

Home City Development, Inc.

261 Oak Grove Ave., Springfield MA 01109 Tel: (413) 785-5312 Fax: (413) 328-7212

October 29, 2019

Mr. Dana MacDonald, Chair Pelham Community Preservation Committee 351 Amherst Road Pelham, MA 01002

Re: Grant Request for Affordable Housing-Amethyst Brook Apartments

Dear Mr. MacDonald:

Enclosed please find an application and supporting documentation requesting a \$500,000 grant to Home City Development Inc. (HCDI) for its Amethyst Brook Apartments (ABA) affordable housing development project at 20-22 Amherst Road in Pelham.

HCDI proposes to rehabilitate the former Petersen residence at 20 Amherst Road into 6 rental apartments and construct a new 28-unit apartment building at 22 Amherst Road. An HCDI affiliate, Amethyst Brook Apartments LLC owns both parcels.

The ABA site requires a Chapter 40B Comprehensive Permit to allow the proposed development. HCDI will submit an application for Chapter 40B project eligibility to MA Department of Housing and Community Development (DHCD) later this year.

Given the lengthy timeline for approval of a Comprehensive Permit and a DHCD award of affordable housing resources, construction is not expected to begin until late 2021 at the earliest. An early commitment of funds by the Pelham Community Preservation Committee (CPC) is requested as it will help demonstrate to DHCD that the required local funding has been obtained and help leverage a DHCD funding award. HCDI will not request to draw down the CPC funds until closing on all project funds, at which time an affordable housing restriction will be recorded on the property.

Please contact me at either pserafino@homecitydevelopment.org or (413) 310-3084 if you have any questions about this application or need additional information.

Sincerely,

Peter A. Serafino

Director of Real Estate Development

cc: Tom Kegelman

APPLICATION FOR COMMUNITY PRESERVATION FUNDING

Submit to: Community Preservation Committee

Pelham Town Offices 351 Amherst Road Pelham, Massachusetts 01002-9779

Name of Applicant/Contact Person:	Home City Development, Inc. Peter A. Serafino, Director of Real Estate Development
Sponsoring Organization, if applicable:	
Mailing Address:	261 Oak Grove Avenue, Springfield, MA 01109
Daytime Phone:	(413) 785-5312 x 102
Evening Phone:	(413) 387-8039
Email:	pserafino@homecitydevelopment.org
Name of Proposal	Amethyst Brook Apartments
Date	October 30, 2019

(If applicable to this project)

Assessor's Map and Lot	3-32	Deed Book and Page	Deed Book 245
Numbers		Numbers	Page 99
Assessor's Map and Lot	3-30	Deed Book and Page	Deed Book 13147
Numbers		Numbers	Page 269
Assessor's Map and Lot Numbers		Deed Book and Page Numbers	

Attach separate sheet if more than one lot/parcel/deed book/deed page number

Attach a copy of the Assessor's Map(s) and Registry of Deed Maps (if available) with the project parcel outlined (if appropriate for your project)

State-Approved CPA Project Categories (<u>You MUST CHECK OFF A MINIMUM OF ONE CATEGORY</u>, but may identify more than one category, if applicable to your project)

•	Open Space/Recreation	n
•	Historic Preservation	
•	Community Housing	X

Applicants are urged to consult with the Conservation Commission (in the case of an Open Space/Recreation proposal, with the Historical Commission in the case of a proposal dealing with historical assets of the Town, or with the Community Housing Committee in the case of affordable housing projects. Each of these Commissions and Committees have voting representatives on the Community Preservation Committee and can be helpful in designing a project.

PROJECT DESCRIPTION:

• All of the following MUST be answered. If additional space is needed, attach one additional sheet per section.

1. Describe the project.

Home City Development, Inc. (HCDI) purchased 18-20 Amherst Road and 22 Amherst Road in order to develop 34 rental apartments affordable to households with income at or below 60% of Area Median Income (AMI). The property will be known as Amethyst Brook Apartments (ABA).

18-20 Amherst Road consists of 3.37 acres of land improved with two wood-frame residences, two garages, a shed and a barn.

22 Amherst Road consists of 8.73 acres of land improved with a two-story wood-frame factory building and garage.

HCDI proposes to subdivide 18-20 Amherst Road, retaining a portion including the former Petersen residence and combining it with the 22 Amherst Road property. The remaining acreage, along with the home at 18 Amherst Road, will be sold and not included in the ABA development.

The preliminary development plan as depicted on the enclosed conceptual site plan includes:

- demolition of the factory building and adjacent garage and construction of a new three-story wood frame structure containing 28 apartments and community meeting space
- conversion of the Petersen residence into 6 apartments
- demolition of the barn, shed and garage
- · construction of a new driveway behind the Petersen residence leading to the new apartment building
- Parking spaces for 49 vehicles
- Current break down of the 34 apartments, subject to change as project design advances, is: 24 one-bedroom, 7 two-bedroom & 3 three-bedroom

Both buildings will be fully sprinklered. The new building will contain an elevator and several apartments fully accessible for persons with physical disabilities.

