.
- Sector coverage included over 200+ investment grade credits worth upwards of \$1bn. Coverage is state-specific across 33 states with the highest concentration being in CA, CT, MA, IL, SC, NC, and GA. Responsible credit sectors included: state and local governments, water & sewer, public power, mass transit, and special taxes.

Summer 2019

Fixed Income Research Associate Intern

- Interned on the municipal bond team under the supervision of the senior analyst covering high yield state and local governments, tax-backed, and real estate debt.
- Created financial models and credit reports on five CA school district issuers using relevant information from issuer financial statements, rating agency reports, and general sector studies.
- Presented a mid-summer sector presentation on CA school districts to the Municipal Bond team highlighting fundamental credit drivers.
- Presented a final presentation to the municipal bond team and senior fixed income management. Presentation involved highlighting credit strengths and weaknesses for three local government issuers and making a buy/hold/sell recommendation for each credit.

LOOMIS, SAYLES & COMPANY | BOSTON, MA

Summer 2018

Market Intelligence Intern

- Interned alongside the VP of Market Intelligence who helped in guiding business planning efforts across investment product management, marketing, and distribution teams.
- Created an ESG intelligence database that captured how competing asset managers were integrating ESG standards into their investment platform.
- Collaborated with other interns on a capstone project that explored the recycling industry and devised proposals of how to combat the industry's current challenges.

WS DEVELOPMENT | CHESTNUT HILL, MA

Summer 2017

Finance Intern

- Interned with the Capital Markets team who sourced, negotiated, and executed on debt and equity transactions across their commercial real estate holdings.
- Prepared and maintained ARGUS Models for several MA properties. Notable properties included: The Street in Chestnut Hill, Legacy Place in Dedham, Marketstreet in Lynnfield, and Derby Street Shops in Hingham.

EDUCATION

May 2020

Bachelor of Arts in Economics, Minor in Mathematics

SWARTHMORE COLLEGE | SWARTHMORE, PA



Firm Profile

For over three decades, SV Design LLC has built a reputation — from Boston's North Shore to Cape Cod and beyond — for spaces of character and integrity. Founded by principal Thaddeus S Siemasko and principal emeritus Jean Verbridge, our multidisciplinary team engages closely with owners to identify opportunities, anticipate challenges, and steward projects from site planning to the details of construction.

46
EMPLOYEES

EST.
1987

19
MULTI-FAMILY
TEAM MEMBERS

EXPERIENCE

Master Planning
Mixed-use including retail
& office fit-outs
Market-Rate
Public Housing Authorities
Supportive Senior
Family & Workforce
Universal Accessibility

Subsidized Affordable
Modular Construction
Passive House Certified
Resilient Design
Occupied Renovations
Phased Construction
Adaptive Reuse

Offices

BEVERLY

126 Dodge Street
Beverly, MA 01915

CHATHAM

693 Main Street
Chatham, MA 02633

WINCHESTER

31 Church Street, Suite 2
Winchester, MA 01890

Design Philosophy

SV Design specializes in beautiful and functional spaces that transform lives through exceptional design.

Why SV Design?

- 37 years in business with expertise in commercial, mixed-use, multi-family, and affordable housing.
- Strong relationships with **MBE/WBE** sub-consultant teams
- In-house **Passive House** certified personnel with expertise on all levels of building science
- Experience with **phased construction** to minimize impact on residents
- Innate ability to synthesize **input from all stakeholders** to produce uniquely tailored designs for residents
- Proven track record of working with **repeat clients**
- Expert existing conditions documentation and assessment of **building life expectancy**



Harborlight Homes Housing

Harborlight Homes

– Anchor Point, Affordable Family Housing
Beverly, Massachusetts

Harborlight Homes

– Asbury Common, Affordable Family Housing
Hamilton, Massachusetts

Harborlight Homes & Beacon Communities

– Beverly Village for Living & the Arts,
Mixed-use, Affordable Senior Housing
Beverly, Massachusetts

Harborlight Homes

– Boston Street Crossing, Affordable Housing
Salem, Massachusetts

Harborlight Homes

– Catalyst, Affordable Housing
Lynn, Massachusetts

Harborlight Homes

– Firehouse Place, Affordable Housing & Food Pantry
Hamilton, Massachusetts

Harborlight Homes

– Granite Street Crossing, Affordable Family
& Senior Housing
Rockport, Massachusetts

Harborlight Homes

– Harborlight House, Assisted Living
Beverly, Massachusetts

Harborlight Homes

– Hardy Street, Affordable Housing
Beverly, Massachusetts

Harborlight Homes

– Lifebridge, Affordable Housing
Salem, Massachusetts

Harborlight Homes

– Maple Woods, Affordable Senior Housing
Wenham, Massachusetts

Harborlight Homes

– Pigeon Cove Ledges, Affordable Senior Housing
Rockport, Massachusetts

Harborlight Homes

– Rockport High School Apartments
Affordable Senior Housing
Rockport, Massachusetts

Harborlight Homes

– Turtle Creek, Affordable Senior Living
Beverly, Massachusetts

Harborlight Homes

– Turtle Woods, Affordable Senior Living
Beverly, Massachusetts

Harborlight Homes

– Windward Crossing, Affordable Senior Housing
Rowley, Massachusetts

Relevant Experience

Affordable Housing

YMCA of the North Shore – Cabot Street Housing

Beverly, Massachusetts
67 single resident occupancy units

YMCA of the North Shore – 71 Middle Street Housing

Gloucester, Massachusetts
44 one-bedroom units for those age 62 and over

YMCA of the North Shore – Pattillo Building

Gloucester, Massachusetts
28 single resident occupancy units

YMCA of the North Shore – Haverhill Housing

Haverhill, Massachusetts
30 family units

Ipswich Housing Authority

– Agawam Village, Affordable Housing
Ipswich, Massachusetts

MA Coalition for the Homeless

– Supportive Housing
Lynn, Massachusetts

Town of Hyannis

– Affordable Multi-Family, Apartments
Hyannis, Massachusetts

Town of Orleans

– Affordable Multi-Family, Apartments
Orleans, Massachusetts



Thaddeus S Siemasko, AIA

Principal

Thad founded the firm's architecture practice in 1987 with a driving passion to create exceptional structures for living, recreation, learning, and work. The projects he designs are timeless in style, highly functional, thoughtfully placed in the landscape and carefully woven into the fabric of their communities. Thad's experience spans a wide range of project types and purposes, including affording housing, recreational facilities, academic institutions, commercial facilities, and single- and multi-family residences. He is a Beverly resident who plays an active role in the North Shore business community and serves on local boards. Thad's idea of unwinding is tackling house projects at his cottage in Wellfleet.

Relevant Project Experience

- **Harborlight Homes & Beacon Communities**
–Beverly Village for the Living and the Arts, Historic Renovation, Affordable Housing
Beverly, Massachusetts
- **Harborlight Homes**
–Anchor Point, Affordable Family Housing
Beverly, Massachusetts
- **Harborlight Homes & YMCA of the North Shore**
–Cabot Street Housing, Historic Affordable Housing
Beverly, Massachusetts
- **Harborlight Homes**
–Granite Street Housing, Affordable Family & Senior Housing
Rockport, Massachusetts
- **Harborlight Homes**
–Maple Woods, Affordable Senior Housing
Wenham, Massachusetts
- **Harborlight Homes**
–Boston Street, Affordable Housing
Beverly, Massachusetts

- **Harborlight Homes**
–Harborlight House, Assisted Living
Beverly, Massachusetts
- **Beverly Crossing**
–The Block at Odell Park, Mixed-Use, Historic Apartments
Beverly, Massachusetts
- **The Boulders**
–Multi-family Townhouses
Wenham, Massachusetts
- **Robin's Landing**
–Multi-family Townhouses
Danvers, Massachusetts
- **Tocci Group**
–Mixed-Use, Apartment Renovation
Fitchburg, Massachusetts
- **Mckay School**
–Mixed-Use, Apartments
Beverly, Massachusetts
- **Beverly Crossing**
–Canvas, Mixed-Use, Apartments
Beverly, Massachusetts
- **Beverly Crossing**
–Link 480, Mixed-Use, Apartments
Beverly, Massachusetts

Professional Affiliations

American Institute of Architects (AIA)

Certified by National Council of Architectural Registration Boards (NCARB)

Registered in MA, ME, NH, VT, NY, RI, VA, and FL

Cabot Performing Arts Center,
Past Vice Chairman,
Board of Directors

Beverly Rotary Club,
President 2011–2012, Member

Beverly Regional YMCA,
Board of Directors, Past Member

Beverly Main Streets ,
Board of Directors, Past Member

City of Beverly Building Commission,
Past Member

Education

Harvard Graduate School of Design,
Alumnus AMDP 2012

Master of Business Administration,
Boston University,
High Honors

Master of Architecture,
University of Michigan,
Highest Honors

Bachelor of Science,
Architectural Engineering,
Wentworth Institute of Technology



Stefano Basso, AIA

Principal, Architecture

Since joining SV Design in 2009, Stefano has served in a variety of capacities for the firm and has worked on just about every project type and size. He began his career designing single family homes which instilled an appreciation for the type of detail and craftsmanship that makes historic neighborhoods across New England special. In his current work on mixed use and affordable housing projects, he strives to incorporate these traditional New England design elements into building massing and cladding to complement neighborhood context while meeting EOHLC guidelines and exceeding Passive House requirements. Stefano builds strong relationships with clients, contractors and consultants, improving communication and delivering successful projects while having fun along the way. On the weekends, Stefano enjoys restoring historic homes with his wife and recreating Italian family recipes from Liguria with his sons.

Relevant Project Experience

- **Harborlight Homes**
–**Maple Woods, Affordable Senior Housing**
Wenham, Massachusetts
- **Harborlight Homes**
–**Asbury Commons, Affordable Family Housing**
Hamilton, Massachusetts
- **Harborlight Homes**
–**Granite Street Crossing, Affordable Family & Senior Housing**
Rockport, Massachusetts
- **Commonwealth Land Trust**
–**La Casa, Affordable Housing**
Lynn, Massachusetts
- **Harborlight Homes**
–**Lifefridge, Shelter & SRO Housing**
Salem, Massachusetts
- **Harborlight Homes**
–**Turtle Woods, Affordable Senior Housing**
Beverly, Massachusetts

- **Harborlight Homes**
–**Hardy Street, Affordable Family Housing**
Beverly, Massachusetts
- **Marblehead / Salem Housing Authority**
–**Farrell Court, Affordable Elderly Housing**
Marblehead, Massachusetts
- **Ipswich Housing Authority**
–**Agawam Village, Affordable Housing**
Ipswich, Massachusetts
- **Chelmsford Housing Authority, CHOICE Inc., Redevelopment of Chelmsford Arms**
Chelmsford, Massachusetts
- **Peabody Housing Authority**
–**509 Lowell Street Congregate Living**
Peabody, Massachusetts
- **MA Coalition for the Homeless**
–**La Casa, Affordable SRO Housing**
Lynn, Massachusetts
- **YMCA of the North Shore**
–**Middle Street, Affordable Senior Housing**
Gloucester, Massachusetts

Professional Affiliations

- American Institute of Architects (AIA)
- Boston Society of Architects (BSA)
- National Council of Architectural Registration Boards (NCARB)
- Registered Architect in MA
- Unrestricted Construction Supervisor's License

Education

- Master of Science,
Construction Management,
Wentworth Institute of Technology
- Bachelor of Architecture,
Syracuse University

Community Involvement

- Zoning Board of Appeals, City of Beverly, Past Member
- Historic Beverly,
Board of Trustees, Vice President
- Beverly Main Streets,
Downtown 2030 Committee, Co-Chair
- City of Beverly Harbor-Waterfront Plan,
Advisory Committee Member
- City of Beverly Downtown Design
Standards,
Steering Committee Member
- Ward 2 Civic Association,
Past President 2018-2020



Krista Broyles, AIA, LEED AP

Associate

Krista joined SV Design with over 7 years experience in multi-family, affordable housing, senior living housing, commercial, and institutional projects. Now, with an additional 11 years experience at SV Design, her work extends from Massachusetts to Southern Arizona, with her experience encompassing project design, coordination, client relations, and construction administration. Through her understanding of project needs and strong communication skills, Krista aids in developing innovative design solutions and enjoys collaborative team settings. She enjoys positively impacting her local community by providing creative and functional architecture while maintaining positive and long-lasting relationships with clients and team members alike.

Relevant Project Experience

- **Harborlight Homes & Beacon Communities**
–**Beverly Village for the Living and the Arts, Historic Renovation, Affordable Housing**
Beverly, Massachusetts
- **Harborlight Homes**
–**Anchor Point, Affordable Family Housing**
Beverly, Massachusetts
- **Harborlight Homes**
–**Turtle Creek, Affordable Senior Housing,**
Beverly, Massachusetts
- **Harborlight Homes**
–**Maple Woods, Affordable Senior Housing**
Wenham, Massachusetts
- **Harborlight Homes**
–**Asbury Commons, Affordable Family Housing**
Hamilton, Massachusetts
- **Harborlight Homes**
–**Boston Street, Affordable Housing**
Beverly, Massachusetts
- **Harborlight Homes**
–**Turtle Woods, Affordable Senior Housing**
Beverly, Massachusetts
- **Harborlight Homes**
–**Hardy Street, Affordable Family Housing**
Beverly, Massachusetts
- **Beverly Crossing**
–**Canvas, Mixed-Use, Apartments**
Beverly, Massachusetts
- **Beverly Crossing**
–**Link 480, Mixed-Use, Apartments**
Beverly, Massachusetts
- **Beverly Crossing**
–**The Block at Odell Park, Mixed-Use, Historic Apartments**
Beverly, Massachusetts
- **Chelmsford Housing Authority, CHOICE Inc., Redevelopment of Chelmsford Arms**
Chelmsford, Massachusetts

Professional Affiliations

American Institute of Architects (AIA)

Leadership in Energy and Environmental Design (LEED)
Accredited Professional

National Council of Architectural Registration Boards (NCARB)

Registered Architect in MA

Education

Bachelor of Architecture, Roger Williams University



Ben Scott, CPHC

Senior Project Manager / Building Science

Ben Scott has two decades of experience designing community spaces, corporate interiors, mixed-use multi-family, net zero single family, and high end residential architecture. He is a PHIUS Certified Consultant, CPHC and has a passion for designing sustainable, efficient, and resilient buildings. Ben's attention to detail, his ability to actively problem solve, and his technical skill for designing and coordinating projects in complex buildings are an asset to SV Design's commercial team. Ben holds a Bachelor of Science from Boston Architectural College with a focus in Architectural Technology.

Relevant Project Experience

- **Harborlight Homes & YMCA**
–Cabot Street Housing, Affordable Housing
Beverly, Massachusetts
- **Harborlight Homes & Beacon Communities**
–Briscoe Village for Living & the Arts, Mixed-Use, Affordable Housing
Beverly, Massachusetts
- **Harborlight Homes**
–Anchor Point, Affordable Housing
Beverly, Massachusetts
- **Harborlight Homes**
–Catalyst, Affordable Housing
Lynn, Massachusetts
- **YMCA**
–Pattillo Building, Affordable Housing
Gloucester, Massachusetts
- **YMCA**
–Danvers Community
Danvers, Massachusetts
- **LEO Inc. Preschool**
Lynn, Massachusetts
- **Beverly Crossing**
–The Block at Odell Park, Mixed-Use, Apartments
Beverly, Massachusetts
- **Beverly Crossing**
–Canvas, Mixed-Use, Apartments
Beverly, Massachusetts
- **Essex Street**
–Multi-Family Apartments
Salem, Massachusetts
- **First Presbyterian Church**
Ipswich, Massachusetts
- **Corinthian Yacht Club**
Marblehead, Massachusetts
- **Commonwealth Land Trust & MA Coalition for the Homeless**
–La Casa, Affordable SRO Housing
Lynn, Massachusetts

Professional Affiliations

PHIUS Certified Consultant, CPHC
Historic Beverly, Board of Trustees
Associate AIA

Community Involvement

Design Museum Boston
Construction Boston

Education

Bachelor of Science,
Architectural Technology,
Boston Architectural College

Delphi at a Glance

Since 1992, Delphi Construction has built a reputation as a trusted leader in multi-market Construction Management. Our work is guided by a simple philosophy: deliver exceptional results through a personalized, client-focused approach rooted in Honesty and Integrity.

With offices in Waltham and on Cape Cod, Delphi maintains a strong presence across Massachusetts, providing hands-on support from preconstruction through project delivery. This proximity allows our teams to stay engaged and responsive, ensuring every project receives the attention it deserves.

With nearly 90% of our work coming from repeat clients and referrals, our success is built on long-term relationships, consistent performance, and a shared commitment to Building Responsibly™.

30+

Years in Operation

100+

Full Time Employees

150

\$Million Bonding Capacity

110

\$Million Annual Revenue

2

Massachusetts Offices

90

% Repeat Business

**“DELPHI BROUGHT KNOWLEDGE, EXPERIENCE AND INTEGRITY TO OUR PROJECT.
THEY ARE EXCELLENT TO WORK WITH.”**

Stephen P. Sanford, Associate Head of School for Finance and Operations, Tabor Academy

Corporate Info:

- Founded in 1992
- Privately Held Massachusetts Corporation

Our Services:

- Pre-Project Planning
- Pre-Construction Services
- Construction Management
- General Contracting

Leadership Structure:

- Executives
- Directors
- Managers

Our Experience:

- New Construction
- Occupied Renovation
- Historic Preservation
- Modular

Financial Strength:

- Full Annual Audits
- Untouched Multi-Million-Dollar Line of Credit

Our Markets:

Assisted Living | Educational/Institutional |
Multi-Family Residential Affordable Housing |
Religious | Banking | Commercial/Corporate

Delphi Leadership Team



Keith Shaw, President

As President, Keith is responsible for overseeing all daily operations at Delphi Construction through the company's team of Executives and Directors. Keith has over 30 years of experience in the construction industry, spanning project development and oversight, and business operations. Over his 15 years at Delphi, he has worked closely with our teams to deliver successful projects to our clients while guiding the company's continued growth and success.



Corey Heaslip, VP of Project Development

As VP of Project Development, Corey oversees Client Development and Relations across Delphi's markets, working with existing and prospective clients to ensure Delphi is the right fit for their projects. With more than 20 years of construction experience, he also leads the Preconstruction and Estimating teams, working closely with the VP of Construction Operations, Project Executives, and Director of Preconstruction to ensure projects are well planned and aligned with stakeholder goal.



WESTMINSTER SENIOR RESIDENCES | WESTMINSTER, MA
48 Units, Affordable Housing



32 MARION ST | BROOKLINE, MA
115 Units, Affordable Senior Living Housing, Phiis Passive House



ARMAND MICHAEL HYATT APARTMENTS | LAWRENCE, MA
80 Units, Affordable Housing, Phiis Passive House

Dom Galluzzo, VP of Construction Operations

As VP of Construction Operations, Dom oversees the planning and field execution of all Delphi projects. A seasoned industry leader, he ensures project teams are well-prepared to work collaboratively and Build Responsibly. Through detailed scheduling, logistics, proper staffing, financial management, subcontractor coordination, and quality control, Dom guides Delphi's construction staff in delivering the A+ projects our clients expect and deserve.



Chris Thompson, Director of Preconstruction

As Director of Preconstruction, Chris helps clients and architects navigate the challenges of turning project concepts into buildable plans. With more than 25 years of industry experience, he brings a deep understanding of cost, constructability, and practical problem-solving to every project. Chris provides detailed cost analysis to ensure designs are achievable and collaborates with key trade partners through Delphi's network of subcontractors to keep projects on the right track from the start.



SUMMARY OF NEW OR PRESERVED HOUSING UNITS

Affordable Housing Units	2,699
Market Rate Housing Units	1,209
TOTAL for 49 Projects	3,908

AFFORDABLE HOUSING PROJECTS

PROJECT	OWNER	ARCHITECT	LIHTC	Total	Grnd-Up
Commonwealth Glenville Apartments Allston, MA	Allston-Brighton Comm. Development Corp. Allston, MA	Davis Square Architects Somerville, MA	x	235	0
Ship's Cove Apartments Fall River, MA	Ships Cove {reservation Partners, LP New York, NY	Abacus Architects + Planners Allston, MA	x	201	0
Leyden Woods Apartments Greenfield, MA	The Community Builders Boston, MA	Davis Square Architects Somerville, MA	x	200	200
Mashpee Village Phase 2 Mashpee, MA	The Community Builders Boston, MA	Winslow Architects, Inc. Arlington, MA	x	145	145
Brandy Hill Apartments East Wareham, MA	Preservation of Affordable Housing Boston, MA	The Architectural Team Chelsea, MA	DHCD	132	0
Lincoln Woods Apartments Lincoln, MA	The Community Builders Boston, MA	Tise Design Associates Newton, MA	x	125	0
King's Landing Apartment Renovations Brewster, MA	Preservation of Affordable Housing Boston, MA	Davis Square Architects Somerville, MA	x	108	0
Rock Harbor Village Renovations Orleans, MA	Preservation of Affordable Housing Boston, MA	Davis Square Architects Somerville, MA		100	0
Lionhead Apartments Renovations Dorchester, MA	Abrams Development Co., LLC Boston, MA	DMS design, llc Beverly, MA	x	72	0
The Close Building Cambridge, MA	Just-a-Start Corp. Cambridge, MA	Davis Square Architects Somerville, MA	x	61	0
Tribune Apartments Framingham, MA	Preservation of Affordable Housing Boston, MA	Guzman-Prufer, Inc. Sherborn, MA	x	53	0
Noquochoke Village Westport, MA	The Community Builders Boston, MA	Durkee, Brown, Viveiros & Werenfels Architects Providence, RI	x	50	50

AFFORDABLE HOUSING PROJECTS (continued)

PROJECT	OWNER	ARCHITECT	LIHTC	Total	Grnd-Up
Downing Square Broadway Initiative Arlington, MA	Housing Corporation of Arlington Arlington, MA	Davis Square Architects Somerville, MA	x	48	48
Gerson Building Haverhill, MA	Coalition for a Better Acre Lowell, MA	Davis Square Architects Somerville, MA	x	44	44
Little Pond Place Falmouth, MA	Falmouth Housing Corp. Falmouth, MA	Davis Square Architects Somerville, MA	x	40	40
Founder's Court Renovations Hyannis, MA	Preservation of Affordable Housing Boston, MA	Davis Square Architects Somerville, MA		32	0
Paris Village Affordable Housing East Boston, MA	East Boston Community Development Corp., Inc. East Boston, MA	Michael Angelo Interbartolo Jr., AIA East Boston, MA	x	32	32
Melpet Farms Community Housing Dennis, MA	Preservation of Affordable Housing Boston, MA	Brown Lindquist Fenuccio & Raber Architects, Inc. Yarmouthport, MA	x	27	27
Residences at Fairmont Station Hyde Park, MA	Traggorth Companies, LLC Boston, MA	DMS design, llc Beverly, MA	x	27	0
24 Gould Street Redevelopment Reading, MA	Traggorth Companies, LLC Boston, MA	Olinger Architects Cambridge, MA		13	13
Cromwell Court Apartments, Building 9 Hyannis, MA	Preservation of Affordable Housing Boston, MA	Davis Square Architects Somerville, MA	x	12	0
Notantico Woods Falmouth, MA	Falmouth Housing Corp. Falmouth, MA	Davis Square Architects Somerville, MA	x	11	11
Residences at Yarmouth Gardens West Yarmouth, MA	CCD Yarmouth Gardens, LLC Cambridge, MA	Winslow Architects, Inc. Arlington, MA	x	40	40
Brewster Woods Apartments Brewster, MA	Preservation of Affordable Housing Boston, MA	Catalyst Architecture and Interiors Yarmouth, MA	x	30	30
Salem Heights Apts. Salem, MA	Preservation of Affordable Housing Boston, MA	Icon Architecture Boston, MA	DHCD	282	0
Island Parkside Phase 1 Lawrence, MA	Lawrence Community Works Lawrence, MA	Abacus Architects + Planners Allston, MA	x	40	40

AFFORDABLE HOUSING PROJECTS (continued)

PROJECT	OWNER	ARCHITECT	LIHTC	Total	Grnd-Up
Island Parkside Phase 2 Lawrence, MA	Lawrence Community Works Lawrence, MA	Abacus Architects + Planners Allston, MA	x	40	40
LeClair Village Mashpee, MA	Preservation of Affordable Housing Boston, MA	Dream Collaborative Boston, MA	x	39	39
Westminster Senior Residences Westminster, MA	Commonwealth Community Developers, LLC Cambridge, MA	Winslow Architects, Inc. Arlington, MA	x	50	50
TOTALS			29	2289	849

IN-PROGRESS HOUSING PROJECTS

PROJECT	OWNER	ARCHITECT	LIHTC	Total	Grnd-Up
The Verge Somerville, MA	Dibiase Companies Reading, MA	Khalsa Design, Inc.	N/A	50	50
Province Post Provincetown, MA	The Community Builders, Inc. Boston, MA	Durkee, Brown, Viveiros & Werenfels Architects Providence, RI	x	65	65
Cloverleaf Village Truro, MA	Community Housing Resources, Inc.	Amenta/Emma Architects Boston, MA	x	43	43
Marion St. Senior Housing Brookline, MA	Brookline Housing Authority Brookline, MA	Davis Square Archtiects, Inc. Somerville, MA	x	115	115
375 Cummins Highway Roslindale, MA	McGregor Management Co. Milton, MA	Rick Schmidt Architect Chestnut Hill, MA	N/A	49	49
McManus Manor Acton, MA	Acton Housing Authority Acton, MA	Winslow Architects, Inc. Arlington, MA	x	41	41
Casas Borinquen Apts. Boston, MA	Inquilinos Boricuas En Accion, Inc. Boston, MA	Davis Square Archtiects, Inc. Somerville, MA	x	41	41
Franklin Ridge Senior Housing Franklin, MA	Franklin Municipal Affordable Housing Trust Franklin, MA	Trabucco Architects Needham, MA	x	60	60
Spring Rock Village Brewster, MA	Preservation of Affordable Housing, Inc. Boston, MA	Union Studio Providence, RI	x	45	45
TOTALS			7	509	509

MARKET RATE HOUSING PROJECTS

PROJECT	OWNER	ARCHITECT	LIHTC	Total	Grnd-Up
Riverbend Condominiums Concord, MA	Riverbend Realty, LLC Concord, MA	Ben Nickerson, Architect Concord, MA	N/A	18	18
Rockridge Independent Living, Northampton, MA	Deaconess Abundant Life Communities Concord, MA	EGA Architects, Inc. Newburyport, MA	N/A	42	42

MARKET RATE HOUSING PROJECTS (continued)

PROJECT	OWNER	ARCHITECT	LIHTC	Total	Grnd-Up
Newbury Court Addition Concord, MA	Deaconess Abundant Life Communities Concord, MA	EGA Architects, Inc. Newburyport, MA	N/A	37	27
Newbury Commons Concord, MA	Deaconess Abundant Life Communities Concord, MA	EGA Architects, Inc. Newburyport, MA	N/A	88	88
Wesley Woods Cottages Gilford, NH	Deaconess Abundant Life Communities Concord, MA	EGA Architects, Inc. Newburyport, MA	N/A	41	41
The Commons in Lincoln Lincoln, MA	Benchmark Senior Living Lincoln, MA	EGA Architects, Inc. Newburyport, MA	N/A	168	168
Seashore Point Phase 1/2 Provincetown, MA	Deaconess Abundant Life Communities Concord, MA	EGA Architects, Inc. Newburyport, MA	N/A	108	108
Newbury Court Phase 3 Concord, MA	Deaconess Abundant Life Communities Concord, MA	EGA Architects, Inc. Newburyport, MA	N/A	34	34
Wyeth Apartments Apartments Cambridge, MA	Broder-Rindge LCC Boston, MA	Touloukian Touloukian, Inc. Boston, MA	N/A	44	44
Keystone Place at Buzzard's Bay Bourne, MA	Keystone Place at Buzzard's Bay Indianapolis, IN	Gori & Associates Minneapolis, MN	N/A	106	106
26 Alden Street Multi- Family Provincetown, MA	New Boston Ventures Boston, MA	Scott William Grady Architect Cambridge, MA	N/A	9	0
The Marc Boston, Ma	New Boston Ventures Boston, MA	Zephyr Architects Boston, MA	N/A	9	9
Burnett Street Boston, MA	New Boston Ventures Boston, MA	Zephyr Architects Boston, MA	N/A	44	44
Cape Cod Village Orleans, MA	Cape Cod Village, Inc. Orleans, MA	Brown Lindquist Fenuccio & Raber Architects, Inc. Yarmouthport, MA	N/A	16	16

MARKET RATE HOUSING PROJECTS <i>(continued)</i>					
PROJECT	OWNER	ARCHITECT	LIHTC	Total	Grnd-Up
Harbor Walk at Cordage Park Plymouth, MA	Cordage Fee Owner, LLC Boston, Ma	EMBARC Studio Boston, MA	N/A	155	155
Seascape at Weymouth Weymouth, MA	DAI Property, Inc. Braintree, MA	Sheskey Architects Quincy, MA	N/A	50	50
24 Gould Street Redevelopment Reading, MA	Traggorth Companies, LLC Boston, MA	Olinger Architects Cambridge, MA	N/A	42	42
		TOTALS	0	1,110	992

Attachment B: Harborlight Homes Existing Portfolio and Project Pipeline

1. Harborlight Homes: At a Glance
2. Harborlight Homes: Current Homes Portfolio
3. Harborlight Homes: Homes in the Pipeline

At a Glance

700+
current HH
Homes

11 Communities



800+
HH Residents

2000+ Names on waiting lists

30+ Supportive Service Partners
Aging-in-Place/Family Economic Mobility

\$6,000,000+ property taxes paid



92% earn less than \$35,000/yr

98% of residents below North Shore median income

300+
UNITS IN THE PIPELINE

HARBORLIGHTHOMES.ORG



supportive
homes for
individuals



resident
services



Firehouse Place

4 units
individual supportive homes
Hamilton



Boston Street Crossing

2 buildings
26 units
individual supportive homes
Salem



Catalyst Housing

24 units
individual supportive homes
Lynn

Harborlight Homes' properties offer wrap-around services for families to achieve economic mobility, seniors can age in place safely and well, and those who have experienced homelessness maintain independence and stability.

- Enrichment Programs
- Supportive and Personal Care Services
- Case Management
- Financial Coaching
- Resources for Food Assistance
- Connection to Community Resources and Educational Programming
- High quality on-site Property Management and Maintenance with high level of responsiveness to resident needs



To Apply for Housing:

harborlighthomes.org/application-form

Questions:

applications@harborlighthomes.org



Visit Us



harborlighthomes.org



HARBORLIGHT HOMES

current homes portfolio

Existing Harborlight Homes



BUILDING STABILITY AND OPPORTUNITY

HARBORLIGHT HOMES



homes for families & individuals



homes for seniors



supportive homes for seniors



Individual Family Homes

7 buildings, 17 units
family homes
Beverly



Sewall Building

4 units
family homes
Marblehead



Hardy Street

6 units
family homes
Beverly



Granite Street Crossing

6 units
family homes
Rockport



Anchor Point 1 & 2

2 buildings
38 units/39 units
family homes
Beverly



Agawam Village

14 units
family homes
Ipswich

Managed by Ipswich Housing Authority



Turtle Creek/Woods

2 buildings
109 units/67 units
senior homes
Beverly



Pigeon Cove Ledges

30 units
senior homes
Rockport



Rockport High School

31 units
senior homes
Rockport



Whipple Riverview Place

10 units
senior homes
Ipswich



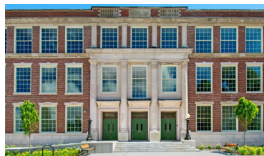
Granite Street Crossing

17 units
senior homes
Rockport



Maple Woods

45 units
senior homes
Wenham



BVLA (Beverly Village for Living & the Arts)

85 units
senior homes
Beverly
Managed by Beacon Communities



Agawam Village

80 units
senior homes
Ipswich

Managed by Ipswich Housing Authority



Harborlight House

30 units
supportive senior homes
Beverly

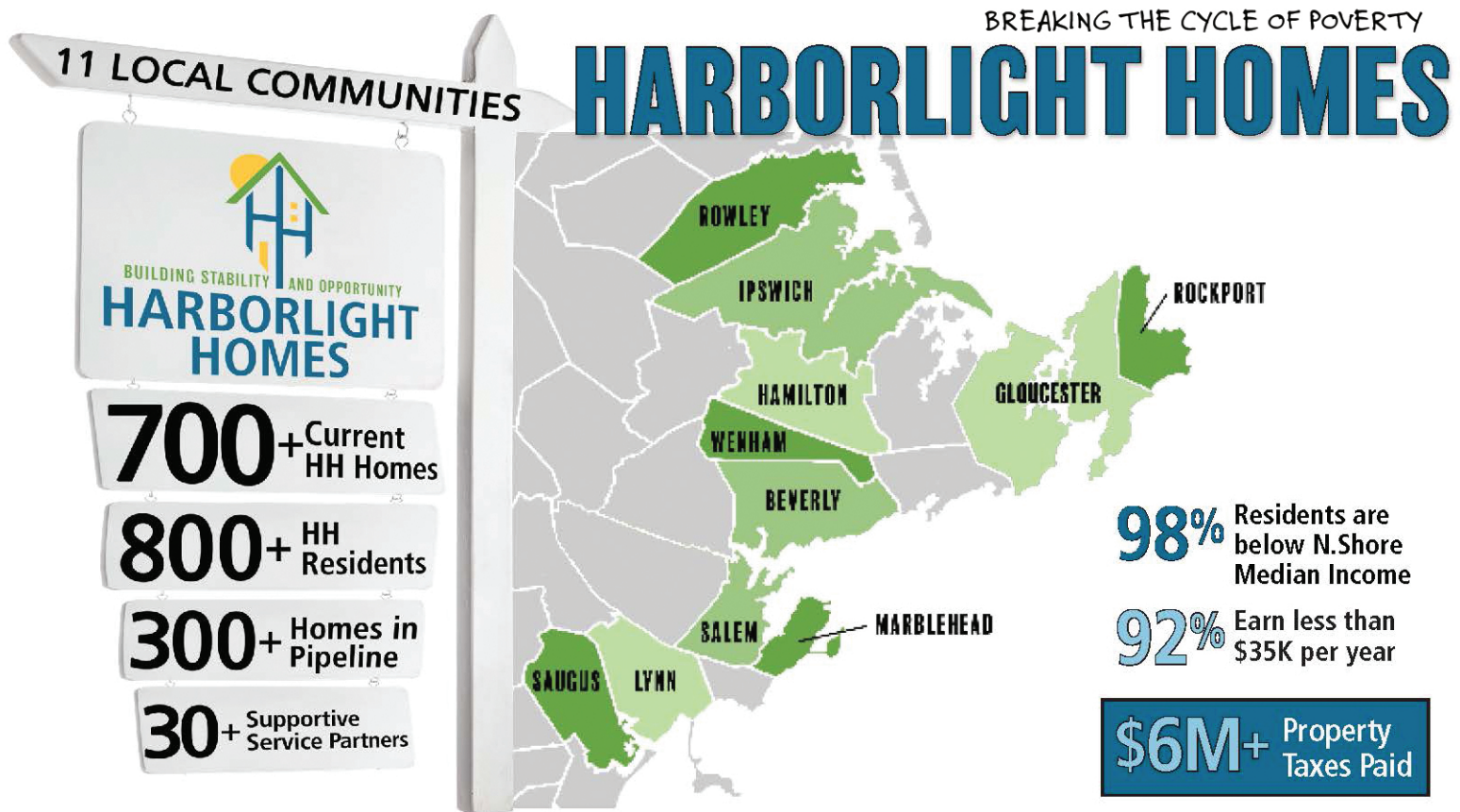


Janet M. Leuci Building

20 units
supportive senior homes
Saugus

See Homes in the Pipeline





SEPT 2025

HOMES IN THE PIPELINE



*"It took me a while to unpack...to cook in the kitchen.
 When we came from the shelter, we only had two bags, but it just seemed too good to be true.
 Now I am on the third floor and I'm looking at treetops!
 I just want to give my son a chance at a better life, and he's doing fantastic."*

- Donna

HARBORLIGHT HOMES IN THE DEVELOPMENT PIPELINE

The Lighthouse Center - Beverly
 Asbury Common - Hamilton
 Windward Crossing - Rowley

Schoolhouse Square - Lynn
 Washington Street - Gloucester
 Main Street - Gloucester

Depot Lane - Ipswich
 Lifebridge Supportive - Salem



Harborlight Homes is a non-profit, Massachusetts-certified Community Development Corporation, focused on creating access to affordable housing for all persons and families in our communities. In addition to a safe and stable home, we convene multiple partners to provide comprehensive services to improve the health, stability, and quality of life for all.

Your donation is essential to this work!

Make a **Lasting Impact. Now.**



Thank You!



"Hope means a happy future!"

- Beverly

"Hope means that eventually more people have homes to live in."

- Sharon

"Hope means having something to look forward to."

- Alfreda

THE LIGHTHOUSE CENTER (TLC)
@ ANCHOR POINT, BEVERLY



PROJECT HIGHLIGHTS

- A community education building on Anchor Point property
 - Providing spaces on-site for :
 - + Daycare
 - + After-school programming
 - + Adult education
 - + Play spaces
 - + Community gardens
 - + and more
- Funds raised through the TLC Capital Campaign at hhighthouse.org/donate

Projected Construction: Late 2026

ASBURY COMMON
HAMILTON



PROJECT HIGHLIGHTS

- New construction
- 45 fully affordable family homes of one- two- and three-bedroom units
- Situated on a peaceful wooded lot
- Passive House building, which is one of the highest levels of sustainability

Projected Construction: 2025-2027

WINDWARD CROSSING
ROWLEY

PARTNERSHIP WITH THE CUSACK FAMILY



PROJECT HIGHLIGHTS

- New construction of integrated housing on donated land
- 20 affordable homes for seniors
- 5 group home units with the Department of Developmental Services (DDS)
- 3 private ownership condos (owned and funded by supporting families)
- The site will include a Community Center (privately funded)

Projected Construction: 2026-2027

SCHOOLHOUSE SQUARE
LYNN



PROJECT HIGHLIGHTS

- Early planing stages
- 66 proposed units (TBD)
- Studios, one- two- and three-bedroom units
- Mixed use w/commercial space on first floor
- Covered parking garage

Projected Construction: 2028-2029

WASHINGTON STREET
GLOUCESTER

COLLABORATION WITH
THE PLANNING OFFICE OF URBAN AFFAIRS



PROJECT HIGHLIGHTS

- Early planning stages
- Proposed 55 rental units (1, 2, and 3 BR units)
 - 16 one-bedroom units
 - 28 two-bedroom units
 - 11 three-bedroom units
- 7 townhouse (2 and 3BR) units (potentially for sale)

Projected Construction: 2027-2028

MAIN STREET
GLOUCESTER

COLLABORATION WITH GLOUCESTER HOUSING AUTHORITY



PROJECT HIGHLIGHTS

- 29 affordable one-bedroom homes for seniors w/Intensive support services
- Views of Harbor Cove

Projected Construction: 2028-2029

DEPOT LANE
IPSWICH



PROJECT HIGHLIGHTS

- Tear down and New building construction
- 52 affordable units with one- two- and three-bedroom homes
- Passive House building, which is one of the highest levels of sustainability
- Currently in the planning stages

Projected Construction: 2027-2028

LIFEBRIDGE SUPPORTIVE
SALEM

COLLABORATION WITH LIFEBRIDGE



PROJECT HIGHLIGHTS

- Ongoing planning stages
- Supportive homes for individuals
- 40R Permitting consideration
- 53 Total New Studio Apartments
 - 41 are new studio apartments
 - Replace existing 12 SRO (single room occupancy) units
- 70 Non-congregate Shelter Beds
 - Currently there are 120 shelter beds;
 - + 50 on Margin Street
 - + 70 on Canal Street

Projected Construction: 2027-2028

ALL Harborlight Homes are Affordable
Based on Area Median Income Limits of 50%, 60%, 30% (and below for homeless individuals and families)

Attachment C: Certificate of Good Standing

1. Harborlight Community Partners, Inc.
2. Harborlight REO LLC
3. Certificate of Legal Existence



The Commonwealth of Massachusetts
Secretary of the Commonwealth
State House, Boston, Massachusetts 02133

William Francis Galvin
Secretary of the
Commonwealth

Date: October 16, 2025

To Whom It May Concern :

I hereby certify that according to the records of this office,

HARBORLIGHT COMMUNITY PARTNERS, INC.

is a domestic corporation organized on **June 14, 1965**

I further certify that there are no proceedings presently pending under the Massachusetts General Laws Chapter 180 section 26 A, for revocation of the charter of said corporation; that the State Secretary has not received notice of dissolution of the corporation pursuant to Massachusetts General Laws, Chapter 180, Section 11, 11A, or 11B; that said corporation has filed all annual reports, and paid all fees with respect to such reports, and so far as appears of record said corporation has legal existence and is in good standing with this office.



In testimony of which,

I have hereunto affixed the

Great Seal of the Commonwealth

on the date first above written.

A handwritten signature in black ink, reading "William Francis Galvin".

Secretary of the Commonwealth

Certificate Number: 25100331890

Verify this Certificate at: <http://corp.sec.state.ma.us/CorpWeb/Certificates/Verify.aspx>

Processed by: hng



William Francis Galvin
Secretary of the
Commonwealth

The Commonwealth of Massachusetts
Secretary of the Commonwealth
State House, Boston, Massachusetts 02133

October 16, 2025

TO WHOM IT MAY CONCERN:

I hereby certify that a certificate of organization of a Limited Liability Company was filed in this office by

HARBORLIGHT REO LLC

in accordance with the provisions of Massachusetts General Laws Chapter 156C on **January 10, 2022.**

I further certify that said Limited Liability Company has filed all annual reports due and paid all fees with respect to such reports; that said Limited Liability Company has not filed a certificate of cancellation; that there are no proceedings presently pending under the Massachusetts General Laws Chapter 156C, § 70 for said Limited Liability Company's dissolution; and that said Limited Liability Company is in good standing with this office.

I also certify that the names of all managers listed in the most recent filing are:
ANDREW DEFRANZA

I further certify, the names of all persons authorized to execute documents filed with this office and listed in the most recent filing are: **ANDREW DEFRANZA**

I also certify that the names of all persons authorized to act with respect to real property listed in the most recent filing are: **ANDREW DEFRANZA**



In testimony of which,

I have hereunto affixed the

Great Seal of the Commonwealth

on the date first above written.

William Francis Galvin

Secretary of the Commonwealth

Processed by: mqc

QC by: QL



The Commonwealth of Massachusetts
Secretary of the Commonwealth
State House, Boston, Massachusetts 02133

William Francis Galvin
Secretary of the
Commonwealth

October 16, 2025

TO WHOM IT MAY CONCERN:

I hereby certify that

HARBORLIGHT HOUSE PROPERTIES, INC.

appears by the records of this office to have been incorporated under the General Laws of this Commonwealth on
June 14, 1965 (Chapter 180).

I also certify that in Articles of Merger filed here **January 1, 2009**, the name of said corporation was
changed to:

HARBORLIGHT COMMUNITY PARTNERS, INC.

I further certify that the following amendments to the Articles of Organization appear of record here,
namely:

Articles of Amendment	Filed:	September 7, 1988
Articles of Amendment	Filed:	April 1, 1991
Articles of Merger	Filed:	September 15, 2009
Articles of Merger	Filed:	September 18, 2009
Articles of Merger	Filed:	November 1, 2009
Articles of Merger	Filed:	January 1, 2012
Articles of Amendment	Filed:	May 21, 2012

I also certify that no other amendments to the Articles of Organization appear of record here and said
corporation still has legal existence.

I further certify that in an Annual Report filed for **2025**, the Officers and Directors are listed as follows:

SEE ATTACHED

In testimony of which,

I have hereunto affixed the

Great Seal of the Commonwealth

on the date first above written.

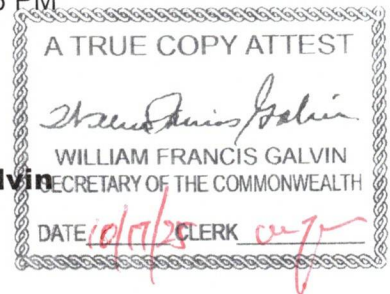
William Francis Galvin

Secretary of the Commonwealth



Processed by: mqc

QC by: QL



The Commonwealth of Massachusetts, William Francis Galvin Corporations Division

One Ashburton Place - Floor 17, Boston MA 02108-1512 | Phone: 617-727-9640

Annual Report

(General Laws, Chapter 180)

Filing Fee: \$15.00

Identification Number: 042313571

Filing for November 1, 2025

In compliance with the requirements of Section 26A of Chapter one hundred and eighty (180) of the General Laws:

1. Exact name of the corporation:

HARBORLIGHT COMMUNITY PARTNERS, INC.