Building design and construction will include the use of sustainable materials and building practices to the extent financially feasible.

The ABA site is split between two zoning districts: Village Center-Mixed Use and Village Center-

Neighborhood. Multi-family dwellings are permitted in each district by special permit from the Planning Board, with site plan approval. HCDI intends to seek a Chapter 40B Comprehensive Permit for development of the site. Based on the September 2017 Subsidized Housing Inventory complied by MA Department of Housing and Community Development (DHCD), 0% of Pelham's rental housing stock meets the DHCD definition of affordable housing.

The estimated total development cost is \$12.8 million. DHCD is the primary source of funds for the project. In nearly all cases, DHCD requires commitment of a financial contribution to the project from the City or Town in which it is located prior to its approval of resources. Among the DHCD-controlled resources for which HCDI will apply are federal Low Income Housing Tax Credits (LIHTC), MA LIHTC, non-amortizing a/k/a "soft" loans, and project-based rental vouchers for up to 16 households. Other project funding sources include a bank construction loan and 20-year term permanent loan.

For the Springfield MSA for 2019, 60% of AMI, the maximum income limits for ABA residents are:

1 person household:	\$37,260
2 person	\$42,600
3 person	\$47,940
4 person	\$53,220
5 person	\$57,480

Tenants will be selected by lottery in accordance with a Tenant Selection Plan approved by DHCD.

Given the lengthy timeline for approval of a Comprehensive Permit and a DHCD award of affordable housing resources (see Section 7, Timeline) construction is not expected to begin until late 2021 at the earliest. An early commitment of funds by the Pelham Community Preservation Committee (CPC) is requested as it will demonstrate to DHCD that the required local funding has been obtained and help leverage an award of DHCD funds. HCDI will not request to draw down the CPC funds until closing on all funds needed to start construction, at which time an affordable housing restriction will be recorded on the property.

2. Goals:

a. What are the goals of the proposed project?

To create 34 affordable rental apartments and community meeting space.

b. How will the success of each goal be measured?

Completion of construction and occupancy of all apartments by income-eligible tenants.

3. Community Need:

- a. How does the Pelham community benefit from this project?
- 1. Provision of 34 rental apartments affordable to local residents not otherwise able to afford to live in Pelham
- 2. Preservation and re-use of the currently vacant, historic former Petersen residence
- 3. Meeting room available for use by Council on Aging and other Town boards
- 5. Additional property tax revenue (property to be owned by for-profit entity and thus taxable)
- 6. Creation of housing units eligible to be listed on the MA Subsidized Housing Inventory
 - b. If applicable, explain how this project addresses needs identified in existing Town plans (such as the Open Space and Recreation Plan, Community Plan, etc.).

As developers of affordable housing, HCDI's assessment of Pelham demographic and housing market data reveals un-met demand for rental housing for 1-2 person households and families. The number of apartments and proposed mix of bedroom sizes will serve a healthy mix of family and elder households, appropriate to the local need.

A 2014 Housing Needs Study produced for the Pelham Community Preservation Committee (www.pvpc.org/content/pelham-housing-needs-assessment) encouraged Town officials to collaborate with local affordable housing developers to produce new affordable housing that meets Pelham's needs and character. The Study includes data gathered from many sources including reports and studies of Pelham, inperson interviews with a range of Pelham residents, public survey results and the outcomes from a community meeting. Relevant data from the Study and from the American Community Survey (ACS) 2013-2017 indicating demand for affordable rental housing in Pelham include:

- Over the last two decades in particular, single-person households in Pelham increased significantly while family households with children declined. According to the 2017 ACS, the average household size was 2.41 persons, down from 2.78 persons in 2010.
- In 2010, the median age in Pelham was 48.8, which was the second highest median age out of all 43 communities in the Pioneer Valley region. Therefore, among town residents desiring rental housing, it is inferred that 1-2 bedroom apartments are preferred.
- According to the ACS, only 1.5% of housing structures contain 3+ units. This limited supply of larger apartments may indicate limited demand. Neither DHCD nor HCDI discriminate against families, so 3 three-bedroom apartments are proposed. DHCD typically requires 10% of apartments in a development to be 3+ bedrooms.
- In 2013-2014 over 20 percent of Pelham Elementary School students in grades K-6 came from lower-income families, meaning the students receive free and reduced lunch (26 students).
- 20% of households in Pelham earn less than \$50,000 annually
- An estimated 31 percent of Pelham renter households were "cost-burdened," spending more than 30 percent of their household income on housing-related costs.
- Pelham had the 5th highest median sale price in the region for a single-family home in 2013 at \$285,000. Amherst had the highest median sale price in the region in 2013 at \$343,000, followed by Longmeadow, Westhampton, and Montgomery. Amherst and Pelham have been in the top five for median sale price for the last decade. See calculation below for income needed to afford the median monthly rental cost in Pelham. See Sec. 12 for income required to purchase the average home price in Pelham.
- Based on the 2017 ACS, there are 583 housing units in Pelham, of which, 86 (16.4%) are renter-occupied. ACS estimates that nearly 44% of renter households in Pelham pay 30% or greater of their income toward rent.

A key recommended strategy of the Housing Needs Study is for the Town to:

"Work with local and regional affordable housing developers to collaborate on ways to increase new development that meets Pelham's needs and character. Engaging with housing developers will help inform the town's process and may lead to new zoning initiatives or a town sanctioned use of Chapter 40B to increase density without the need for a major change to a zoning district. This strategy may have the greatest potential to actually create new community housing."

It is likely that zoning relief would need to be available to enable development that meets affordable and community housing needs. A 40B development where there is a true collaboration between the town and the developer would provide the flexible zoning necessary for this to be feasible.

The median rent in Pelham from the 2013-2017 ACS was \$1,438. Assuming that >30% of monthly household income on housing-related costs = "rent/cost burdened", then to afford rent of \$1,438, and not exceed 30% of monthly income, a household must have monthly income of \$4,800, which equates to annual income of \$57,600. In Pelham in 2017, 1 in 5 households earned less than \$50,000/year. Further, nearly all those Pelham households earning less than \$50,000/year (109 households) (assuming av. Pelham household size of 2.41 persons, rounded up to 3) would be income eligible to live at Amethyst Brook Apartments.

4. Community Support	4.	Com	muni	ty Si	uppo	ort.
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a. What is the nature and level of support? Attach letters of support from any Town boards or community groups that have endorsed the project.

HCDI has met with numerous Pelham boards, commissions and Town residents. Two letters of support are attached to this application. Others have been requested and will be sent directly to the CPC.

5. Budget:

Budget Summary

Total Project Cost	CPA	Cost Share Amount	Cost Share Percent
·	Funds Requested	[
\$12,800,000	\$500,000		

Budget Details By Categories (Leave any category blank if not applicable to your project)

Equipment is generally defined as an item with a useful life expectancy of more than one year.

Supplies are defined as an item with a useful life of less than one year.

Construction means all types of work done on a particular property or building including erecting, altering or remodeling.

	CPA FUNDS	OTHER FUNDS (cost share)	TOTAL
Personnel			
Equipment			
Supplies			
Contractual			
Construction			
Other			
TOTAL			

Note: CPA Projects must meet state procurement requirements. In preparing your budget you need to base costs on at least two written estimates from potential vendors of goods or services. Attached these estimates to your proposal. Once the project is approved by Town Meeting, the project must go out for competitive bidding to determine who gets the award to do the work.

Budget Cost Sharing

Identify the amount of any cost sharing for this project. Sources include private, federal, state or local government sources.

BUDGET SUMMARY

Amethyst Brook Apartments

Alliothy of Drook Again allors	
SOURCES	
Federal LIHTC	\$6,785,000
State LIHTC	\$1,500,000
DHCD HOME	\$700,000
DHCD HIF	\$1,000,000
DHCD AHTF	\$1,000,000
DHCD HSF	\$1,000,000
Community Preservation Act	\$500,000
Sponsor Loan	\$15,568
Permanent Loan	\$300,000
TOTAL	\$12,800,568

USES	
Acquisition	\$625,000
Construction	\$8,827,860
Soft Costs	\$1,897,708
Reserves/Fees	\$1,450,000
TOTAL	\$12,800,568
GAP/SURPLUS:	(\$0)

6. Funding Commitments:

b. Attach commitment letters from any organization providing a cost share contribution listed in the table above.

c. Describe any other attempts (including unsuccessful) to secure funding for this project.

Community Economic Development Assistance Corporation has approved a \$200,000 loan to HCDI for the project, to be used for pre-development expenses such as survey, environmental assessments, architectural and engineering costs, etc. (see attached email indicating loan approval)

The Life Insurance Community Investment Initiative LLC has provided HCDI financing to purchase the 18-20 and 22 Amherst Road properties for the development of affordable housing. (see the attached Amendment To \$382,500 Note, which covers financing for both properties)

Upon receipt of a Comprehensive Permit, HCDI will apply to MA Dept. of Housing and Community Development for federal Low Income Housing Tax Credits (LIHTC), MA LIHTC, and subordinate (a/k/a "soft") loans. A construction loan and permanent loan will be requested from a bank and/or quasi-public affordable housing organization.

d. Does the "Other" category in the budget include "in-kind" contributions such as donations of services, property, equipment, buildings, or supplies? If so, describe how the value of the in-kind contribution was calculated.