2. Location of its principal office:

Number and street: 600 CUMMINGS CTR STE 270-X

Address 2:

City or town: BEVERLY

State: MA

Zip code: 01915

3. Date of the last annual meeting:

4. State the names and street addresses of all officers, including all the directors of the corporation,

Title	Individual Name	Address	Term expires
PRESIDENT	ROBERT GILLIS	31 SAYWARD ST. GLOUCESTER, MA 01915 USA	Until Successor is Appointed
TREASURER	JOHN THOMSON	9 THOREAU CIRCLE BEVERLY, MA 01915 USA 9 THOREAU CIRCLE BEVERLY, MA 01915 USA	Until Successor is Appointed
CLERK	KURT JAMES	56 NORMAN STREET MARBLEHEAD, MA 01945 USA 56 NORMAN STREET MARBLEHEAD, MA 01945 USA	Until Successor is Appointed
VICE PRESIDENT	KURT JAMES	56 NORMAN STREET MARBLEHEAD, MA 01945 USA 56 NORMAN STREET MARBLEHEAD.	Until Successor is Appointed

MA 01945 USA			
ASSISTANT CLERK	PAM CONSTANTINE	7 DEVON AVE. BEVERLY, MA 01915 USA 7 DEVON AVE. BEVERLY, MA 01915 USA	Until Successor is Appointed
DIRECTOR	RICK ALPERN	4 LANTHORN LANE BEVERLY, MA 01915 USA 4 LANTHORN LANE BEVERLY, MA 01915 USA	Until Succ
DIRECTOR	ISIS PATTERSON	41 PLEASANT STREET BEVERLY, MA 01915 USA 41 PLEASANT STREET BEVERLY, MA 01915 USA	Until Succ
DIRECTOR	BILL SCANLON	5 WHITMAN PLACE BEVERLY, MA 01915 USA	Until Successor is Appointed
DIRECTOR	KEVIN NOYES	47 KENNEY ROAD MIDDLETON, MA 01949 USA	Until Successor is Appointed
DIRECTOR	KURT JAMES	56 NORMAN STREET MARBLEHEAD, MA 01915 USA 56 NORMAN STREET MARBLEHEAD, MA 01915 USA	Until Successor is Appointed
DIRECTOR	TRACEY ARMSTRONG	25 CRESTLINE CIRCLE BEVERLY, MA 01915 USA	Until Successor is Appointed
DIRECTOR	ABU TOPPIN	27 YANKEE WAY BEVERLY, MA 01915 USA 27 YANKEE WAY BEVERLY, MA 01915 USA	Until Succ
DIRECTOR	CYNTHIA NINA-SOTO	6 LAURENT ROAD SALEM, MA 01970 USA	Until Successor is Appointed
DIRECTOR	AL TEMKIN	1 ROBIN ROAD BEVERLY, MA 01915 USA 1 ROBIN ROAD BEVERLY, MA 01915 USA	Until Succ
DIRECTOR	ANDREW DEFRANZA	11 WEBBER AVE BEVERLY, MA 01915 USA 11 WEBBER AVE BEVERLY, MA 01915 USA	Until Succ
DIRECTOR	PAM CONSTANTINE	7 DEVON AVE. BEVERLY, MA 01915 USA	Until Successor is Appointed
DIRECTOR	DANE POESKE	8 HOLLY LANE BEVERLY, MA 01915 USA	Until Successor is Appointed
DIRECTOR	JOHN THOMSON	9 THOREAU CIRCLE BEVERLY, MA 01915 USA	Until Successor is Appointed
DIRECTOR	MICHAEL SCHAAF	1 SHAGBARK WOODS IPSWICH, MA 01938 USA	Until Successor is Appointed

5. Check if the corporation is a cemetery corporation that does NOT hold perpetual care funds in trust. If the corporation is a cemetery corporation that holds perpetual care funds in trust, a copy of the written instrument establishing the trust and any amendments thereto must be attached, and the annual report must be filed by facsimile, mail or in person.



Signed by JOHN THOMSON , its OTHER OFFICER

Attachment D: Conceptual Design Drawings

1. Letter from Hancock Associates
2. Design Narrative
3. 17-27 First Street Proposal Drawings

HANCOCK
ASSOCIATES
Surveyors | Engineers | Scientists

November 3, 2025

Andrew Leonard
Director of Real Estate Development
Harborlight Homes
600 Cummings Street, STE 270-X
Beverly, MA 01915

RE: 17-27 First Street, Salem, MA

Andrew,

I have reviewed the site plan portions of the plans prepared by SV Design entitled 17-27 First Street Proposal dated November 3, 2025. Further I did a desktop investigation of the site including MASS MAPPER and NRCS Web Soil Survey. After reviewing the plans and completing the desktop investigation and analysis I have concluded that the project as proposed by the SV Design Plans is likely feasible pending confirmatory site survey and engineering design.

Regards,

A handwritten signature in blue ink, appearing to read 'C. E. Wear, III', with a stylized flourish at the end.

Charles E. Wear, III, PE
Hancock Associates



Date: November 3, 2025
Project Name: 17-27 First Street Development RFP
Owner: Salem Housing Authority
Developer: Harborlight Homes
Architect: SV Design, LLC
Civil Engineer: Hancock Associates
Construction Manager: Delphi Construction

Project Overview:

The proposed design seeks a balanced development approach, maximizing density of new affordable housing units, while keeping sitework efficient and preserving existing open green space. This balance is achieved through careful site planning and input from a well-rounded and experienced development team.

The project consists of two buildings, surface parking partially covered by solar arrays, programmed outdoor space and preservation of natural open space. One building provides fully accessible one-bedroom apartments for supportive senior housing and related amenities, while the second provides family apartments with a variety of bedroom and unit types and an on-site daycare facility.

Building A:

- 60 fully accessible one-bedroom senior units
- Four full stories with walk-out garden level that works with the existing grading
- On site resident support services & property management
- Laundry rooms on each floor, community room, library, fitness room & bike storage
- Covered entrance, raised planting gardens, shaded patio gathering space

Building B:

- 92 total apartments with 4 studios, 29 one-bedroom, 44 two-bedroom & 15 three-bedroom units
- Five full stories with walk-out garden level that works with the existing grading
- On site resident support services & property management
- Laundry rooms on each floor, community room, library, fitness room & bike storage
- Covered entrance, playground, shaded patio gathering space
- Daycare facility (7,500 SF) with outdoor play space

Site:

- 175 parking spaces
- 3 solar arrays over parking totaling over 18,000 SF



- Dog park, raised planting garden, gazebo common for live music and events

Site Context:

The project site features some challenging topography but is an appealing site for development as it backs onto Salem Woods Highland Park and does not have many direct abutters. There are several other mid-rise developments along First Street, including one thirteen story building and several four-story buildings similarly perched on the ledge above First Street. The neighborhood contains a mix of housing, commercial and retail uses with access to utilities, public transportation and job centers such as Salem Hospital.

Architectural & Site Narrative:

The project site has frontage on First Street and Farrell Court, but is largely screened from view by natural grade change and existing trees on all sides. The site planning of the buildings and surface improvements is laid out to maintain this natural buffer to the extent possible to reduce the visual impact of the development on the surrounding neighborhood.

Site access is proposed along a straight run of First Street providing adequate visibility for vehicular circulation. An entrance driveway climbs around the edge of the existing hill making good use of the natural topography while leveling out to a relatively flat area for site circulation and building entrances. This roadway will be well-lit and tree lined. The core of the site contains a long spine of planted and programmed green space which connects to green spaces on either side at the senior and family buildings with continuous walking paths. The main entries of the buildings are directly opposite with to promote interaction between the senior and family populations.

While both buildings have height, special attention is paid to the human scale and entrance sequence. Building entries are covered from weather and lined with trees and flowering planting beds. The feel and detailing of the buildings are residential, New England in character and will create an inviting and familiar sense of home.

The vertical mass of the buildings is broken up by a series of 'pushes and pulls' along the façade that allow for subtle changes in siding types, window detailing and various roof accents. The exteriors are clad in durable red brick at the bases and prominent entrances, to provide a feel of stability and longevity. The 'bump-ins' and the rear of the buildings are primarily clad in cementitious clapboard siding with top 'attic' floors accented as a vertical board and batten. A series of cornice lines complement the main rooflines and transitions between siding types to break up the massing of the façade. Colors are traditionally New England neutrals with occasional pops of teal or similar highlight color at select locations for interest

Both buildings will be Passive House certified and all-electric with top of the line triple paned windows, continuous exterior insulation, energy recovery ventilation and fresh air, VRF heating and cooling, and air source electric heat pump central hot water systems. In addition to the parking lot solar arrays, building rooftops will feature additional solar panels. Electric vehicle charging will be provided on site with additional EV ready spaces provided for future capacity. Appliances will be energy star rated. All exterior lighting used will be dark sky compliant and energy efficient LED type.



There are designated trash pickup areas at the sides of each building. Fire lanes can be provided around the rear of the family building if required by the Fire Department. Security lighting and cameras will be provided throughout the property.

Connections will be provided from the site back into Salem Woods Highland Park trails. All plantings will be native, drought tolerant and non-invasive. Parking lots will feature a significant amount of shade trees to reduce the heat island effect.

Unit & Interiors Narrative:

The interior of the building is laid out for maximum efficiency with double loaded corridors and stacking units for ease of structural and mechanical design. Common spaces and elevators are clustered at the center of the building for both convenience of resident access and efficiency of unit layout.

The main entrance lobbies are complete with seating areas, offices, mail and package area, toilet rooms, meeting room and a large flexible commons room with kitchenette for hosting a variety of events. Upper floor common areas feature a laundry room on each floor and additional amenities spaces such as a library and salon. Additional amenities in both buildings will include 2 elevators, common toilets, bike storage, trash rooms and work pods.

In the senior building, all apartments are one bed one bath type units just over 700 SF. They will be fully accessible (521 CMR Group 2A compliant), with additional CBH units, allowing residents to age in place as their needs evolve. Unit interiors, common spaces and site will be designed so as to comply with EOHLC Senior Housing Design Guidelines and Enterprise Green Communities. As a senior housing project, a major component of site and building design is to maximize accessibility and resident comfort.

Unit interiors provide ample storage and ease of mobility within an efficient layout. The kitchen area is partially open to the dining and living spaces providing visual connection and light while maintaining a bit of privacy. The living rooms feature large windows letting in light throughout the day and views to the surrounding forest. The bathrooms have roll-in showers, vanities, linen storage, medicine cabinets and grab bars throughout. Bedrooms are spacious enough to fit a variety of furniture storage while maintaining access for residents with mobility devices.

The family building features a mix of unit types to allow for a range of resident household sizes and needs. Three-bedroom units are focused on the corners of the building to allow for efficient layouts, reducing less valuable square footage. Studios (450 SF), one-bed (650 SF) and two-bed (950 SF) units all feature one full bathroom with a tub/shower and vanity while three-bed units include a second full bathroom with a shower.

Unit entrances are generally directly into an open area within the main living space. U-shaped kitchens next to the entrances feature peninsula seating, creating ample storage while allowing multiple residents to move around each other freely and maintain sightlines. Large living and dining rooms are open to the kitchen and feature multiple large windows bringing natural light



deep into the apartments. Ample storage for clothes, linens and kitchen pantry are provided in all units.

All units feature energy star rated appliances, solid surface countertops, heavy duty grade veneered plywood construction cabinets, tiled backsplashes for durability and visual appeal. Typical unit floors are heavy duty LVT while bathrooms floors are finished with durable and attractive tile floors. All walls and ceilings are 5/8" painted gypsum wall board and paperless at kitchens and bathrooms. LED surface mounted lighting in all rooms with sconces at vanities.

17-27 First Street Proposal



New Construction

November 3, 2025

Sheet Number	Sheet Name
G100	COVER SHEET
A010	SITE PLAN
A011	PROJECT SUMMARY
A100a	SENIOR BUILDING GARDEN LEVEL PLAN
A101a	SENIOR BUILDING LEVEL 1 PLAN
A102a	SENIOR BUILDING LEVEL 2 PLAN
A103a	SENIOR BUILDING LEVEL 3 PLAN
A104a	SENIOR BUILDING LEVEL 4 PLAN
A105a	SENIOR BUILDING ROOF PLAN
A201a	SENIOR BUILDING EXTERIOR ELEVATIONS
A202a	SENIOR BUILDING EXTERIOR ELEVATIONS
A100b	FAMILY BUILDING GARDEN LEVEL PLAN
A101b	FAMILY BUILDING LEVEL 1 PLAN
A102b	FAMILY BUILDING LEVEL 2 PLAN
A103b	FAMILY BUILDING LEVEL 3 PLAN
A104b	FAMILY BUILDING LEVEL 4 PLAN
A105b	FAMILY BUILDING LEVEL 5 PLAN
A106b	FAMILY BUILDING ROOF PLAN
A201b	FAMILY BUILDING EXTERIOR ELEVATIONS
A202b	FAMILY BUILDING EXTERIOR ELEVATIONS
A203b	FAMILY BUILDING EXTERIOR ELEVATIONS
AG00a	SENIOR BUILDING - TYPICAL UNIT PLAN
AG01b	FAMILY BUILDING - TYPICAL UNIT PLAN
AG02b	FAMILY BUILDING - TYPICAL UNIT PLAN
AG03b	FAMILY BUILDING - TYPICAL UNIT PLAN
AG04b	FAMILY BUILDING - TYPICAL UNIT PLAN
ARCHITECTURAL	
R100	AERIAL SITE PLAN RENDERING
R101	SENIOR BUILDING RENDERING
R102	SENIOR BUILDING RENDERING
R103	FAMILY BUILDING RENDERING
R104	FAMILY BUILDING RENDERING
R105	FAMILY HOUSING RENDERING
L100	LANDSCAPE PLAN



Revisions

#	Description	Date	By

COVER SHEET

Drawn By: Author

Plot Date: 00/00/000

Scale: As Noted

Date: 10/23/25

Proposed New Construction

17-27 First Street Proposal

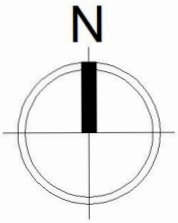
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SV DESIGN

G100



① SITE PLAN
1" = 60'-0"



Proposed New Construction 17-27 First Street Proposal	SITE PLAN		Revisions	
	Scale: As Noted Date: 09/24/25	Drawn By: Author Plot Date: 00/00/000	#	Description
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A010				



Project Summary

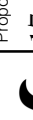
152 Total Units & 180,457 GSF Across 2 Buildings
175 Parking Spaces

Building A (Senior):

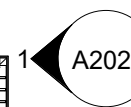
- 60 Total Units
- 61,896 GSF
- 60 One-Bedroom Units (700 NSF)

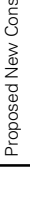
Building B (Family):

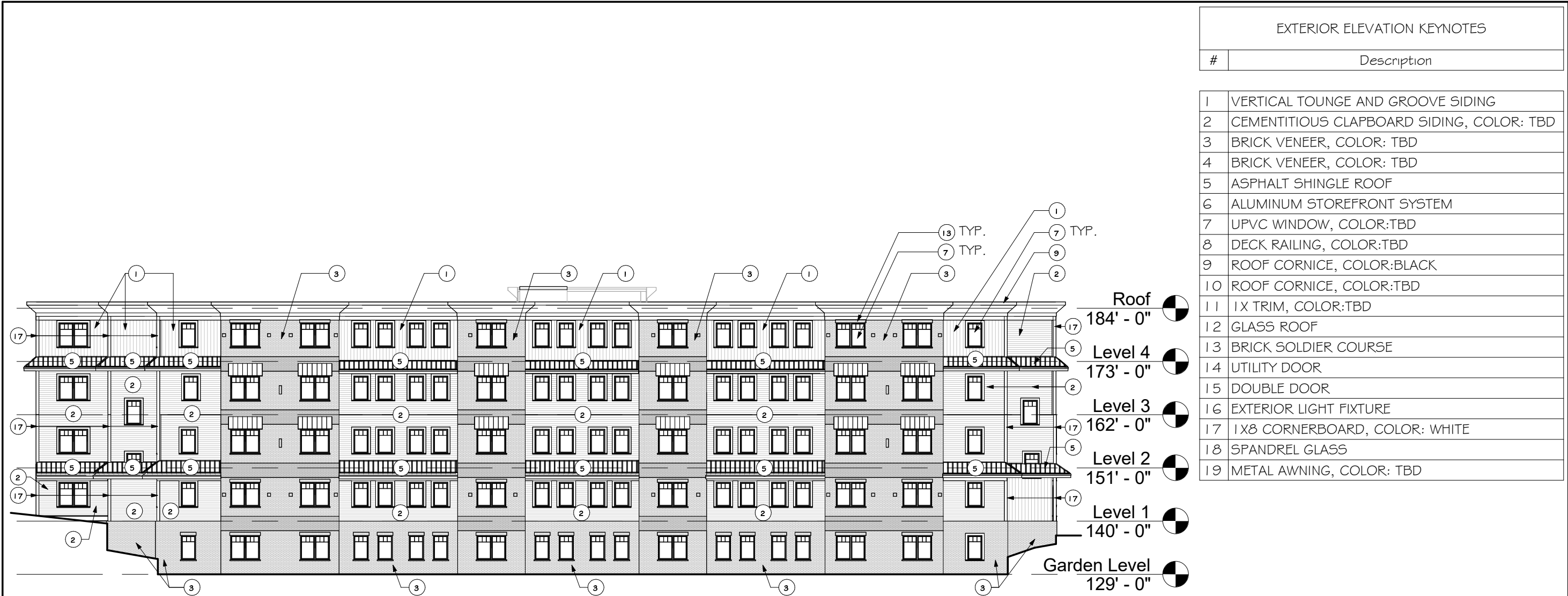
- 92 Total Units
- 118,561 GSF
- 4 Studio Units (400 NSF)
- 29 One-Bedroom Units (650 NSF)
- 44 Two-Bedroom Units (950 NSF)
- 15 Three-Bedroom Units (1150 NSF)

<div><div>SV DESIGN</div></div> <div><div>Proposed New Construction</div><div>17-27 First Street Proposal</div><div>SV/DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485</div></div>	PROJECT SUMMARY				
	Scale: As Noted		Drawn By: Author		
	Date: 10/30/25		Plot Date: 00/00/000		
Revisions		#	Descriptio	Date	By
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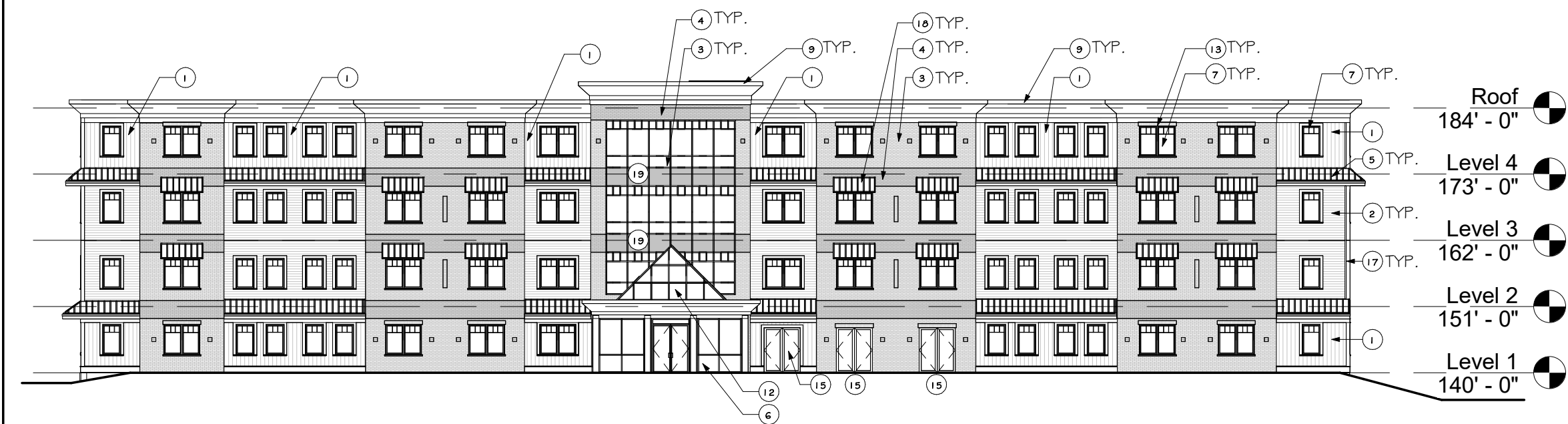




	Proposed New Construction 17-27 First Street Proposal		SENIOR BUILDING LEVEL 4 PLAN	Revisions	
	SV DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485	Scale: As Noted Date: 10/08/25		Drawn By: Author Plot Date: 00/00/0000	# Description Date By
A104a					



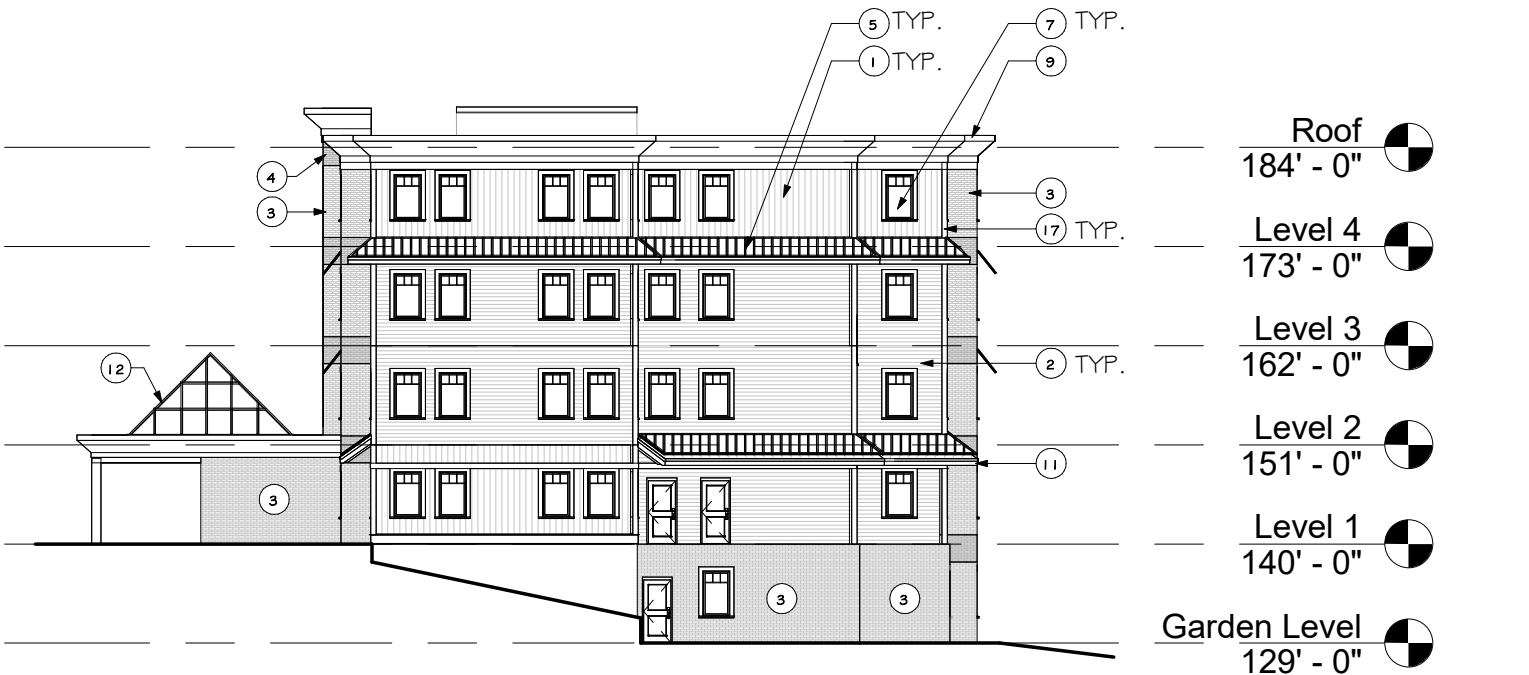
1 SENIOR BUILDING - NORTH ELEVATION
3/64" = 1'-0"



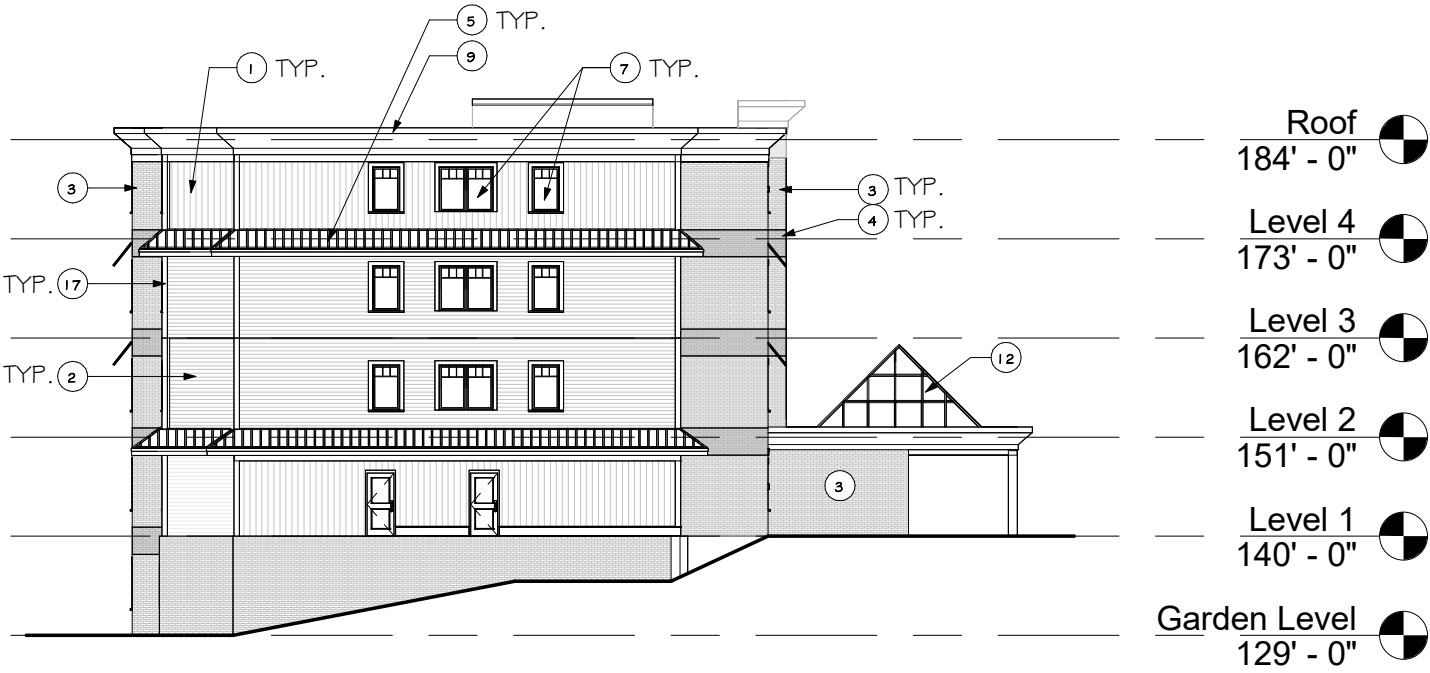
2 SENIOR BUILDING - SOUTH ELEVATION
3/64" = 1'-0"

EXTERIOR ELEVATION KEYNOTES	
#	Description
1	VERTICAL TOUNGE AND GROOVE SIDING
2	CEMENTITIOUS CLAPBOARD SIDING, COLOR: TBD
3	BRICK VENEER, COLOR: TBD
4	BRICK VENEER, COLOR: TBD
5	ASPHALT SHINGLE ROOF
6	ALUMINUM STOREFRONT SYSTEM
7	UPVC WINDOW, COLOR:TBD
8	DECK RAILING, COLOR:TBD
9	ROOF CORNICE, COLOR:BLACK
10	ROOF CORNICE, COLOR:TBD
11	1X TRIM, COLOR:TBD
12	GLASS ROOF
13	BRICK SOLDIER COURSE
14	UTILITY DOOR
15	DOUBLE DOOR
16	EXTERIOR LIGHT FIXTURE
17	1X8 CORNERBOARD, COLOR: WHITE
18	SPANDREL GLASS
19	METAL AWNING, COLOR: TBD

Revisions	By			
	Date			
#	Description			
		Drawn By: Author		Plot Date: 00/00/000
		Scale: As Noted		Date: 10/08/25
SENIOR BUILDING EXTERIOR ELEVATIONS				
Proposed New Construction				
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A201a				



1 SENIOR BUILDING - EAST ELEVATION
3/64" = 1'-0"



2 SENIOR BUILDING - WEST ELEVATION
3/64" = 1'-0"

EXTERIOR ELEVATION KEYNOTES	
#	Description
1	VERTICAL TOUNGE AND GROOVE SIDING
2	CEMENTITIOUS CLAPBOARD SIDING, COLOR: TBD
3	BRICK VENEER, COLOR: TBD
4	BRICK VENEER, COLOR: TBD
5	ASPHALT SHINGLE ROOF
6	ALUMINUM STOREFRONT SYSTEM
7	UPVC WINDOW, COLOR:TBD
8	DECK RAILING, COLOR:TBD
9	ROOF CORNICE, COLOR:BLACK
10	ROOF CORNICE, COLOR:TBD
11	1X TRIM, COLOR:TBD
12	GLASS ROOF
13	BRICK SOLDIER COURSE
14	UTILITY DOOR
15	DOUBLE DOOR
16	EXTERIOR LIGHT FIXTURE
17	1X8 CORNERBOARD, COLOR: WHITE
18	SPANDREL GLASS
19	METAL AWNING, COLOR: TBD

Revisions

#	Description	Date	By


SENIOR BUILDING
EXTERIOR ELEVATIONS

Scale: As Noted
Date: 10/08/25

Drawn By: Author
Plot Date: 00/00/000

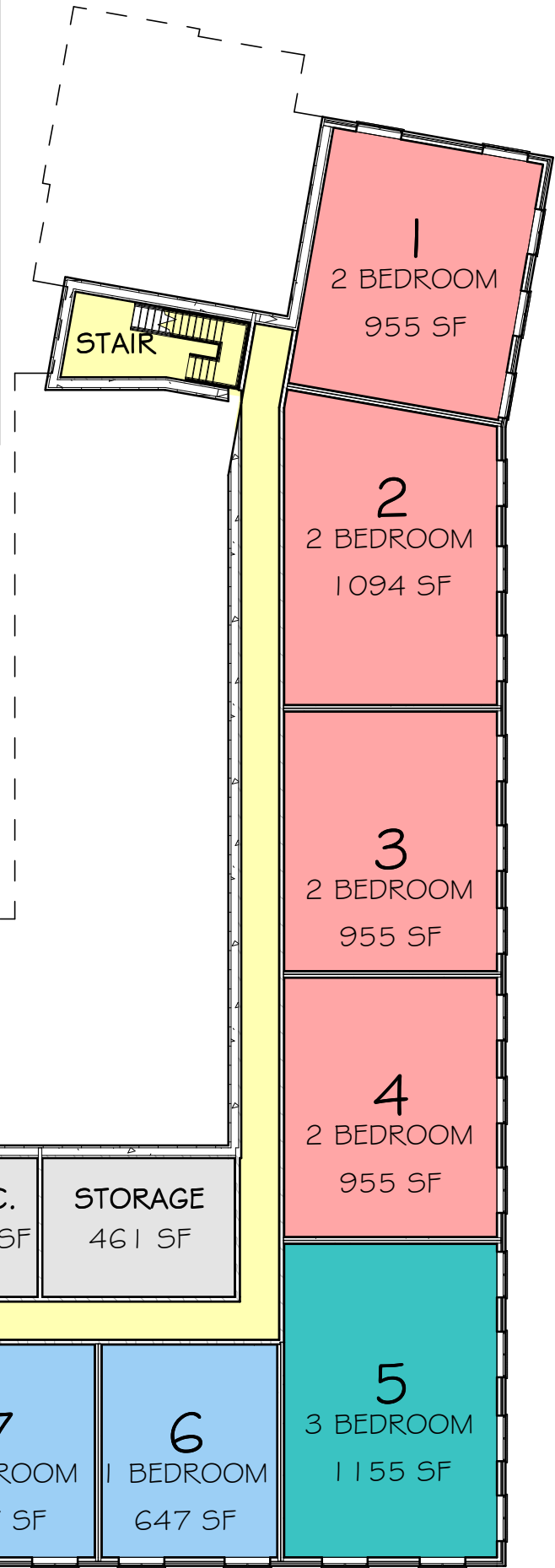
Proposed New Construction
17-27 First Street Proposal

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DESIGN

A202a

UNIT MATRIX						
	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	TOTAL PER FLOOR	GFA
GARDEN LEVEL	0	3	5	2	10	12,684
LEVEL 1	0	3	6	2	11	25,765
LEVEL 2	1	5	9	2	17	20,028
LEVEL 3	1	6	8	3	18	20,028
LEVEL 4	1	6	8	3	18	20,028
LEVEL 5	1	6	8	3	18	20,028
TOTAL	4	29	44	15	92	118,561



Legend

- STUDIO
- 1 BEDROOM
- 2 BEDROOM
- 3 BEDROOM
- CIRCULATION
- COMMON SPACES
- DAYCARE
- MAINTENANCE

1 GARDEN LEVEL FLOOR PLAN
3/64" = 1'-0"

Revisions

#	Description	Date	By

FAMILY HOUSING FLOOR PLAN

Scale: As Noted
Date: 10/07/25

Drawn By: Author
Plot Date: 00/00/000

Proposed New Construction
17-27 First Street Proposal

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SV DESIGN

A100b

UNIT MATRIX						
	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	TOTAL PER FLOOR	GFA
GARDEN LEVEL	0	3	5	2	10	12,684
LEVEL 1	0	3	6	2	11	25,765
LEVEL 2	1	5	9	2	17	20,028
LEVEL 3	1	6	8	3	18	20,028
LEVEL 4	1	6	8	3	18	20,028
LEVEL 5	1	6	8	3	18	20,028
TOTAL	4	29	44	15	92	118,561



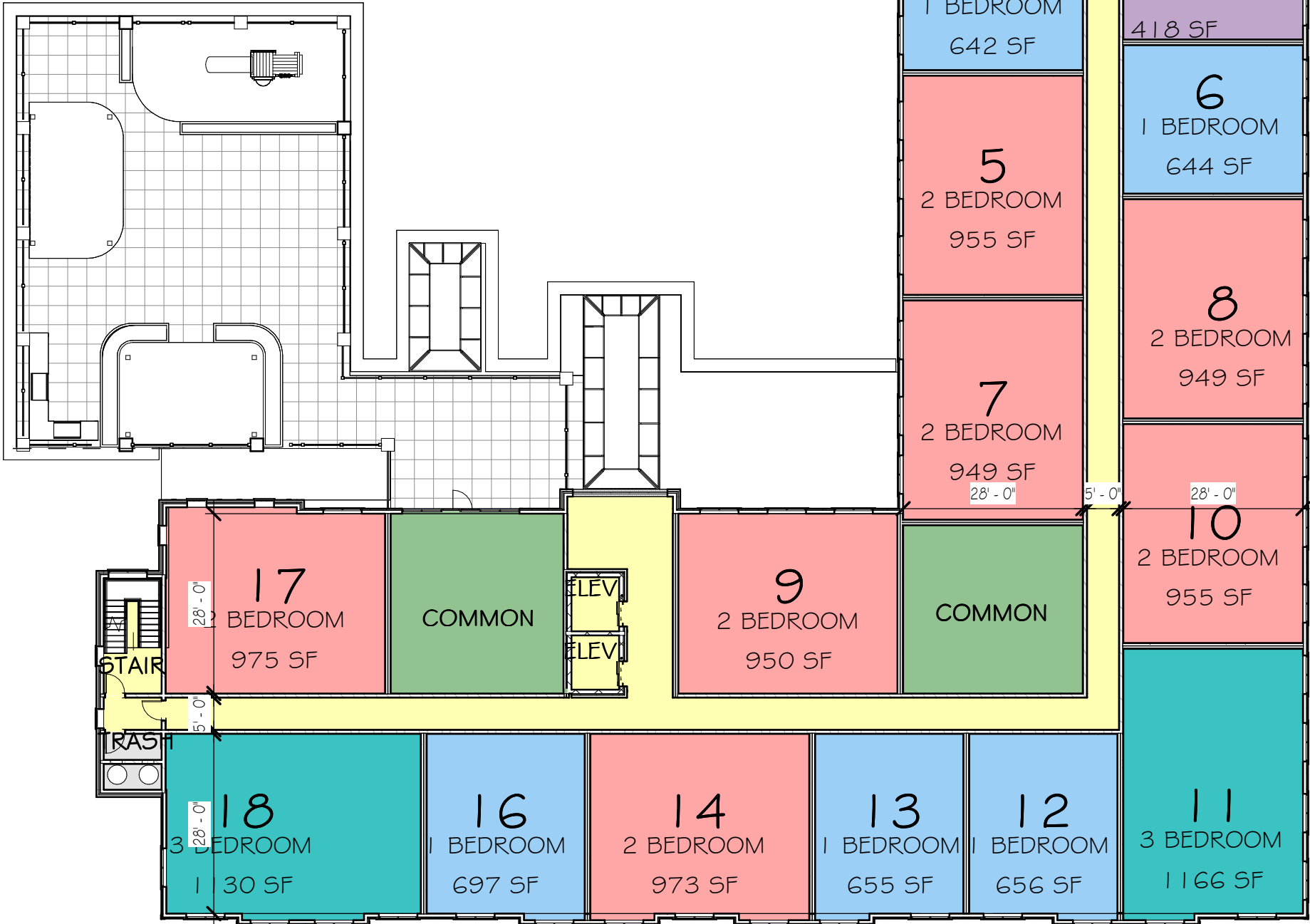
Legend

- STUDIO
- 1 BEDROOM
- 2 BEDROOM
- 3 BEDROOM
- CIRCULATION
- COMMON SPACES
- DAYCARE
- MAINTENANCE

① LEVEL 1 FLOOR PLAN
3/64" = 1'-0"

Revisions	#	Description	Date	By
FAMILY HOUSING FLOOR PLAN				
Drawn By: Author			Plot Date: 00/00/000	
Scaler: As Noted			Date: 10/07/25	
Proposed New Construction 17-27 First Street Proposal				
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DESIGN				
A101b				

UNIT MATRIX						
	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	TOTAL PER FLOOR	GFA
GARDEN LEVEL	0	3	5	2	10	12,684
LEVEL 1	0	3	6	2	11	25,765
LEVEL 2	1	5	9	2	17	20,028
LEVEL 3	1	6	8	3	18	20,028
LEVEL 4	1	6	8	3	18	20,028
LEVEL 5	1	6	8	3	18	20,028
TOTAL	4	29	44	15	92	118,561



Legend

- STUDIO
- 1 BEDROOM
- 2 BEDROOM
- 3 BEDROOM
- CIRCULATION
- COMMON SPACES
- DAYCARE
- MAINTENANCE

1 LEVEL 2 FLOOR PLAN
3/64" = 1'-0"

Revisions

#	Description	Date	By

FAMILY HOUSING
FLOOR PLAN

Drawn By: Author
Plot Date: 00/00/000

Scaler: As Noted
Date: 10/07/25

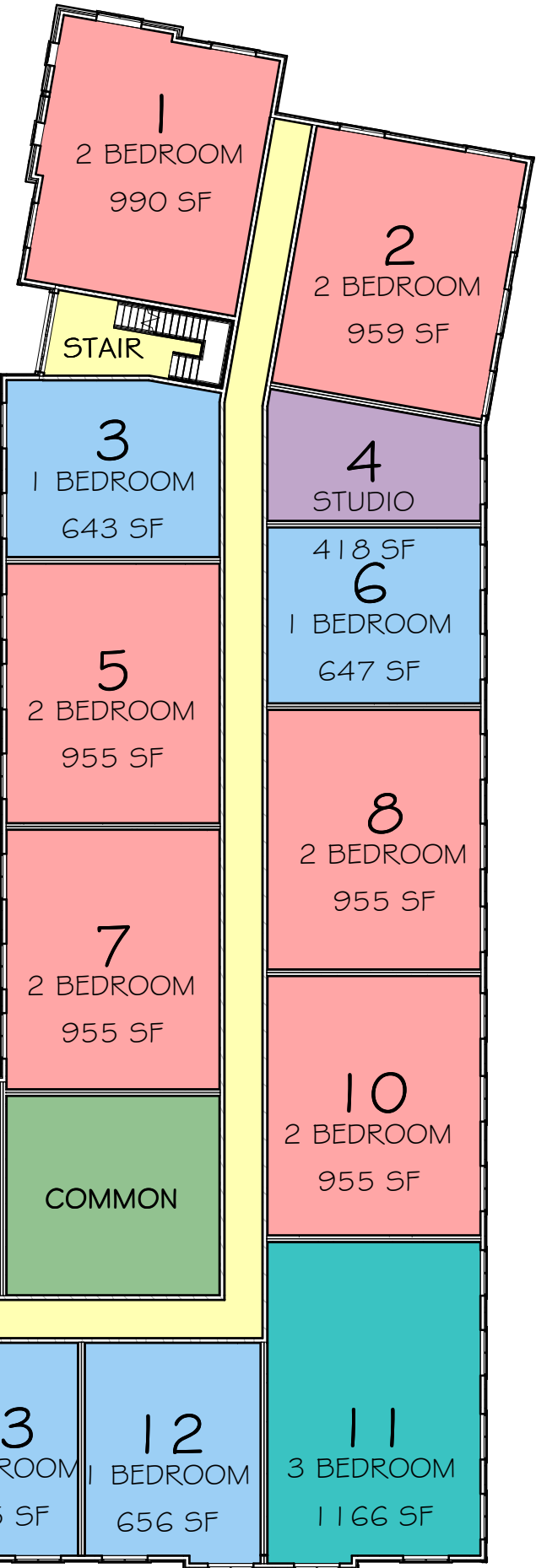
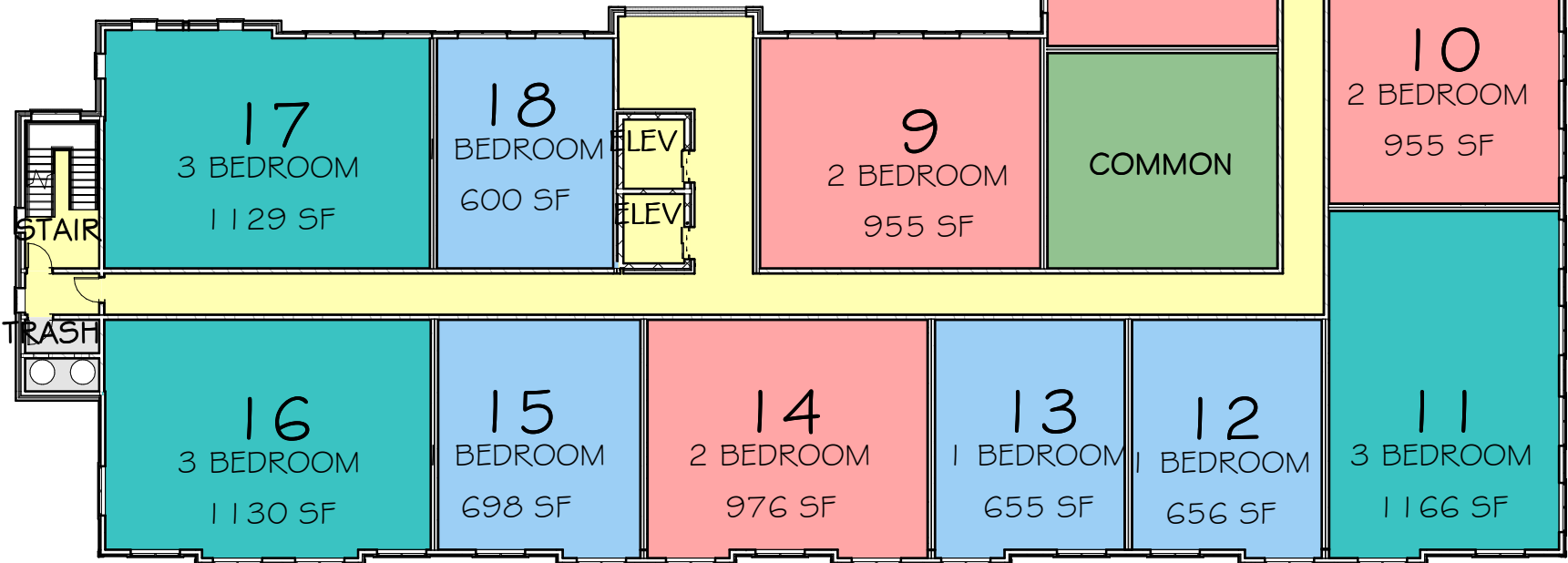
Proposed New Construction
17-27 First Street Proposal

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A102b

UNIT MATRIX						
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LEVEL 1	0	3	6	2	11	25,765
LEVEL 2	1	5	9	2	17	20,028
LEVEL 3	1	6	8	3	18	20,028
LEVEL 4	1	6	8	3	18	20,028
LEVEL 5	1	6	8	3	18	20,028
TOTAL	4	29	44	15	92	118,561



Legend

- STUDIO
- 1 BEDROOM
- 2 BEDROOM
- 3 BEDROOM
- CIRCULATION
- COMMON SPACES
- DAYCARE
- MAINTENANCE

① LEVEL 3 FLOOR PLAN
3/64" = 1'-0"

Revisions

#	Description	Date	By

FAMILY HOUSING
FLOOR PLAN

Drawn By: Author
Plot Date: 00/00/000

Scaler: As Noted
Date: 10/08/25

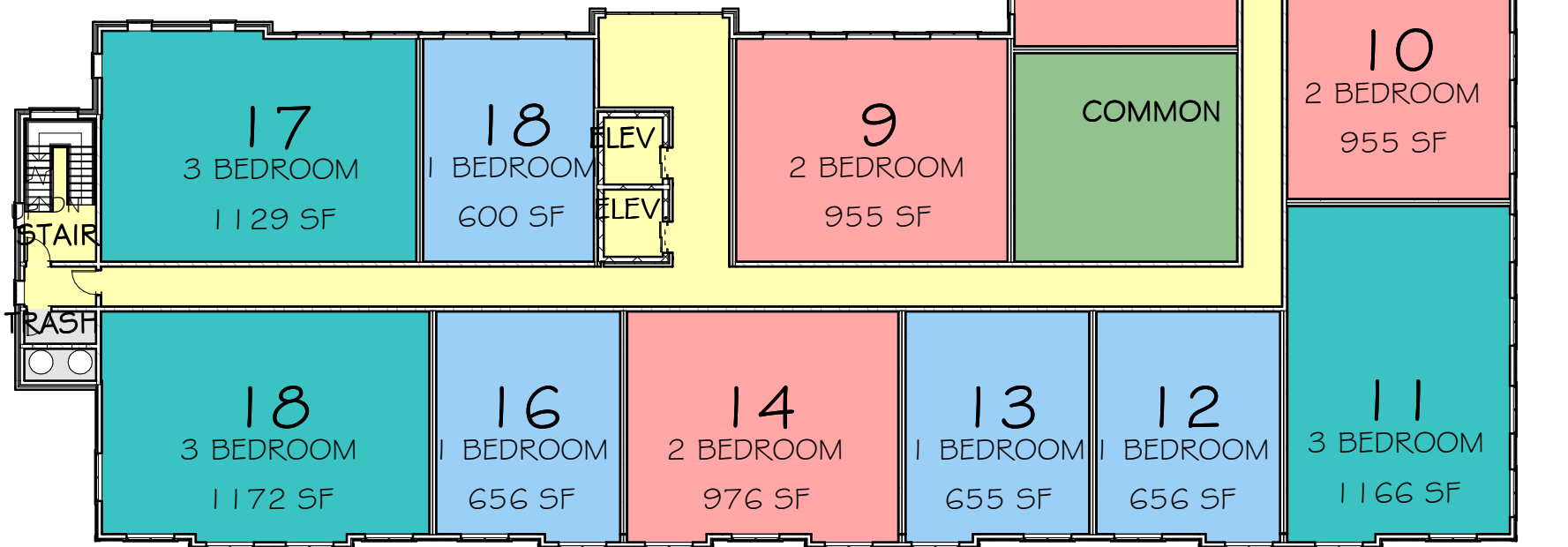
Proposed New Construction
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A103b