N/A		

7. Timeline:

Provide a schedule for project implementation, including a timeline for starting and ending major tasks and project completion.

<u>Task</u>	<u>Date</u>
Submission of Chap. 40B Proj. Eligibility App. To DHCD	Oct. 2019
DHCD issues Project Eligibility Letter	Jan. 2020
HCDI submits Comprehensive Permit app to Pelham ZBA	Feb. 2020
ZBA opens public hearing on Comp. Permit app.	Mar. 2020
ZBA issues Comprehensive Permit	Sept. 2020
HCDI submits OneStop financing Pre-Application to DHCD	Nov. 2020
HCDI submits full OneStop financing application to DHCD	Feb. 2021
DHCD awards affordable housing funding	Jul. 2021
Building Permit issued	Sept. 2021
Closing on Financing and Construction Start	Nov. 2021
Marketing Start Date	Jul. 2022
Construction Completion	Jan. 2023
Full Occupancy	Apr. 2023

8. Implementation:

Project Manager Contact Information

Director of Real Estate Development, Home City Development, Inc. Office: (413) 310-3084 Mobile: (413) 387-8039

9. Maintenance: (LEAVE BLANK IF NOT APPLICABLE TO YOUR PROJECT)

a. **CPA funds cannot be used for maintenance.** If ongoing maintenance is required, attach a written statement from the responsible party that agrees to this cost, identifying the source of the funding for maintenance.

Maintenance Budget

Year one	Year two	Year three	Year four	Year five		
\$	\$	\$	\$	\$		

10. Site Documentation: (If applicable, submit 3 copies only)

Attach documentation that you have control over the site, such as a Purchase and Sale Agreement, option or deed.

 Enclosed please find copies of deeds for both properties showing ownership by Amethyst Brook Apartments LLC, an entity controlled by HCDI.

ADDITIONAL INFORMATION: (IF APPLICABLE)

11. Project Documentation: (Submit 3 copies only)

Attach any applicable engineering plans, architectural drawings, site plans, any other renderings, relevant studies or material.

Attached please find:

- Conceptual Site Plan dated August 21, 2019
- Survey of 18-20 Amherst Road dated September 19, 2019
- Assessors map 18-20 Amherst Road
- Survey of 22 Amherst Road dated February 4, 2019
- Assessors map 22 Amherst Road

12. Other Information: Add here any additional information that might benefit the CPC in consideration of this project.

HCDI (<u>www.homecitydevelopment.org</u>) and its development team are highly qualified to undertake the proposed affordable housing development project. HCDI is a 50-year old not-for-profit housing organization which develops and provides decent, affordable housing for occupancy by low and moderate income households. The organization seeks to improve housing stock while engaging residents to build better neighborhoods and improve social well-being. HCDI currently owns 421 mixed-income rental housing units in Springfield and Northampton. Together with Housing Management Resources, its property manager, HCDI is committed to maintaining beautiful and safe properties. This is accomplished through tight resident screening, tough lease-enforcement, engaging residents in community improvement projects, maintaining security personnel and systems, and active on-site management.

The development team for ABA consists of:

Developer: Home City Development, Inc. (Springfield, MA)

Owner: Amethyst Brook Apartments LLC, an affiliate of HCDI

Architect: Architecture Environment Life, Inc. (East Longmeadow, MA)

Civil Engineer: Berkshire Design Group (Northampton, MA)

Counsel: Shatz, Schwartz and Fentin, P.C. (Springfield, MA)

Historic Consultant: Epsilon Associates, Inc. (Maynard, MA)

Property Manager: Housing Management Resources, Inc. (Quincy, MA)

General Contractor: TBD

Given its rural characteristics, the Town of Pelham presents few opportunities for multi-family residential development. The proposed development at the ABA site represents re-use of previously developed land, re-use of property previously used for residential and light manufacturing and entails preservation of an historic residential structure.

ABA will utilize existing town water and sewer infrastructure.

The ABA site is in a Village Center zoning district. A plan for Village Center zoning was prepared by Pioneer Valley Planning Commission in 2015 and subsequently adopted by the Town. (www.pvpc.org/content/pelham-village-center-zoning-2015)

ABA offers new housing opportunities both for families and older residents wishing to remain in Pelham without the responsibility of owning and maintaining a home. It will also serve to attract new residents to Pelham without the initial capital to purchase a home.

There is demand in Pelham for rental housing for both 1-2 person households and for families. In 2010, just over 65 percent of all households in Pelham were family households, meaning the household consisted of a householder and one or more other people related to the householder by birth, marriage or adoption. Approximately 20 percent of all households in Pelham were single-person households and 10 percent of households were households in which household members were not related to one another. This was below the regional and statewide proportion of households that were single-person households, both of which were 29 percent in 2010. Single-person households over the age of 65 comprised seven percent of all households in Pelham in 2010 and compared to eleven percent of all households in the region.

Approximately 80% of housing units in Pelham are single family homes. Almost 10% are two-family homes.

The development of ABA conforms with various recommendations and strategies of Valley Vision 4: The Regional Land Use Plan for the Pioneer Valley produced by the Pioneer Valley Planning Commission in February 2014, including:

- Improve Housing Opportunities and Neighborhood Quality
- Encourage Sustainable Design

- Protect Environmental Quality and Preventing Pollution through Low Impact Development, Stormwater Management, Stormwater Utilities, and Green Development
- Assist Small Towns in Addressing Unique Growth Problems

A November 2018 Phase I Environmental Site Assessment (ESA) did not identify Recognized Environmental Conditions (RECs), Historical RECs (HRECs), or Controlled RECs (CRECs) in connection with the 22 Amherst Road parcel of the ABA site.

An August 2019 ESA of the 18-20 Amherst Road parcel of the ABA site did not identify RECs, HRECs, or CRECs.

Other Relevant Data:

- The median sale price for a single-family home in Pelham increased by approximately 60 percent from 2000 to 2013 to \$285,000, and the average selling price was \$307,200. Assuming a 10% down payment and interest rate of 3.75%, the monthly payment of principal, interest, taxes and insurance for the \$307,200 home would be \$1,689. The income required to afford this payment without spending greater than 30% of income for housing would be \$67,560. Approximately 30% of 2017 Pelham households would be "cost-burdened" under this scenario.
- A household earning the median household income of \$92,250 (ACS 2017) would have choices.
 However, as demonstrated by the calculation in Section 3 of the income needed to afford the median Pelham rent, lower-income households, often the households most in need of rental housing, have limited choices in finding an affordable place to live in Pelham and the greater Amherst area.
- Pelham is within the greater Amherst area rental market, which has become increasingly expensive, driven largely by a growing off-campus student population coupled with a shortage of rental units.
- Residential building permit activity in Pelham has been low over the last twenty years, with one to six units permitted per year from 1990 through 2010. Since the economic downturn in 2008, building permit activity dropped even further. One building permit was issued from 2011 to May 2014.
- Future growth is constrained by natural features and restrictive land use requirements. A large part of Pelham lies within the public water supply watersheds for Amherst, Springfield and the city of Boston, influencing zoning and Board of Health requirements. The town's hilly to mountainous topography and significant network of streams and other wetlands resources, as well as the dwindling supply of available land with easy-to-build sites will likely result in minimal housing unit growth in the years to come.
- This site is unique in Pelham, one of the very few sites with essential access to public sewer and water; an extremely attractive setting with limited visibility from the street and ample adjoining space for passive recreation.

TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE INDIVIDUAL OR GOVERNING BODY OF THE APPLICANT.					
Authorized Representative					
First Name Thomas	Last Name Kegelman				
Title Executive Director	Telephone Number (413) 785-5312 x101				
Email: tkegelman@homecitydevelopment.org	Cell Number: (413) 531-8144				
Fax Number: (413) 328-7212					
Signature of Authorized Representative:	Date Signed				

October 22, 2019

I am sorry that I am unable to attend tonight's meeting but I wish to express my personal support for the affordable housing project under discussion. I am deeply grateful to Tilman Lukas for his tireless leadership along with all of the members of our housing committee. I also want to recognize our Planning Board for their extensive work in creating village center zoning for our town. It is because of the leadership and hard work of these two bodies that this project is before us.

I have been personally involved with other people in our town advocating for affordable housing, first as a member of a long-range planning committee in the 90s, and then as a member of the Planning Board in the early 2000s.

I have some understanding about what it takes to make an affordable housing project work. The complexities and limitations of financing such a project, which I'm sure will be explained tonight, require that they be reasonably large scale. Given this reality I believe the site, despite its various challenges, is appealing because of the way it minimizes the visual impact of the building and parking area. I believe that the developer, Home City Development Corp, sincerely wants to work with us and be responsive to our concerns and ideas. They are committed to protecting the environment and designing a building that is energy efficient, aesthetically pleasing and comfortable to live in. I can't think of a better developer to work with.

This is an exciting and realistic chance to create affordable housing in our town. We all know how expensive housing is in our area. While perhaps not perfect for everyone who needs affordable housing, this is Pelham's opportunity to make it possible for a significant number of people to afford to live in our beautiful town. I am personally committed to doing whatever I can to make this project a reality.

Bob Agoglia Vice Chair Pelham Select Board

Peter Serafino

From:

William E. Pula

villpula8@gmail.com>

Tuesday, October 29, 2019 9:52 AM

Sent: To:

Peter Serafino; Tilman Lukas; Dana MacDonald; Ruth Elcan

Subject:

Re: proposed Amethyst Brook Apartments, 20-22 Amherst Road, Pelham

I am writing to express my support for the proposed Amethyst Brook affordable apartment complex and feel this is a great use of CPA funding. After attending a number of meeting I support the project for the following reasons.