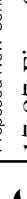
UNIT MATRIX						
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GARDEN LEVEL	0	3	5	2	10	12,684
LEVEL 1	0	3	6	2	11	25,765
LEVEL 2	1	5	9	2	17	20,028
LEVEL 3	1	6	8	3	18	20,028
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LEVEL 5	1	6	8	3	18	20,028
TOTAL	4	29	44	15	92	118,561



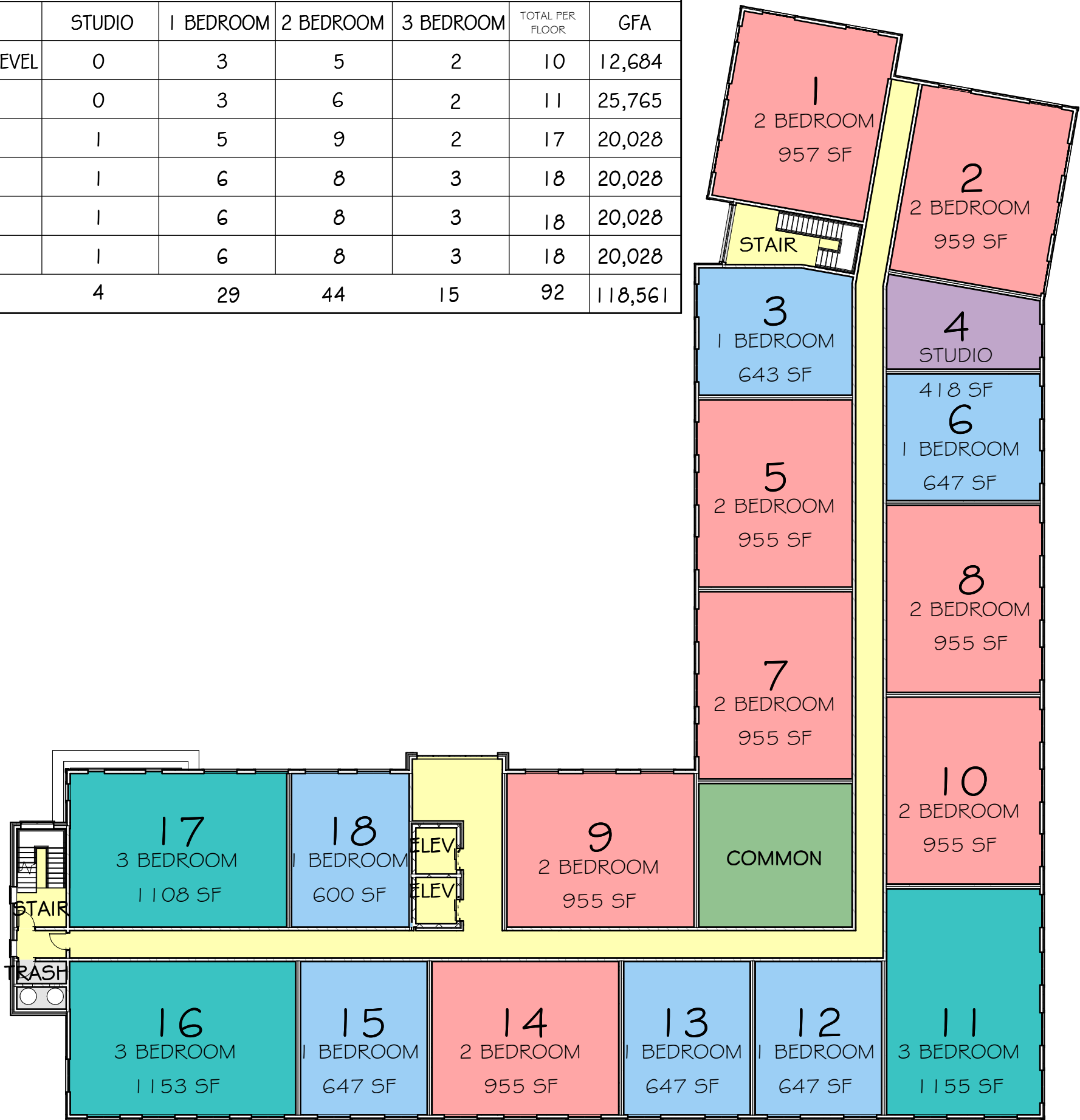
Legend

- STUDIO
- 1 BEDROOM
- 2 BEDROOM
- 3 BEDROOM
- CIRCULATION
- COMMON SPACES
- DAYCARE
- MAINTENANCE

① LEVEL 4 FLOOR PLAN
3/64" = 1'-0"

<div><div>SV DESIGN</div></div> <div>A104b</div>	SV/DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485		<div>FAMILY HOUSING FLOOR PLAN</div> <div>Scale: As Noted</div> <div>Drawn By: Author</div> <div>Date: 10/08/25</div> <div>Plot Date: 00/00/000</div>				Revisions	
					#	Description	Date	By
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UNIT MATRIX						
	STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	TOTAL PER FLOOR	GFA
GARDEN LEVEL	0	3	5	2	10	12,684
LEVEL 1	0	3	6	2	11	25,765
LEVEL 2	1	5	9	2	17	20,028
LEVEL 3	1	6	8	3	18	20,028
LEVEL 4	1	6	8	3	18	20,028
LEVEL 5	1	6	8	3	18	20,028
TOTAL	4	29	44	15	92	118,561



Legend

- STUDIO
- 1 BEDROOM
- 2 BEDROOM
- 3 BEDROOM
- CIRCULATION
- COMMON SPACES
- DAYCARE
- MAINTENANCE

① LEVEL 5 FLOOR PLAN
3/64" = 1'-0"

Revisions

#	Description	Date	By

FAMILY HOUSING FLOOR PLAN

Drawn By: Author
Plot Date: 00/00/000

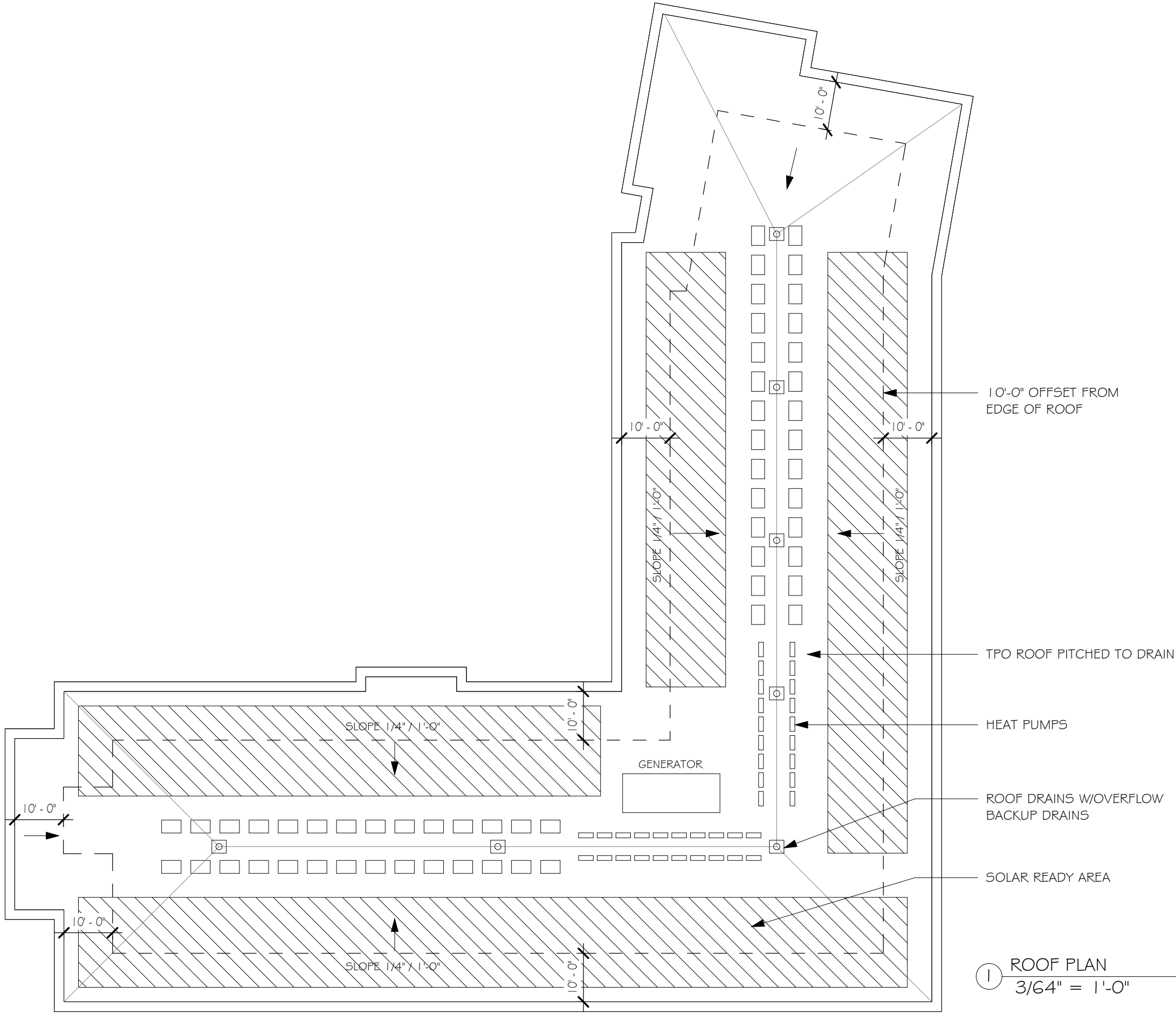
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Date: 10/08/25

Proposed New Construction
17-27 First Street Proposal

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SV DESIGN

A105b



1 ROOF PLAN
3/64" = 1'-0"

SV
DESIGN

A106b

Proposed New Construction

17-27 First Street Proposal

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FAMILY HOUSING ROOF PLAN

Scale: As Noted
Date: 10/08/25

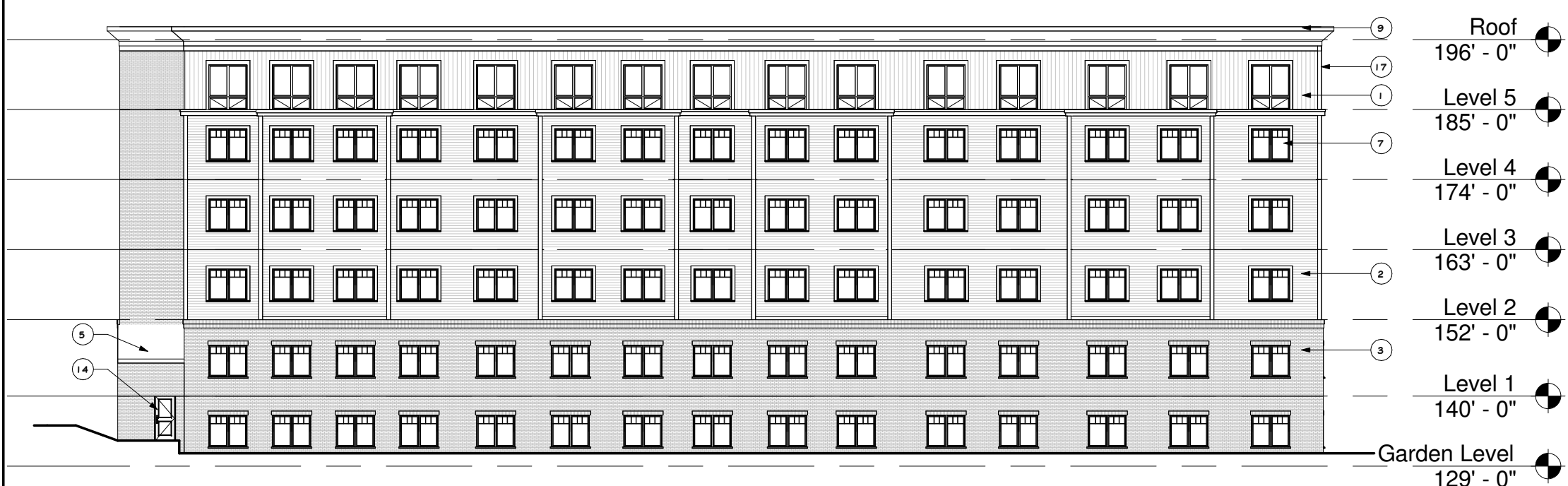
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Plot Date: 00/00/000

Revisions		
#	Descriptio	Date
1		



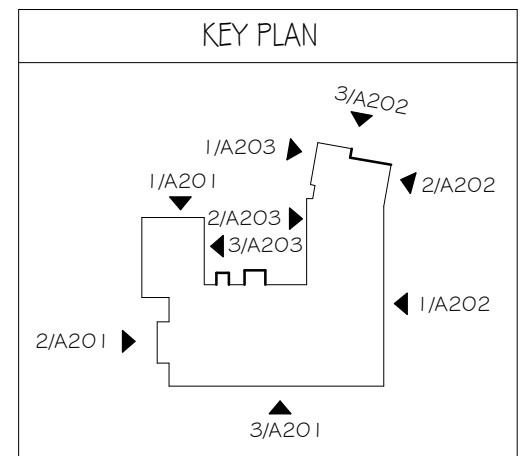
1 FAMILY BUILDING - NORTH ELEVATION A
3/64" = 1'-0"

2 FAMILY HOUSING - WEST ELEVATION A
3/64" = 1'-0"



3 FAMILY HOUSING - SOUTH ELEVATION
3/64" = 1'-0"

EXTERIOR ELEVATION KEYNOTES	
Number	Description
1	VERTICAL TOUNGE AND GROOVE SIDING
2	CEMENTITIOUS CLAPBOARD SIDING, COLOR: TBD
3	BRICK VENEER, COLOR 1
4	BRICK VENEER, COLOR 2
5	STANDING SEAM METAL ROOF
6	ALUMINUM STOREFRONT SYSTEM
7	UPVC WINDOW, COLOR:TBD
8	DECK RAILING, COLOR:TBD
9	ROOF CORNICE, COLOR:BLACK
10	ROOF CORNICE, COLOR:TBD
11	1X TRIM, COLOR:TBD
12	GLASS ROOF
13	BRICK SOLDIER COURSE
14	UTILITY DOOR
15	DOUBLE DOOR
16	EXTERIOR LIGHT FIXTURE
17	1X8 CORNERBOARD, COLOR: WHITE



Revisions

#	Description	Date	By
1			
2			
3			

FAMILY HOUSING
EXTERIOR ELEVATIONS

Scale: As Noted
Date: 10/08/25

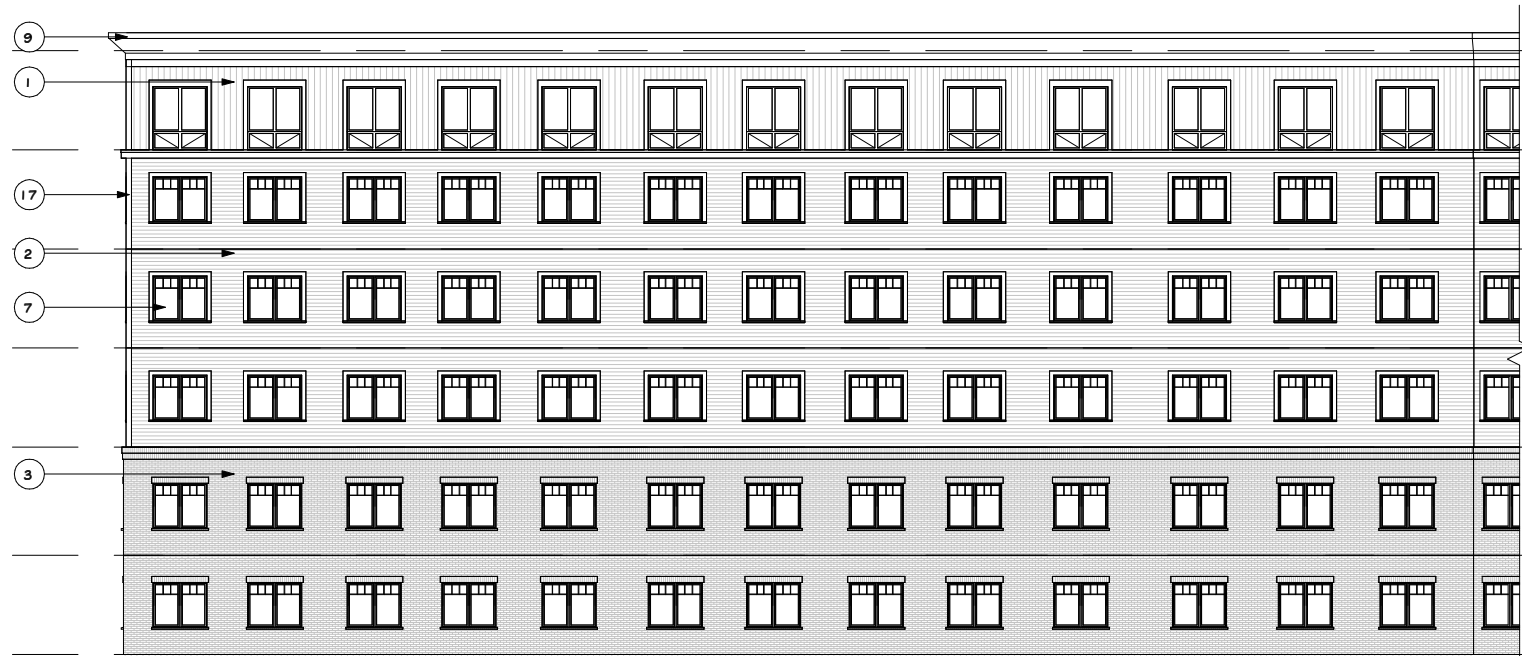
Drawn By: Author
Plot Date: 00/00/000

Proposed New Construction
17-27 First Street Proposal

SV/DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485

DESIGN

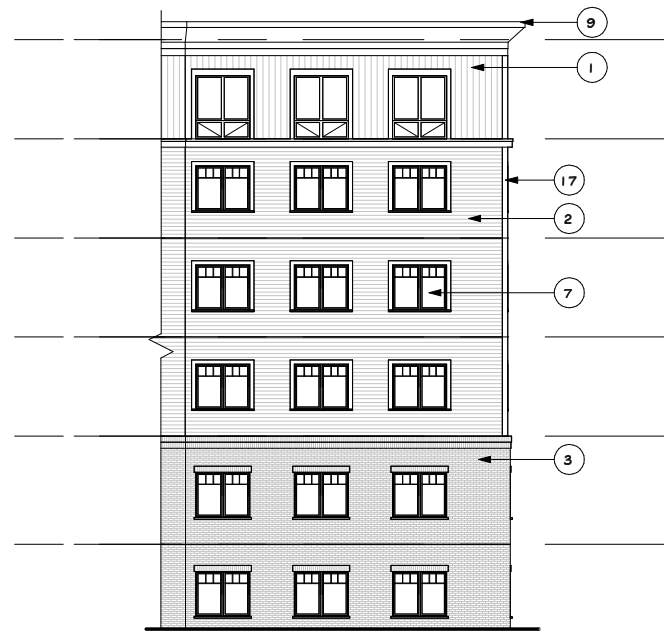
A201b



1 FAMILY HOUSING - EAST ELEVATION A
3/64" = 1'-0"



3 FAMILY BUILDING - NORTH ELEVATION B
3/64" = 1'-0"

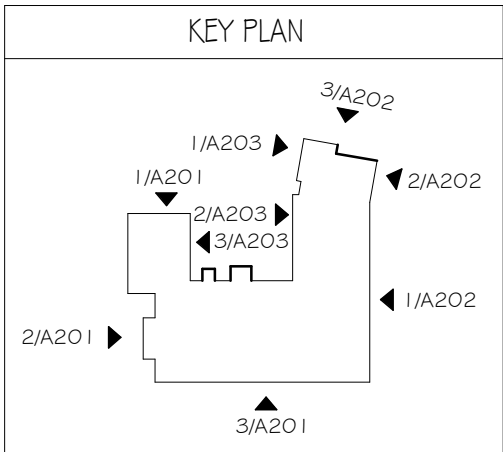


2 FAMILY HOUSING - EAST ELEVATION B
3/64" = 1'-0"

- Roof 196' - 0"
- Level 5 185' - 0"
- Level 4 174' - 0"
- Level 3 163' - 0"
- Level 2 152' - 0"
- Level 1 140' - 0"

EXTERIOR ELEVATION KEYNOTES	
Number	Description

1	VERTICAL TOUNGE AND GROOVE SIDING
2	CEMENTITIOUS CLAPBOARD SIDING, COLOR: TBD
3	BRICK VENEER, COLOR 1
4	BRICK VENEER, COLOR 2
5	STANDING SEAM METAL ROOF
6	ALUMINUM STOREFRONT SYSTEM
7	UPVC WINDOW, COLOR:TBD
8	DECK RAILING, COLOR:TBD
9	ROOF CORNICE, COLOR:BLACK
10	ROOF CORNICE, COLOR:TBD
11	1X TRIM, COLOR:TBD
12	GLASS ROOF
13	BRICK SOLDIER COURSE
14	UTILITY DOOR
15	DOUBLE DOOR
16	EXTERIOR LIGHT FIXTURE
17	1X8 CORNERBOARD, COLOR: WHITE



Revisions

#	Description	Date	By

FAMILY HOUSING
EXTERIOR ELEVATIONS

Scale: As Noted
Date: 10/08/25

Drawn By: Author
Plot Date: 00/00/000

Proposed New Construction

17-27 First Street Proposal

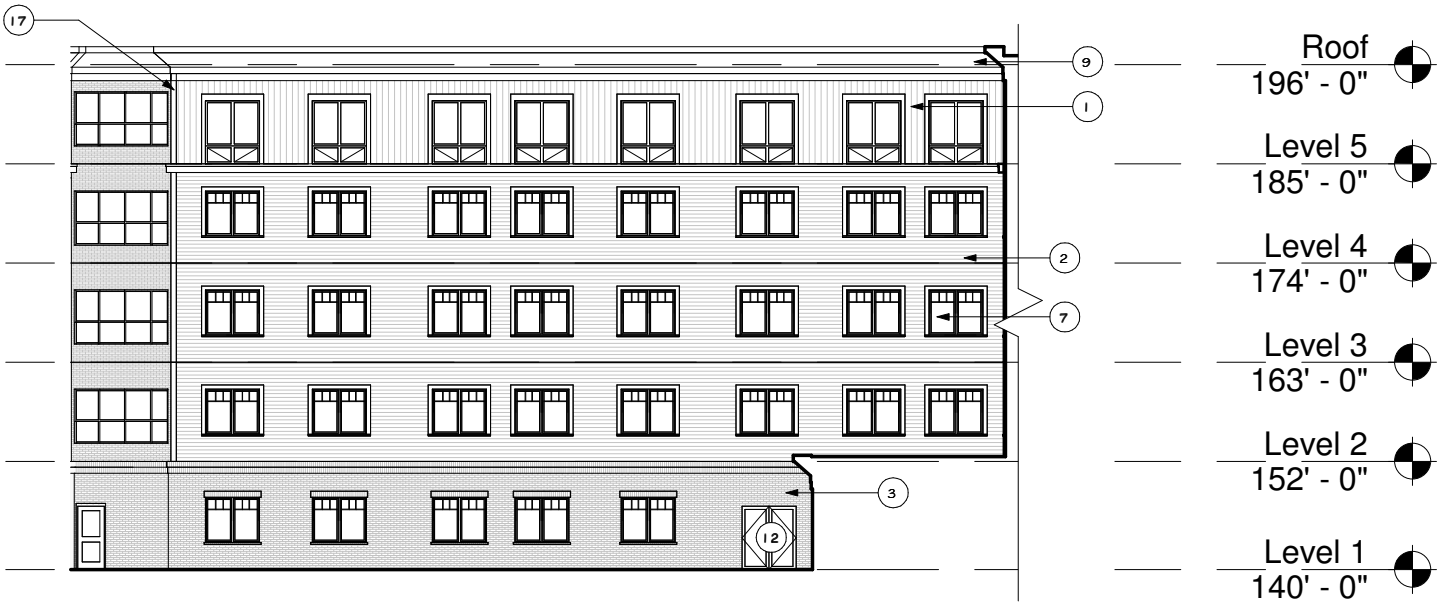
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SV DESIGN

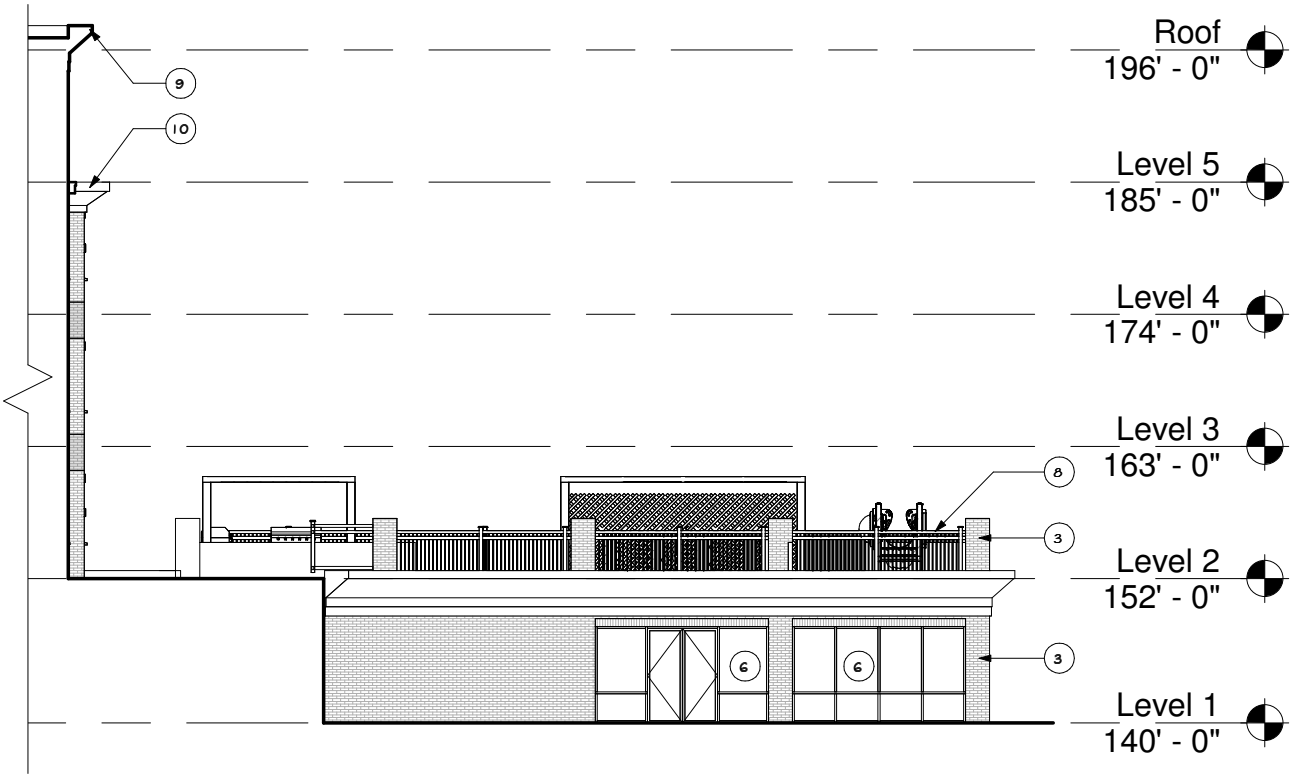
A202b



1 FAMILY HOUSING - WEST ELEVATION B
3/64" = 1'-0"

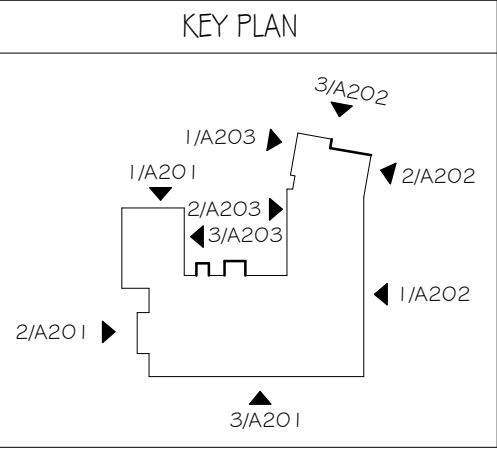


2 FAMILY HOUSING - WEST ELEVATION C
3/64" = 1'-0"



3 FAMILY HOUSING - EAST ELEVATION C
1/16" = 1'-0"

EXTERIOR ELEVATION KEYNOTES	
Number	Description
1	VERTICAL TOUNGE AND GROOVE SIDING
2	CEMENTITIOUS CLAPBOARD SIDING, COLOR: TBD
3	BRICK VENEER, COLOR 1
4	BRICK VENEER, COLOR 2
5	STANDING SEAM METAL ROOF
6	ALUMINUM STOREFRONT SYSTEM
7	UPVC WINDOW, COLOR:TBD
8	DECK RAILING, COLOR:TBD
9	ROOF CORNICE, COLOR:BLACK
10	ROOF CORNICE, COLOR:TBD
11	1X TRIM, COLOR:TBD
12	GLASS ROOF
13	BRICK SOLDIER COURSE
14	UTILITY DOOR
15	DOUBLE DOOR
16	EXTERIOR LIGHT FIXTURE
17	1X8 CORNERBOARD, COLOR: WHITE



Revisions

#	Description	Date	By
1			
2			
3			

FAMILY HOUSING
EXTERIOR ELEVATIONS

Scale: As Noted
Date: 10/23/25

Drawn By: Author
Plot Date: 00/00/000

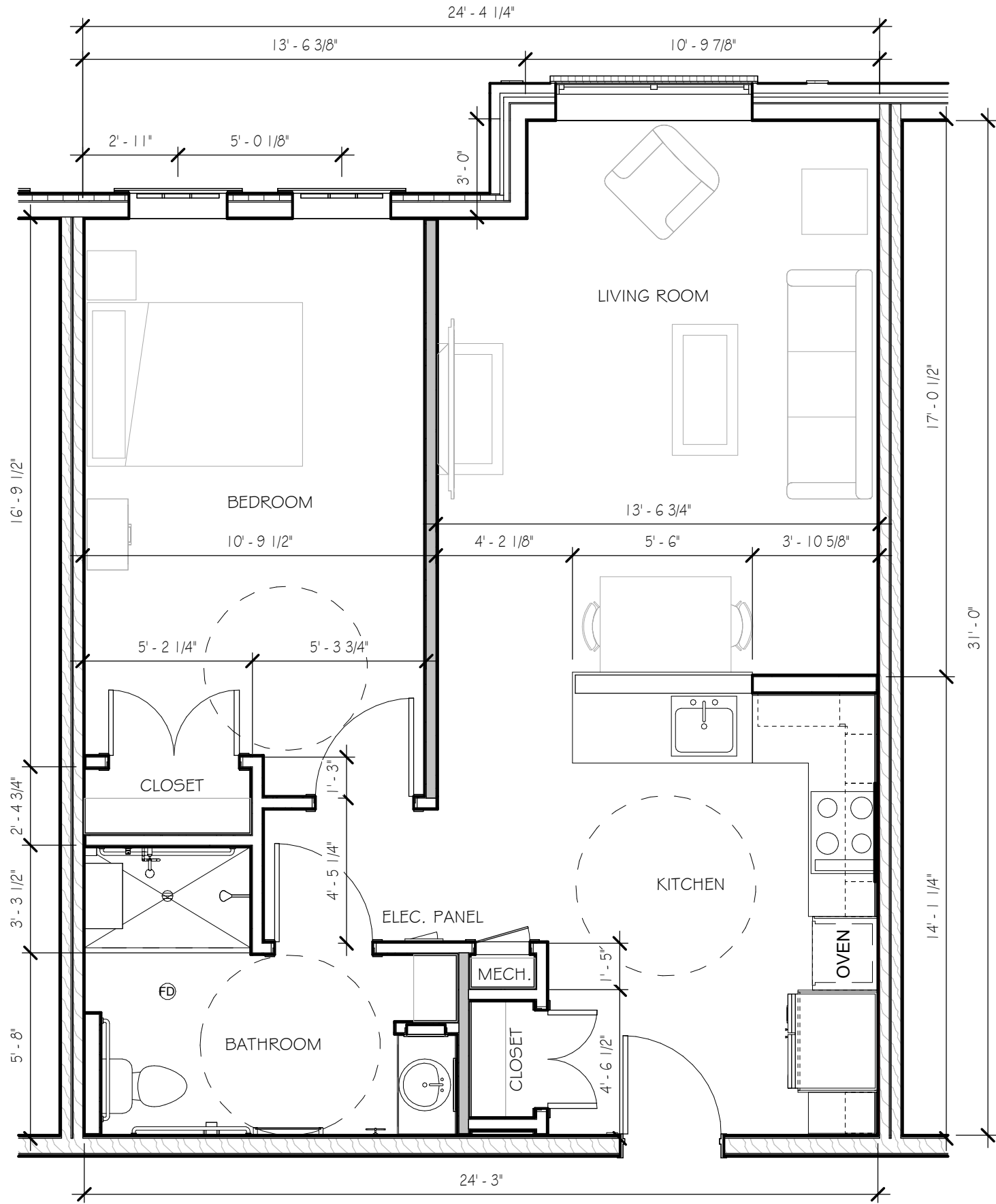
Proposed New Construction

17-27 First Street Proposal

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DESIGN

A203b



1 TYPICAL 1-BED UNIT PLAN 712 NET SF +/-
1/4" = 1'-0"

SV DESIGN

DESIGN

A600a

Proposed New Construction

17-27 First Street Proposal

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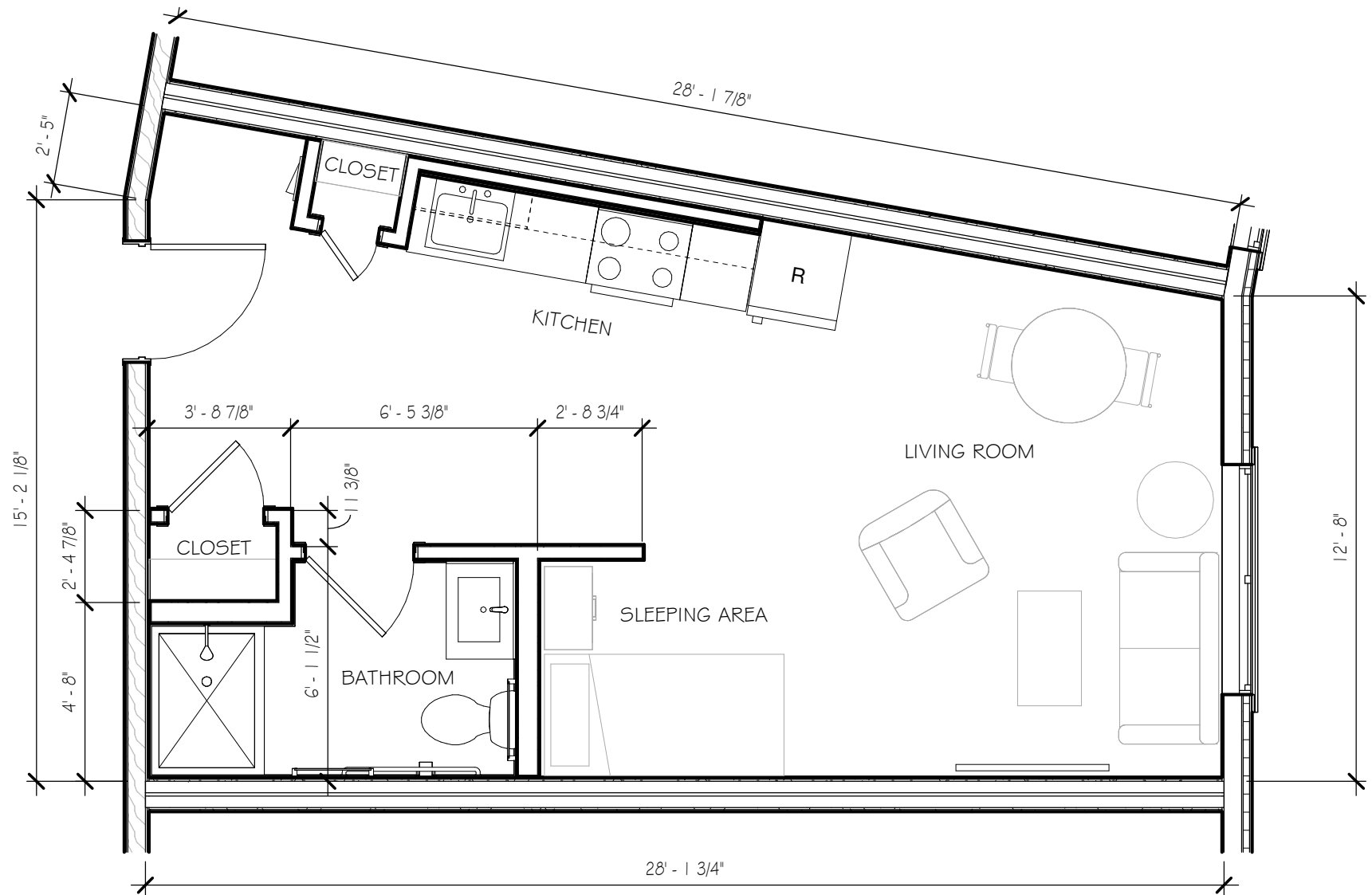
TYPICAL UNIT PLAN

Scaler: As Noted
Date: 10/08/25

Drawn By: Author
Plot Date: 00/00/000

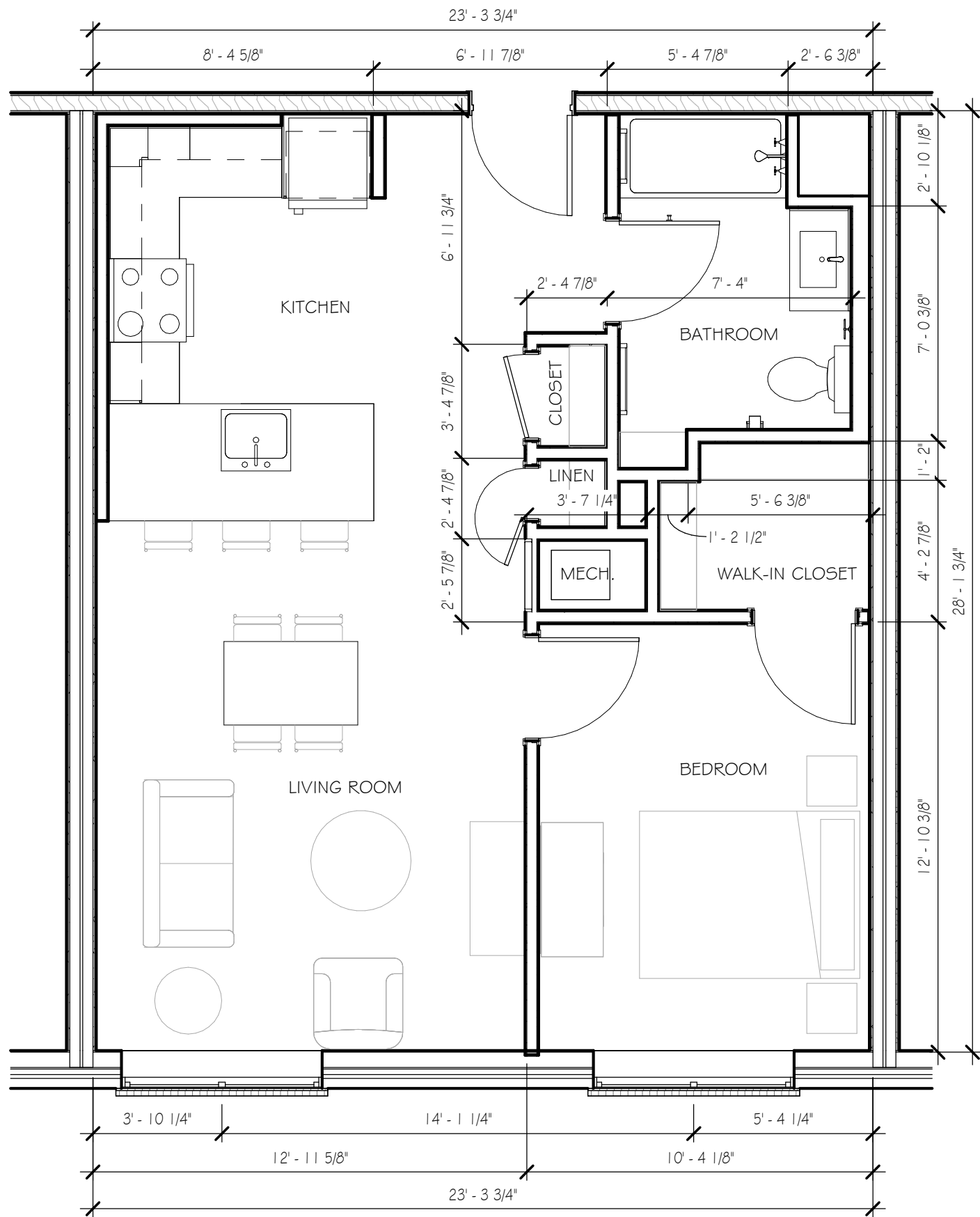
Revisions

#	Description	Date	By
1			



1 TYPICAL STUDIO UNIT PLAN 418 NET SF +/-
1/4" = 1'-0"

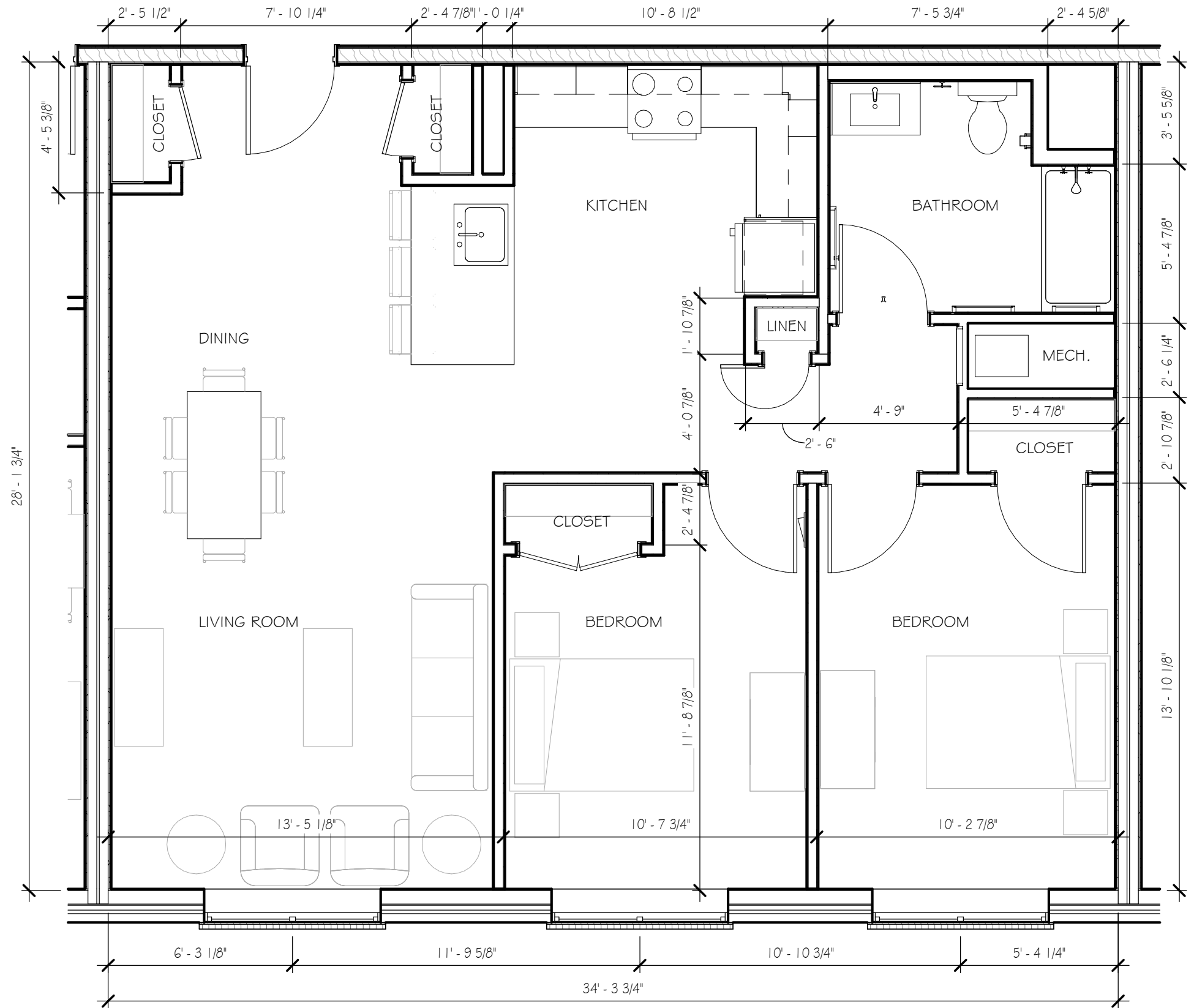
<div>Proposed New Construction</div> <div>17-27 First Street Proposal</div> <div>SV DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485</div>	TYPICAL UNIT PLAN		Revisions	
	Scaler: As Noted Date: 10/23/25	Drawn By: Author Plot Date: 00/00/000	#	Description
			1	
A601b				



① TYPICAL 1-BEDROOM UNIT PLAN
1/4" = 1'-0"

647 NET SF +/-

SV DESIGN	Proposed New Construction 17-27 First Street Proposal	TYPICAL UNIT PLAN		Revisions			
		SV DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485	Scale: As Noted Date: 10/23/25	Drawn By: Author Plot Date: 00/00/000	# Description 1	Date .	By .
A602b							



1 TYPICAL 2-BEDROOM UNIT PLAN 955 NET SF +/-
1/4" = 1'-0"

Proposed New Construction 17-27 First Street Proposal	Revisions	
	#	Description
SV DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485	By	Date
DESIGN	TYPICAL UNIT PLAN	
	Scale: As Noted Date: 10/23/25	Drawn By: Author Plot Date: 00/00/000
A603b		



① AERIAL SITE PLAN
1" = 1'-0"

Proposed New Construction 17-27 First Street Proposal	AERIAL SITE PLAN RENDERING		Revisions	
	SV DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485	Scaler: As Noted Date: 09/24/25	#	Description
DESIGN		Drawn By: Author Plot Date: 00/00/000	1	
			2	
R100			Date	By



① SENIOR BUILDING RENDERING
1" = 1'-0"

<div>R101</div>	<div>SV DESIGN</div>	Proposed New Construction		17-27 First Street Proposal				SENIOR BUILDING RENDERING				Revisions		
		SV DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485		Scale: As Noted Date: 09/24/25		Drawn By: Author Plot Date: 00/00/000		#	Descriptio	Date	By			
								.	n	.	.			