- The Town is in need of affordable housing and the move to include family units would be a benefit to our school system. The assertion that all units will be affordable is a real positive factor.
- -The site is problematic and needs a developer with significant experience and resources. Home City Development meets that criteria.
- With a failed septic system and problematic access I am concerned the site will be abandoned and become a drag on the Town.
- The Development will provide tax revenue to the Town which is sorely needed.
- This project is redevelopment of a disturbed site and with a sewer connection and an engineered stormwater collection and treatment system will be an improvement to water quality in the Fort River Watershed.

In closing I feel the project will benefit Pelham and the region.

Bill Pula Arnold Rd Pelham MA

Peter Serafino

From:

Bill Brauner <BBrauner@cedac.org>

Sent:

Thursday, September 26, 2019 11:25 AM

To:

Peter Serafino; Thomas Kegelman

Subject:

Amethyst Brook

Dear Tom and Peter,

I am pleased to let you know that the CEDAC board approved a \$200,000 predevelopment loan for Amethyst Brook this morning. There were no formal conditions but the board asked that you continue to think through the unit mix at the project. While recognizing the lack of walkability at the site, the board asked that you examine whether the site might be feasible for low income families with a car.

Best.

Bill Brauner
Director of Housing Preservation and Policy
Community Economic Development Assistance Corporation
18 Tremont Street, Suite 500
Boston, MA 02108
617-727-5944 x115





Bk: 13400Pg: 112 Page: 1 of 4 Recorded: 09/23/2019 01:58 PM

MASSACHUSETTS EXCISE TAX Hampshire District FIOD #13 001 Date: 09/23/2019 01:58 PM ctrl# 044945 26515 Doc# 00018373 Fee: \$1,824.00 Cons: \$400.000.00

AFFECTED PREMISES: 18-20 Amherst Road Pelham, MA

FIDUCIARY DEED

KNOW ALL MEN BY THESE PRESENTS, that I, JAMES F. CAREY, of Easthampton, Hampshire County, Massachusetts, Personal Representative of the estate of BARBARA A. PETERSEN (see Hampshire County Probate Court, Docket #HS18P0181EA), in exercise of the power conferred by virtue of a Decree of Sale from the Hampshire Probate and Family Court, dated June 28, 2019, as amended on August 14, 2019, and every other power,

for consideration of FOUR HUNDRED THOUSAND AND 00/100 DOLLARS (\$400,000.00) paid,

grant to AMETHYST BROOK APARTMENTS, LLC a Massachusetts limited liability company with a principal place of business at 261 Oak Grove Ave., Springfield, Massachusetts,

The land in Pelham, Hampshire County, Massachusetts, more particularly described in EXHIBIT "A", attached hereto and made part hereof.

As per M.G.L. c. 188, section 13, the Grantor, under oath and subject to the pains and penalties of perjury, do hereby depose, state and certify that: (i) he releases all rights of Homestead in the subject realty, (ii) that no spouse, no non-owner spouse, former spouse, or any other person resides in the home, and (iii) at the time of delivery of this deed, no spouse, former spouse, or any other person is entitled to claim the benefit of an existing estate of homestead.

EXECUTED AS A SEALED INSTRUMENT this 19th day of September, 2019.

Kathleen C Salnette

JAMES F. CAREY

Personal Representative of the estate

of Barbara Ann Petersen

COMMONWEALTH OF MASSACHUSETTS

SEPTEMBER 19, 2019

On this 19 day of September , 2018, before me, the undersigned notary public, personally appeared, James F. Carey, proved to me through satisfactory evidence of identification, being: [] driver's license or other state or federal governmental document bearing a photograph image, [] oath or affirmation of a credible witness known to me who knows such signatory, or [χ] my own personal knowledge of the identity of such signatory, to be the person(s) whose name(s) is/are signed above, and acknowledges to me that the foregoing instrument was signed voluntarily of the signatory's own free act and deed.