① SENIOR HOUSING RENDERING
1" = 1'-0"

SENIOR BUILDING RENDERING		Scale: As Noted		Drawn By: Author		Revisions	
						#	Description
Proposed New Construction 17-27 First Street Proposal		SV/DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485		1			
DESIGN		R102		SV/DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485		Date: 10/30/25 Plot Date: 00/00/000	




① FAMILY BUILDING RENDERING
1" = 1'-0"

<div></div> <div>DESIGN</div> <div>R103</div>	Proposed New Construction		17-27 First Street Proposal		SV/DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485			
			FAMILY BUILDING RENDERING		Scale: As Noted		Drawn By: Author	
					Date: 10/30/25		Plot Date: 00/00/000	



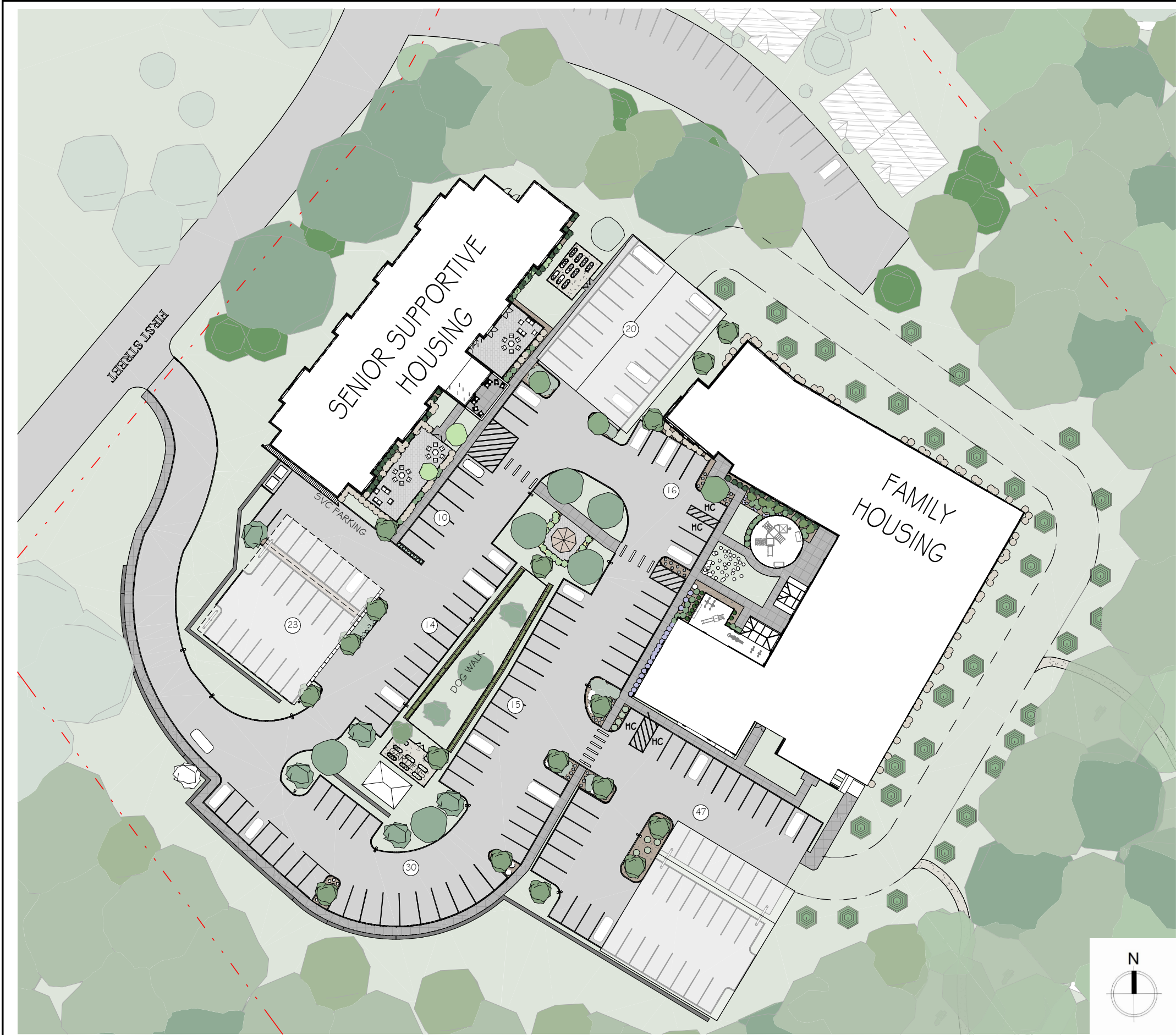
① FAMILY HOUSING RENDERING
1" = 1'-0"

<div> DESIGN</div> <div>R104</div>	SV/DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485		<div>FAMILY HOUSING RENDERING</div> <div>Scale: As Noted</div> <div>Drawn By: Author</div> <div>Date: 10/30/25</div> <div>Plot Date: 00/00/000</div>		
	Proposed New Construction				
	17-27 First Street Proposal				
Revisions		#	Descriptio	Date	By









① FAMILY HOUSING RENDERING
1" = 1'-0"

<div></div> <div>R105</div>	<div>Proposed New Construction</div> <div>17-27 First Street Proposal</div> <div>SV DESIGN 403 Main Street, Chatham, MA 02633 www.svdesign.com (t) 508.348.5485</div>	FAMILY BUILDING RENDERING		Revisions			
		Scale: As Noted	Drawn By: Author	#	Descriptio	Date	By
				1			
		Date: 09/24/25	Plot Date: 00/00/000				



2 LANDSCAPE PLAN
1" = 60'-0"

PLANT SCHEDULE

SYMBOL	BOTANICAL NAME	COMMON NAME	SIZE
DECIDUOUS TREE OPTIONS:			
A  	GLENDITSIA TRIACANTHOS F. INERMIS 'SKYLINE'	THORNLESS SKYLINE HONEY LOCUST	2"-2.5" Cal.
	RED ARMSTRONG MAPLE	ACER RUBRUM 'ARMSTRONG'	2" CALIFER
	CARPINUS CAROLINIANA	AMERICAN HORN BEAM	2" CALIFER
	QUERCUS COCCINEA	SCARLET OAK	2" CALIFER
	TILIA CORDATA 'GREENSPIRE'	GREENSPIRE LINDEN	2" CALIFER
EVERGREEN TREE OPTIONS:			
B 	ABIES CONCOLOR	WHITE FIR	8 - 10'
	PICEA GLAUCA	WHITE SPRUCE	8 - 10'
	JUNIPERUS CHINESIS 'BLUE POINT'	BLUE POINT JUNIPER	6 - 7'
	JUNIPERUS VIRGINIANA	EASTERN RED CEDAR	8 - 10'
	PINUS STROBUS	WHITE PINE	8 - 10'
	THUJUS OCCIDENTALIS 'SMARAGD'	ESMERARLD GREEN ARBORVITAE	8 - 10'
	THUJA X PLICATA 'GREEN GIANT'	GREEN GIANT ARBORVITAE	8 - 10'
SHRUB OPTIONS:			
C 	CORNUS ALBA 'ELEGANTISSIMA'	VARIEGATED RED TWIG DOGWOOD	2 - 3'
	FORSYTHIA	FORSYTHIA	2 - 3'
	ILEX GLABRA 'SHAMROCK'	SHAMROCK INKBERRY	2 - 3'
	ITEA VIRGINICA	VIRGINIA SWEETSPIRE	2 - 3'
	KALMIA LATIFOLIA	MOUNTAIN LAUREL	2 - 3'
	VIBUMUM DENTATUM	ARROWWOOD	2 - 3'
FLOWERING TREE OPTIONS:			
D 	CORNUS FLORDIA	WHITE DOGWOOD	2" CALIFER
	CORNUS MAS	CORNELIANCHERRY	2" CALIFER
	CRATAEGUS PHAENOPYRUM	WASHINGTON HAWTHORNE	2" CALIFER
	MAGNOLIA X SOULANGIANA	SAUCER MAGNOLIA	2" CALIFER
GRASS/PERENNIAL OPTIONS:			
E 	ECHINACEA	CONEFLOWER	1 GAL
	HEMEROCALLIS	DAYLILY	1 GAL
	PENNISETUM ALOPECUROIDES	HAMEIN FOUNTAIN GRASS	1 GAL
	RUCBECKIA GOLDSTRUM	BLACK EYED SUSANS	1 GAL
	SCHIZACHYRIUM SCOPARIUM	LITTLE BLUESTEM	1 GAL

Revisions

#	Description	Date	By

LANDSCAPE PLAN


Drawn By: Author
Plot Date: 00/00/000

Scale: As Noted
Date: 09/24/25

Proposed New Construction

17-27 First Street Proposal

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L100

Attachment E: Construction Staging and Impact Plan

1. Site Logistics Narrative
2. Schematic Budget Estimate

Site Logistics Narrative

Site Logistics Introduction

Delphi construction has prepared a detailed site logistics plan (see attached) to maintain a consistent travel path for removing, loading, and unloading materials, as well as general site access during construction.

Flag men may be required to direct dumpster haulers, concrete/pump trucks, and/or material deliveries to designated construction areas, when required.

All project site deliveries will be required to check in with the project superintendent prior to any unloading and/or loading of materials.

Locations of temporary Construction fencing, although shown on the attached site logistics plan, may vary depending upon site topography / accessibility once mobilization has occurred.

Typical Construction Hours of Operation

Typical construction hours during the project shall be from 7:00 AM to 3:30 PM, Monday through Friday. Weekend work may be required to be performed to meet the project schedule and shall be performed upon approval or as needed by subcontractor(s) to maintain obligation(s) to the schedule at the subcontractor(s) expense.

Traffic/Pedestrian Controls

Construction personnel, deliveries, and visitors to the project site will be required, and directed via construction signage, to utilize the construction entrance located off first street which will be maintained during the project to minimize sediment / mud runoff from construction traffic.

Occasional street sweeping, in the general vicinity of the construction entrance (first street), may be performed during the project due to adverse weather conditions and/or heavier construction traffic conditions.

Delphi construction will make every attempt to minimize any Impacts to vehicular / pedestrian traffic along the abutting first street and Farrell court routes (and associated sidewalks); however, occasional work may be required to be performed in these areas as associated with the project. Police details, and construction barricades / signage will be utilized for traffic / pedestrian control during those times when work is performed in these areas.

Drilling & Blasting Operations

Ledge drilling / blasting operations will be required during construction. A fully licensed and insured drilling & blasting subcontractor will be contracted by Delphi construction. A blasting Safety and logistics plan, specific to the site operations, will be prepared and reviewed with the project team prior to the start of any drilling / blasting and is strictly enforced for all construction personnel while on the project site.

Drilling / blasting operations will meet or exceed OSHA regulations pertaining to such work.

A pre-blast survey will be performed, prior to the start of drilling / blasting activities, to communicate drilling / blasting operations with abutting neighborhoods.

To minimize noise generated from drilling / blasting operations, noise reduction systems / equipment is utilized during field operations while equipment idling is kept to a minimum while equipment is in use.

Dust control mitigation measures are undertaken during field operations, including (but not limited to), mechanized dust control, water controls to reduce airborne dust, and/or utilization of wind direction.

Should environmental areas be adjacent to the construction site, mitigation measures are taken to ensure that no blast material enters these sensitive areas.

Construction Air Quality & Dust Control

To reduce fugitive dust and minimize impacts within the construction area, Delphi construction will adhere to a number of strictly enforced mitigation measures:

- All trucks for transportation of construction debris will be fully covered.
- Follow DEP protocol when working within a wetland area.
- The idling of trucks will be limited to only quick drop-off deliveries.
- During interior activities, the use of green sweep will be required to help improve air quality.
- HEPA filters may be required for use during high dust and construction debris activities to assist in maintaining proper air quality.

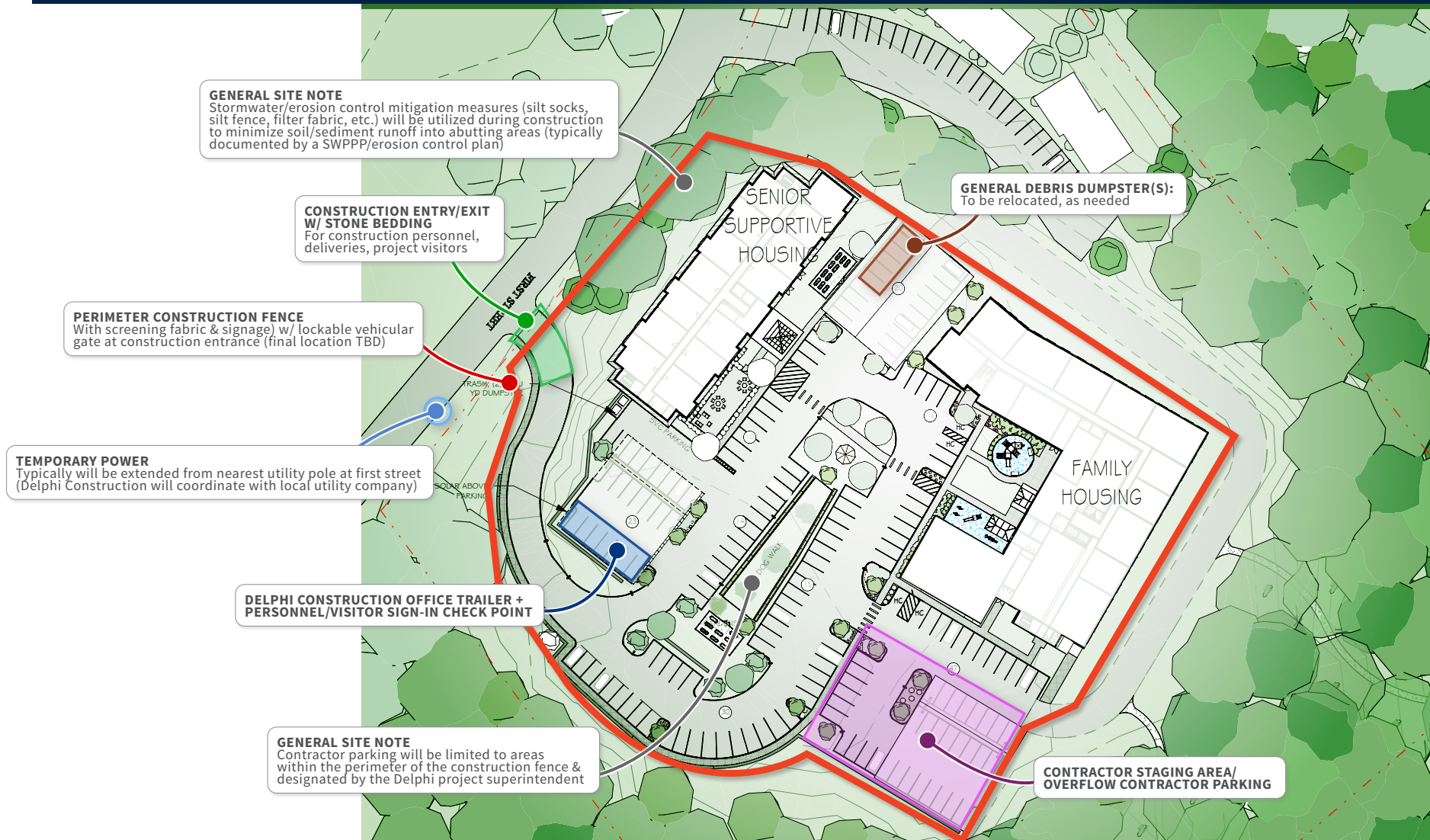
Construction Waste

General debris dumpsters will be provided and located at designated areas for use by all onsite subcontractors to discard construction debris and material.

Coordination by the project superintendent will be required in swapping out dumpsters daily as to avoid backup of debris and material, which could impact mobility along with creating an unsafe work environment.

To minimize construction debris and material around the construction site, all subcontractors are required to perform daily general housekeeping to ensure a clean and safe working environment is maintained within all structures and around the project site.

Logistics



Proposed Housing Development
Schematic Budget Estimate
17-27 First Street
Salem, MA

Date: October 30th, 2025

Based on on the following plans: Architectural plans dated November 3rd, 2025, prepared by SV Design, Architecture + Interiors

SQUARE FOOT SUMMARY - COMBINED				
	<u>Amenity</u>	<u>Common Area</u>	<u>Living Space</u>	<u>SF of Enclosed Space</u>
Senior Housing Building	3,300	15,635	42,965	61,900
Family Housing Building	14,390	26,075	78,095	118,560
TOTAL	17,690	41,710	121,060	180,460
Building Efficiency (built/enclosed space)	9.80%	23.11%	67.08%	100.00%
Total Structure - built per unit delivered			1,187	SF
<u>Unit Count - COMBINED</u>	<u>Bedrms</u>	<u>Baths</u>	<u>1/2 Baths</u>	<u>Total Units</u>
Studio / 1 bath	0	4	0	4
One Bedroom / 1 bath	89	89	0	89
Two Bedroom / 2 bath	88	88	0	44
Three Bedroom / 2 bath	45	30	0	15
	222	211	0	152
<u>Site Areas</u>	<u>Square Foot</u>		<u>Acres</u>	
Senior Housing Building - Footprint	0		0.00	
Family Housing Building - Footprint	0		0.00	
Paved Area - Parking	68,180		1.57	
Landscaped Areas - Mulch Bed	6,400		0.15	
Lawn / SOD	112,650		2.59	
Amenity Space - Brick / Stone Paver	2,100		0.05	
Grasspaver Fire Lane	13,600		0.31	
Concrete Sidewalks	9,750		0.22	
Play Area	1,720		0.04	
Total Area	214,400		4.92	

DIVISION SUMMARY

DIVISION	SITE DEVELOP.	BUILDING - A	BUILDING - B	TRADE TOTAL	COST / UNIT	COST / SF
SITE WORK	\$2,342,275	w/sitework	w/sitework	\$2,342,275	\$15,410	\$12.98
SITE WORK - REWORK HILL	\$2,136,900	w/sitework	w/sitework	\$2,136,900	\$14,059	\$11.84
SITE RETAINING WALLS & ACCESS	\$816,500	w/sitework	w/sitework	\$816,500	\$5,372	\$4.52
LANDSCAPING & SITE IMPROVEMENTS	\$1,121,385	w/sitework	w/sitework	\$1,121,385	\$7,378	\$6.21
SITEWORK - SUB TOTAL	\$6,417,060	w/sitework	w/sitework	\$6,417,060	\$42,218	\$35.56
CONCRETE	\$114,530	\$936,465	\$1,668,295	\$2,719,290	\$17,890	\$15.07
MASONRY	no scope	\$715,720	\$949,230	\$1,664,950	\$10,954	\$9.23
STEEL PODIUM & MISC METALS	no scope	\$319,440	\$1,340,765	\$1,660,205	\$10,922	\$9.20
CARPENTRY	no scope	\$2,431,380	\$3,931,865	\$6,363,245	\$41,863	\$35.26
FINISH CARPENTRY	no scope	\$559,015	\$721,935	\$1,280,950	\$8,427	\$7.10
CEMENTITIOUS SIDING	no scope	\$552,150	\$1,074,850	\$1,627,000	\$10,704	\$9.02
INSULATION	no scope	\$240,890	\$450,600	\$691,490	\$4,549	\$3.83
ROOFING	no scope	\$396,120	\$828,725	\$1,224,845	\$8,058	\$6.79
WATERPROOFING / CAULKING	no scope	\$80,795	\$126,825	\$207,620	\$1,366	\$1.15
FIRE PROOFING & FIRE STOPPING	no scope	\$119,550	\$278,190	\$397,740	\$2,617	\$2.20
DOORS & HARDWARE	no scope	\$431,350	\$665,940	\$1,097,290	\$7,219	\$6.08
WINDOWS & GLASS	no scope	\$363,260	\$768,625	\$1,131,885	\$7,447	\$6.27
DRYWALL	no scope	\$1,046,200	\$2,020,450	\$3,066,650	\$20,175	\$16.99
ACOUSTICAL CEILINGS	no scope	\$142,580	\$311,785	\$454,365	\$2,989	\$2.52
FLOORING	no scope	\$507,235	\$1,072,350	\$1,579,585	\$10,392	\$8.75
PAINT	no scope	\$237,285	\$324,435	\$561,720	\$3,696	\$3.11
SPECIALTIES	no scope	\$300,350	\$649,580	\$949,930	\$6,250	\$5.26
APPLIANCES	no scope	\$186,000	\$285,200	\$471,200	\$3,100	\$2.61
CABINETS, VANITIES & COUNTERTOPS	no scope	\$306,600	\$476,220	\$782,820	\$5,150	\$4.34
CONVEYING SYSTEMS	no scope	\$497,400	\$586,100	\$1,083,500	\$7,128	\$6.00
FIRE PROTECTION	no scope	\$347,150	\$621,985	\$969,135	\$6,376	\$5.37
PLUMBING	no scope	\$1,471,485	\$2,376,450	\$3,847,935	\$25,315	\$21.32
HVAC	no scope	\$1,946,500	\$3,224,330	\$5,170,830	\$34,019	\$28.65
ELECTRICAL	\$644,745	\$2,378,265	\$3,770,795	\$6,793,805	\$44,696	\$37.65
GENERAL REQUIREMENTS	\$212,960	\$594,350	\$925,450	\$1,732,760	\$11,400	\$9.60
WINTER CONDITIONS - 2026, 2027 & 2028	not required	\$250,000	\$250,000	\$500,000	\$3,289	\$2.77
CONTINGENCY (Estimate Contingency)	\$400,000	\$1,000,000	\$1,600,000	\$3,000,000	\$19,737	\$16.62
BUILDING - SUB TOTAL	\$1,372,235	\$18,357,535	\$31,300,975	\$51,030,745	\$335,729	\$282.78
GENERAL CONDITIONS	\$463,270	\$1,256,845	\$2,076,285	\$3,796,400	\$24,976	\$21.04
INSURANCE	\$88,000	\$210,475	\$358,000	\$656,475	\$4,319	\$3.64
FEE	\$306,435	\$685,445	\$1,159,590	\$2,151,470	\$14,154	\$11.92
PROJECT - SUB TOTAL	\$8,647,000	\$20,510,300	\$34,894,850	\$64,052,150	\$421,396	\$354.94
	56,888.16	\$341,838	\$379,292			
BUILDING PERMIT	not required	\$347,150	\$472,000	\$819,150	\$5,389	\$4.54
GC PAYMENT, PERFORMANCE & LEIN BOND	\$109,850	\$210,900	\$326,100	\$646,850	\$4,256	\$3.58
ESCALATION (beyond Q3 2026)	not included	not included	not included	not included	not incl.	\$0.00
BUDGET TOTAL	\$8,813,738	\$21,410,188	\$36,072,242	\$65,518,150	\$431,040	\$363.06