Kathleenic. Safvetti , Notary Public
My Commission Expires: July 9, 2021

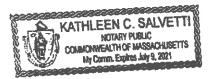


Exhibit A Legal Description

18-20 Amherst Road, Pelham, Massachusetts

A certain lot or parcel of land located in the town of Pelham, Hampshire County,
Commonwealth of Massachusetts, as shown on a survey prepared by The Berkshire Design
Group, Inc. entitled "ALTA/NSPS Land Title Survey of Land Located in Pelham, Massachusetts
(Hampshire County) Prepared for Home City Development, Inc." dated September 9, 2019 and
recorded in Plan Book 345, Page 99, and more particularly described as follows:

Beginning At A Capped Rebar On The Northerly Sideline Of Said Amherst Road At The Southeasterly Corner Of The Parcel Hereinafter Described, At The Southwesterly Corner Of Land Now Or Formerly Described As Amethyst Brook Apartments, LLC, As Recorded In The Hampshire Registry Of Deeds In Book 13147, Page 269, Thence:

- South 79°17'08" West Along the Northerly Sideline of Said Amherst Road, A Distance of Eighty And 3/100 (80.03') Feet, To A Point, Thence;
- 2. South 70°30'56" West Along the Northerly Sideline of Said Amherst Road, A Distance of Two Hundred Twelve And 00/100 (212.00') Feet to A Concrete Bound, Thence;
- 3. South 55°36'49" West Along The Northerly Sideline Of Said Amherst Road, A Distance Of Three Hundred Eighty-eight And 90/100 (388.90') Feet To A Point At Land Now Or Formerly Described As Bart K. Feller Rankin And Sarah C. Buchholz Rankin, As Recorded In Said Registry In Book 9731, Page 336, Thence;
- 4. North 29°55'23" West Along Said Land of Rankin, A Distance of Two Hundred Sixtyone And 76/100 (261.76') Feet to A Pinch Bar (Designated as Point "A"), Thence;
- 5. Following the Same Course, A Distance of Approximately Sixty-Three (63'±) Feet to A Point in The Centerline of Amethyst Brook, As It Meanders, Thence;
- 6. Easterly and Northeasterly Along the Centerline of Amethyst Brook as It Meanders, A Distance of Approximately Three Hundred Eighty (380'±) Feet to A Point at Land Now or Formerly Described as Kestrel Land Trust, As Recorded in Said Registry in Book 9959, Page 338, Thence;
- 7. South 28°47'21" East Along Land Of Said Kestrel Land Trust, A Distance Of Approximately Eighty (80'±) Feet To A Capped Rebar (Designated As Point "B"), Said Point Lying North 72°47'59" East A Distance Of Three Hundred Seventy-seven And 30/100 (377.30') Feet From The Last Mentioned Pinch Bar, Thence;
- 8. North 69°12'39" East Along Land of Said Kestrel Land Trust, A Distance of One Hundred Thirty-five And 00/100 (135.00') Feet to An Iron Pipe at Land of Said Amethyst Brook Apartments, LLC, Thence;

- 9. South 20°17'21" East Along Land of Said Amethyst Brook Apartments, LLC, A Distance of Ten And 12/100 (10.12') Feet to A Drill Hole, Thence;
- 10. North 72°55'03" East Along Land of Said Amethyst Brook Apartments, LLC, A Distance of One Hundred Forty-eight And 44/100 (148.44') Feet to A Capped Rebar, Thence;
- 11. North 86°20'39" East Along Land of Said Amethyst Brook Apartments, LLC, A Distance of One Hundred Fifty-one And 93/100 (151.93') Feet to A Capped Rebar, Thence;
- 12. South 23°14'54" West Along Land of Said Amethyst Brook Apartment, LLC, A Distance of One Hundred Thirty-five And 96/100 (135.96') Feet to The Capped Rebar at The Point of Beginning.

Containing 3.37 Acres±.

19\0043\Title\Legal Description (18-20 Amherst)

MARY (DEBERDING



Bk: 13147Pg: 269 Page: 1 of 8 Recorded: 12/06/2018 12:11 PM MASSACHUSETTS EXCISE TAX Hampshire District ROD #13 001 Date: 12/06/2018 12:11 PM otri# 042980 10908 Doc# 00024707 Fee: \$1,938.00 Cons: \$425,000.00

> Affected Premises: 22 Amherst Road Pelham, MA

WARRANTY DEED

We, ROBERT R. CARKHUFF and BERNICE R. CARKHUFF, of 1376 Kirby Road, McLean, Virginia, being married,

in consideration of FOUR HUNDRED TWENTY-FIVE THOUSAND and 00/100 (\$425,000.00) DOLLARS,

grant to AMETHYST BROOK APARTMENTS, LLC, a Massachusetts limited liability company having a principal place of business at 261 Oak Grove Avenue, Springfield, Massachusetts,

with WARRANTY COVENANTS,

The land in Pelham, Massachusetts, on the north side of Amherst Road, bounded and described as follows:

See EXHIBIT A attached hereto and made a part hereof.

Being the same premises conveyed to Robert R. Carkhuff and Bernice R. Carkhuff by deed of Merrill B. Aldrich, Albert W. Chase and Albert H. Stoddard, Trustees of the Boiler Equipment Trust, dated June 27, 1974 and recorded in the Hampshire County Registry of Deeds in Book 1781, Page 65.

Executed as a sealed instrument this 3 day of December, 2018.