Attachment F: Sources and Uses Pro Formas & Projected Operating Budget
(Years 1–10)

1. Sources and Uses Pro Formas
2. Projected Operating Budget (Years 1–10)
 - a. Building A (Senior-60 Units)
 - b. Building B (Family-92 Units)

Buildidng A (Senior - 60 Units)

Uses	
Acquisition	\$0
Hard Costs	\$24,433,409
Hard Cost Contingency	\$1,221,670
Soft Costs	\$6,895,379
Reserves	\$802,888
Overhead and Fee	\$3,016,284
Total	\$36,369,631
<i>Total pdu</i>	<i>\$606,161</i>

Stabilized Sources	
Perm Loan	\$5,038,919
4% LIHTC Equity	\$14,980,712
State LIHTC	\$0
EOHLC Soft Debt	\$14,850,000
Local/Regional Money	\$1,000,000
Deferred Fee	\$500,000
Total	\$36,369,631
<i>Surplus/(Gap)</i>	<i>\$0</i>

Buildidng B (Family - 92 Units)

Uses	
Acquisition	\$750,000
Hard Costs	\$41,862,759
Hard Cost Contingency	\$2,093,138
Soft Costs	\$9,998,147
Reserves	\$1,469,141
Overhead and Fee	\$5,234,053
Total	\$61,407,239
<i>Total pdu</i>	<i>\$667,470</i>

Stabilized Sources	
Perm Loan	\$14,002,392
LIHTC Equity (4% and 9% Twin Deal)	\$22,447,847
State LIHTC	\$1,560,000
EOHLC Soft Debt	\$21,397,000
Local/Regional Money	\$1,250,000
Deferred Fee	\$750,000
Total	\$61,407,239
<i>Surplus/(Gap)</i>	<i>\$0</i>

Building A (Senior - 60 Units)										
Revenue	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Rental Income (2% annual increase)	\$1,459,015	\$1,488,196	\$1,517,959	\$1,548,319	\$1,579,285	\$1,610,871	\$1,643,088	\$1,675,950	\$1,709,469	\$1,743,658
Vacancy (5%)	(\$72,951)	(\$76,598)	(\$80,428)	(\$84,450)	(\$88,672)	(\$93,106)	(\$97,761)	(\$102,649)	(\$107,781)	(\$113,171)
Laundry Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Commercial Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Supportive Subsidy	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Effective Gross Income	\$1,398,064	\$1,423,597	\$1,449,531	\$1,475,869	\$1,502,613	\$1,529,765	\$1,557,327	\$1,585,301	\$1,613,687	\$1,642,488
Operating Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Management Fee (6%)	\$83,884	\$86,400	\$88,992	\$91,662	\$94,412	\$97,244	\$100,162	\$103,167	\$106,262	\$109,449
Ground Lease Payment	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Admin	\$357,016	\$367,727	\$378,758	\$390,121	\$401,825	\$413,880	\$426,296	\$439,085	\$452,257	\$465,825
Utilities	\$168,000	\$173,040	\$178,231	\$183,578	\$189,085	\$194,758	\$200,601	\$206,619	\$212,817	\$219,202
Maintenance and Repair	\$150,000	\$154,500	\$159,135	\$163,909	\$168,826	\$173,891	\$179,108	\$184,481	\$190,016	\$195,716
Real Estate Taxes	\$60,000	\$61,800	\$63,654	\$65,564	\$67,531	\$69,556	\$71,643	\$73,792	\$76,006	\$78,286
Insurance	\$66,000	\$67,980	\$70,019	\$72,120	\$74,284	\$76,512	\$78,807	\$81,172	\$83,607	\$86,115
Resident Services	\$70,000	\$72,100	\$74,263	\$76,491	\$78,786	\$81,149	\$83,584	\$86,091	\$88,674	\$91,334
Security	\$5,000	\$5,150	\$5,305	\$5,464	\$5,628	\$5,796	\$5,970	\$6,149	\$6,334	\$6,524
Replacement Reserve Deposits	\$21,000	\$21,630	\$22,279	\$22,947	\$23,636	\$24,345	\$25,075	\$25,827	\$26,602	\$27,400
Total OpEx	\$981,000	\$1,010,427	\$1,040,737	\$1,071,956	\$1,104,112	\$1,137,232	\$1,171,346	\$1,206,483	\$1,242,675	\$1,279,952
Net Operating Income	\$417,064	\$413,167	\$408,788	\$403,904	\$398,489	\$392,517	\$385,962	\$378,795	\$370,986	\$362,505
Debt Service	\$344,777	\$344,777	\$344,777	\$344,777	\$344,777	\$344,777	\$344,777	\$344,777	\$344,777	\$344,777
DSCR	1.21	1.20	1.19	1.17	1.16	1.14	1.12	1.10	1.08	1.05
Cash Flow	\$ 72,288	\$ 68,390	\$ 64,012	\$ 59,127	\$ 53,712	\$ 47,740	\$ 41,185	\$ 34,018	\$ 26,209	\$ 17,728

Building B (Family - 92 Units)										
Revenue	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Rental Income (2% annual increase)	\$2,727,230	\$2,781,775	\$2,837,411	\$2,894,159	\$2,952,042	\$3,011,083	\$3,071,304	\$3,132,730	\$3,195,385	\$3,259,293
Vacancy (5%)	(\$136,362)	(\$143,180)	(\$150,339)	(\$157,856)	(\$165,748)	(\$174,036)	(\$182,737)	(\$191,874)	(\$201,468)	(\$211,541)
Laundry Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Commercial Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Supportive Subsidy	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000
Effective Gross Income	\$2,614,869	\$2,662,595	\$2,711,072	\$2,760,303	\$2,810,294	\$2,861,047	\$2,912,567	\$2,964,856	\$3,017,917	\$3,071,751
Operating Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Management Fee (6%)	\$156,892	\$161,599	\$166,447	\$171,440	\$176,583	\$181,881	\$187,337	\$192,958	\$198,746	\$204,709
Ground Lease Payment	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Admin	\$539,208	\$555,384	\$572,046	\$589,207	\$606,883	\$625,090	\$643,842	\$663,158	\$683,052	\$703,544
Utilities	\$257,600	\$265,328	\$273,288	\$281,486	\$289,931	\$298,629	\$307,588	\$316,816	\$326,320	\$336,110
Maintenance and Repair	\$230,000	\$236,900	\$244,007	\$251,327	\$258,867	\$266,633	\$274,632	\$282,871	\$291,357	\$300,098
Real Estate Taxes	\$92,000	\$94,760	\$97,603	\$100,531	\$103,547	\$106,653	\$109,853	\$113,148	\$116,543	\$120,039
Insurance	\$101,200	\$104,236	\$107,363	\$110,584	\$113,901	\$117,319	\$120,838	\$124,463	\$128,197	\$132,043
Resident Services	\$90,000	\$92,700	\$95,481	\$98,345	\$101,296	\$104,335	\$107,465	\$110,689	\$114,009	\$117,430
Security	\$5,000	\$5,150	\$5,305	\$5,464	\$5,628	\$5,796	\$5,970	\$6,149	\$6,334	\$6,524
Replacement Reserve Deposits	\$32,200	\$33,166	\$34,161	\$35,186	\$36,241	\$37,329	\$38,448	\$39,602	\$40,790	\$42,014
Total OpEx	\$1,504,200	\$1,549,323	\$1,595,800	\$1,643,671	\$1,692,978	\$1,743,764	\$1,796,074	\$1,849,953	\$1,905,449	\$1,962,609
Net Operating Income	\$1,110,669	\$1,113,272	\$1,115,272	\$1,116,633	\$1,117,316	\$1,117,283	\$1,116,493	\$1,114,903	\$1,112,468	\$1,109,142
Debt Service	\$958,082	\$958,082	\$958,082	\$958,082	\$958,082	\$958,082	\$958,082	\$958,082	\$958,082	\$958,082
<i>DSCR</i>	1.16	1.16	1.16	1.16	1.17	1.17	1.17	1.16	1.16	1.16
Cash Flow	\$72,288	\$68,390	\$64,012	\$59,127	\$53,712	\$47,740	\$41,185	\$34,018	\$26,209	\$17,728

Attachment G: Letters of Interest

1. Massachusetts Housing Partnership
2. Institution For Savings
3. Eastern Bank
4. Pathways for Children

October 24, 2025

Mr. Andrew DeFranza
Executive Director
Harborlights Community Partners, Inc.
PO Box 507
Beverly, MA 01915

Re: **Letter of Support- Salem Housing Authority First Street RFP**

Dear Mr. DeFranza

The Massachusetts Housing Partnership is a quasi-public organization dedicated to expanding affordable housing opportunities in the Commonwealth. MHP works with affordable housing developers; government agencies; municipalities; and financial institutions to create and preserve affordable housing options for low and moderate-income individuals and families. Through our long-term affordable housing lending programs, technical expertise, and policy advocacy, MHP plays a vital role in supporting the development and preservation of affordable housing projects. MHP has provided over \$1.4 billion in loans and commitments for the financing of over 26,000 units of rental housing. We provide permanent financing for affordable and mixed-income rental developments of all sizes across Massachusetts, from new construction to adaptive reuse to preservation.

Massachusetts Housing Partnership's supports your application for developer designation for approximately 150 affordable rental units, on an 8.3 acre portion of 10 acres of land at 17-27 First Street, Salem, MA. We have had the privilege of being your permanent lender on 5 different affordable housing communities on the North Shore, financed with a range of public and private dollars including both 4% and 9% Federal Low Income Housing Tax Credits. In all instances, we have appreciated your focus on affordability, design and attention to crafting the social service plan to support each development's unique needs. Your MHP-financed properties have reflected your agency's approach to working collaboratively with local stakeholders to produce much needed, green and sustainable apartments so that residents can afford to live in the communities where they work and thrive. Based on your continued strong financial capacity, we would be interested in being your permanent lender if the Salem Housing Authority selects Harborlights as a development partner.

Good luck with your developer designation from the Salem Housing Authority. Please keep us apprised of your progress.

Sincerely,



Alma Balonon-Rosen



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

October 22, 2025

Mr. Andrew DeFranza
Executive Director
Harborlight Community Partners, Inc.
PO Box 507 Beverly, MA 01915
Re: Lender Letter of Interest

Dear Mr. DeFranza,

On behalf of the Institution for Savings, I'm writing this letter of interest to support Harborlight's proposal to design, construct, operate and manage approximately 150 affordable rental units, on an 8.3-acre portion of 10 acres of land at 17 – 27 First Street, Salem, MA. We have had the privilege of being both your permanent and construction lender on a range of developments - for families and seniors – financed with a range of public and private dollars including both 4% and 9% Federal Low Income Housing Tax Credits.

In all instances, we have appreciated your focus on affordability and attention to crafting the social service plan to support a development's unique needs. The properties financed through our partnership reflect your agency's dedication to collaborating with local sponsors to deliver essential, high – quality housing that enables residents to live affordably in the communities where they are employed and prosper. Based on your continued strong financial capacity, we would be interested in being your permanent lender if the Salem Housing Authority selects Harborlight as its development partner.

Institution for Savings has a successful track record in public-private financed redevelopments of state and federal public housing. We would be happy to provide references from housing authorities clients at your request.

I wish Harborlight the best of luck. Please feel free to give me a call at 978-225-1352 with any questions, and I ask that you keep me informed of your progress. Thank you.

Sincerely,

A handwritten signature in black ink that reads "Mark Zink". The signature is written in a cursive, flowing style.

Mark Zink | Senior Vice President
Institution for Savings

Patricia A. Capalbo
Senior Vice President

October 22, 2025

Andrew McKenzie-DeFranza
Harborlight Homes
600 Cummings Center, STE 270-X
Beverly, MA 01915

RE: 17-27 First Street, Salem, MA

Dear Andrew,

Eastern Bank has been fortunate to work with Harborlight Homes on various affordable housing projects, including financing the 9% LIHTC housing project at 5 Granite Street in Rockport affordable to seniors and families at or below 60% of AMI and the 4% LIHTC housing project that recently completed construction at 57-65 Munroe Street in Lynn and was developed as a joint venture with The Haven Project. That project is affordable to extremely low-income young adults ages 18-24 earning less than 30% of AMI. The Haven Project operates out of the same building and will provide supportive services.

We appreciate the expertise and creativity of Harborlight Homes in its work developing complex, community-based housing and are confident that you will be able to successfully meet the objectives of the Salem Housing Authority's RFP. We are aware that Harborlight envisions approximately 150 affordable housing units and a daycare for this site in Salem which is similar to other projects you have successfully completed in the past such as the Agawam Village project in Ipswich. Eastern Bank would be happy to review Harborlight's proposed development of 17-27 First Street in Salem, MA, with regards to a financing package, should it be awarded the project.

Sincerely,



Patricia Capalbo
Senior Vice President



Gloucester • Beverly • Salem

Headquarters
29 Emerson Avenue
Gloucester, MA 01930
978.281.2400
pw4c.org

Salem Housing Authority
27 Charter Street
Salem, MA 01970

October 22, 2025

Letter of Support for Harborlight Homes Proposal – 1st Street, Salem

Dear Members of the Salem Housing Authority,

On behalf of Pathways for Children, I am pleased to offer our strong support for Harborlight Homes' proposal to develop a new affordable housing community on 1st Street in Salem. This project, which includes approximately 150 units of affordable housing—62 designated for seniors and the remainder ranging from studios to three-bedroom apartments—represents a vital opportunity to address Salem's housing needs in a thoughtful and inclusive way.

We are particularly excited by the inclusion of an 8,000 square foot early childhood education space within the development. Pathways for Children has long championed the integration of housing and early education as a strategy to strengthen families and communities. Our partnership with Harborlight Homes on the Lighthouse Center in Beverly is a powerful example of this vision in action. That project co-locates affordable housing with a dedicated early education center, creating a supportive environment where children thrive and families gain stability.

The Lighthouse Center has become a model for how cross-sector collaboration can address intergenerational poverty and improve outcomes for children. It demonstrates the value of designing spaces that meet both the housing and developmental needs of families. We believe the proposed Salem development has the potential to build on this success and bring similar benefits to the community.

We also believe that Harborlight Homes, with their long-standing history of delivering high-quality affordable housing and resident services, as well as their visionary work in Beverly, is well ahead of the curve in responding to the evolving needs and design of affordable housing. Their approach reflects a deep understanding of what it takes to build not just housing, but community.

Pathways is a committed member of the Salem community, with Head Start and preschool classrooms serving local children, and a Family Resource Center that provides critical support services to families

across the city. We are deeply invested in Salem's future and see this project as an exciting opportunity to expand our impact in partnership with Harborlight Homes.

Thank you for considering this transformative project. We commend Harborlight Homes for their leadership and vision, and we are hopeful for the opportunity to contribute to its success.

Sincerely,

A handwritten signature in black ink, appearing to read 'Eric D. Mitchell', written over a horizontal line.

Eric D. Mitchell
President & CEO

Attachment H-M

ATTACHMENT G

Price Proposal Form

SALEM HOUSING AUTHORITY

REQUEST FOR PROPOSALS (RFP)

Sale of Property at 17-27 First St., Salem, MA 01970

PRICE PROPOSAL FORM

PRICE

Please write your proposal offer:

Seven hundred fifty thousand dollars *
Contingent on receipt of 18 SHA Section 8 vouchers

Print/Type your proposal amount above in written form

\$ 750,000.00

Print/Type your proposal amount above in number form

Note: Both the written form and the number form should indicate the same total amount. If there is a conflict between the written form and the number form amounts, the written form will control.

Andrew Harborlight Community Partners, Inc.

Name of proposer

Andrew DeFranza, Authorized Agent

Name and Title of person signing proposal

Signature of person signing proposal

600 Cummings Center, Suite 270-X, Beverly, MA 01915

Address

10/31/25

Date

(Note: This form must be included in the proposal submission)

ATTACHMENT H
Tax Compliance Certification

SALEM HOUSING AUTHORITY
REQUEST FOR PROPOSALS (RFP)
Disposition of Property at 17-27 First St., Salem, MA 01970

CERTIFICATE OF TAX COMPLIANCE

Pursuant to Chapter 62C, §49A(b) of the Massachusetts General Laws, I,

Andrew DeFranza authorized signatory for
(Name)

Harborlight Community Partners, Inc., do hereby certify under the pains and
(Name of Proposer)

penalties of perjury that said proposer has complied with all laws of the Commonwealth
of Massachusetts relating to taxes.


Signature:

Printed name:

Title:

Name of Business:

Date:


Andrew DeFranza
Authorized Agent
Harborlight Community Partners, Inc.
10/31/25

(Note: This form must be included in the proposal submission)

ATTACHMENT I
Non-Collusion Certification

SALEM HOUSING AUTHORITY
REQUEST FOR PROPOSALS (RFP)
Disposition of Property at 17-27 First St., Salem, MA 01970

CERTIFICATE OF NON-COLLUSION

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


Signature: _____

Printed name: _____

Title: _____

Name of Business: _____

Date: _____



Andrew DeFranza

Authorized Agent

Harborlight Community Partners, Inc.

10/31/25

(Note: This form must be included in the proposal submission)

(Note: This form must be included in the proposal submission)

ATTACHMENT K
Disclosure of Beneficial Interest

SALEM HOUSING AUTHORITY
REQUEST FOR PROPOSALS (RFP)
Disposition of Property at 17-27 First St., Salem, MA 01970

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

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

(1) Real Property:

A sale of parcel of land located at **17-27 First St., Salem, MA 01970**, containing 5 acres of land, more or less, and further identified as "N/F Salem Housing Authority, Assessors Map 22 Par 99" on a plan titled "Plan of Pump Station, Access and Sewer Easements #120 West Main Street, prepared by GCG Associates for the Town of Salem, February 7, 2019" and being a portion of the premises described in a deed recorded with the Bristol County Registry of Deeds in Book 1586, Page 170.

(2) Type of Transaction, Agreement, or Document: Sale of Property by Salem Housing Authority

(3) Public Agency Participating in Transaction: Salem Housing Authority

(4) Disclosing Party's Name and Type of Entity (if not an individual):

Harborlight Community Partners, Inc. (501c3)

(5) Role of Disclosing Party (Check appropriate role):

____ Lessor/Landlord ____ Lessee/Tenant

____ Seller/Grantor X Buyer/Grantee

____ Other (Please describe): _____

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

<u>NAME</u>	<u>RESIDENCE</u>
<u>N/A 501c3</u>	<u></u>
<u></u>	<u></u>
<u></u>	<u></u>

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

N/A

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

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

executed and (ii) who holds less than three percent of the votes entitled to vote at the annual meeting of such organization of unit owners. A disclosure statement shall also be made in writing, under penalty of perjury, during the term of a rental agreement in case of any change of interest in such property, as provided for above, within thirty days of such change.

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

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

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

Harborlight Community Partners, Inc.
Print Name of Disclosing Party (from Section 4, above)

[Signature] 10/31/25
Authorized Signature of Disclosing Party Date (mm / dd / yyyy)

Andrew DeFranza, Authorized Agent
Print Name & Title of Authorized Signer

(Note: This form must be included in the proposal submission)

ATTACHMENT L

Respondent Entity Disclosure Statement

SALEM HOUSING AUTHORITY

REQUEST FOR PROPOSALS (RFP)

Disposition of Property at 120 West Main Street, Salem, MA 01970

RESPONDENT ENTITY DISCLOSURE STATEMENT

Give full names and residences of all persons and parties interested in the foregoing proposal:

(Notice: Give first and last name in full; in case of a corporation, give names of President and Treasurer; in case of a limited liability company, give names of the individual members, and, if applicable, the names of all managers; in case of a partnership or a limited partnership, all partners, general and limited and; in case of a trust, all the trustees)

NAME	ADDRESS	ZIP CODE
------	---------	----------

N/A	501 ec 3	
Andrew DeFrenza	Authorized Agent	
	600 Cummings Center	01915
	Suite 270-X	
	Beverly, MA 01915	

Kindly furnish the following information as applicable regarding the Respondent, and complete signatures on final page:

1) IF A PROPRIETORSHIP

Name of Owner: _____

Home Address: _____

Name of Business: _____

Address: _____

2) IF A PARTNERSHIP

Business Name: _____

Business Address: _____

Names and Addresses of Partners:

PARTNER NAME	ADDRESS	ZIP CODE
--------------	---------	----------

_____	_____	_____
_____	_____	_____
_____	_____	_____

3) IF A CORPORATION OR A LIMITED LIABILITY COMPANY

Full Legal Name: Harborlight Community Partners, Inc.

State of Incorporation: Massachusetts

Principal Place of Business 600 Cummings Center, Suite 270-X

Qualified in Massachusetts: Yes ☒ No ☐

Place of Business in Massachusetts: 600 Cummings Center, Suite 270-X
Beverly, MA 01915

4) IF A TRUST

Full Legal Name: _____

Recording Information: _____

Full names and address of all trustees (con't next page):

NAME	ADDRESS	ZIP CODE
------	---------	----------

_____	_____	_____
_____	_____	_____



Signature

Andrew DeFrenza, Authorized Agent

Printed name and Title

Harborlight Community Partners, Inc.

Name of Business

10/31/25

Date

(Note: This form must be included in the proposal submission)