Manual of Long	Control of Culture		
WITNESS	WITNESS	WITNESS	BERNICE R. CARKHUFF
BERNICE R. CARKHUFF	CARKHUFF		
Control of Cont			

COMMONWEALTH OF VIRGINIA

THE INIA , 88.

On this _____ day of December, 2018, before me the undersigned notary public, personally appeared the above-named ROBERT R. CARKHUFF and BERNICE R. CARKHUFF, proved to me through satisfactory evidence of identification, which were driver's licenses, to be the persons whose names are signed on the preceding document, and acknowledged to me that they signed it voluntarily for its stated purposes.

LARRY WAYNE FAULKNER

Notary Public

Commonwealth of Virginia

Registration No. 7510963

My Commission Expires Apr 30, 2019

Language Facker Notary Public
My Commission Expires: 430 2019

Affected Premises: 22 Amherst Road Pelham, MA

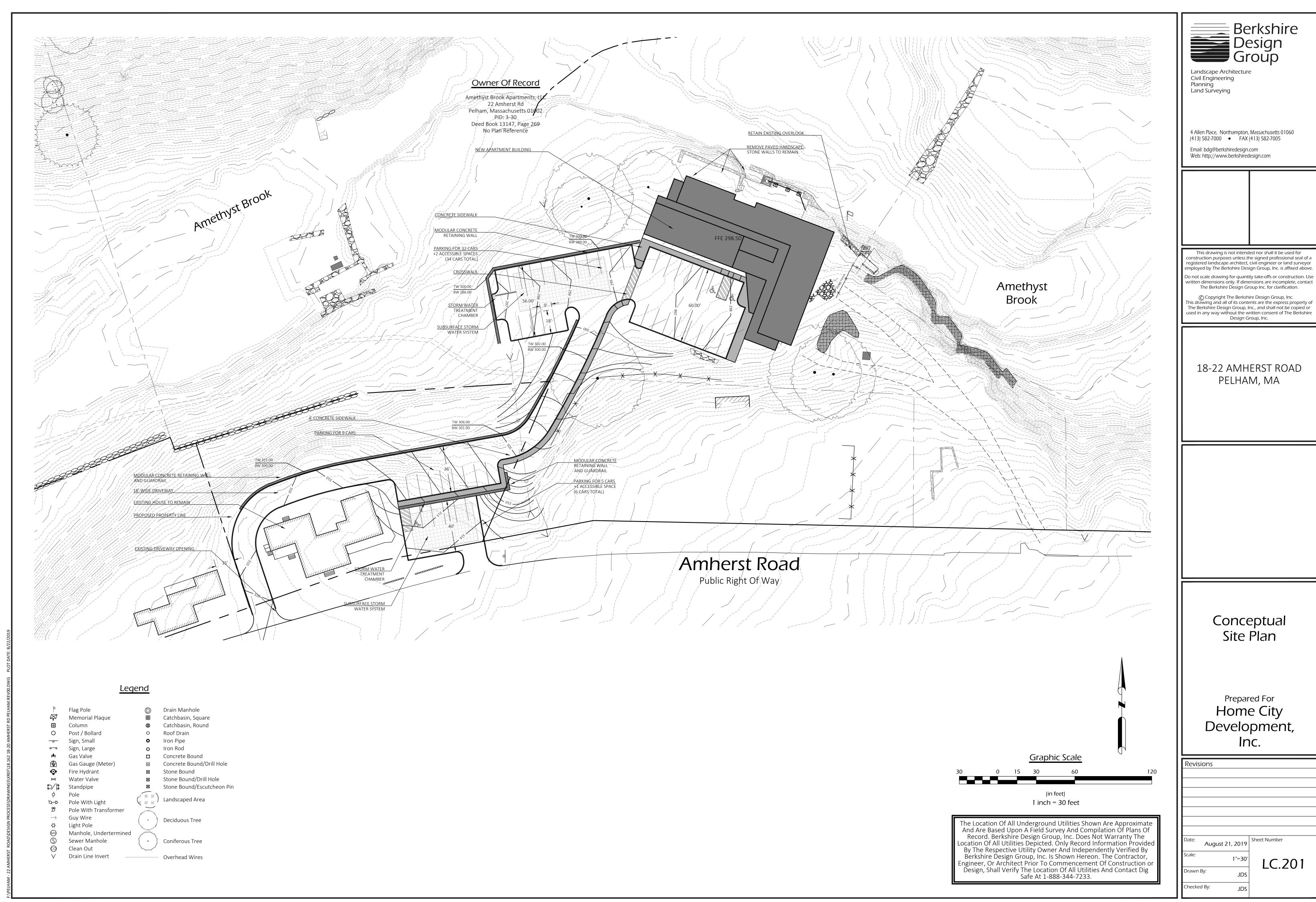
EXHIBIT A

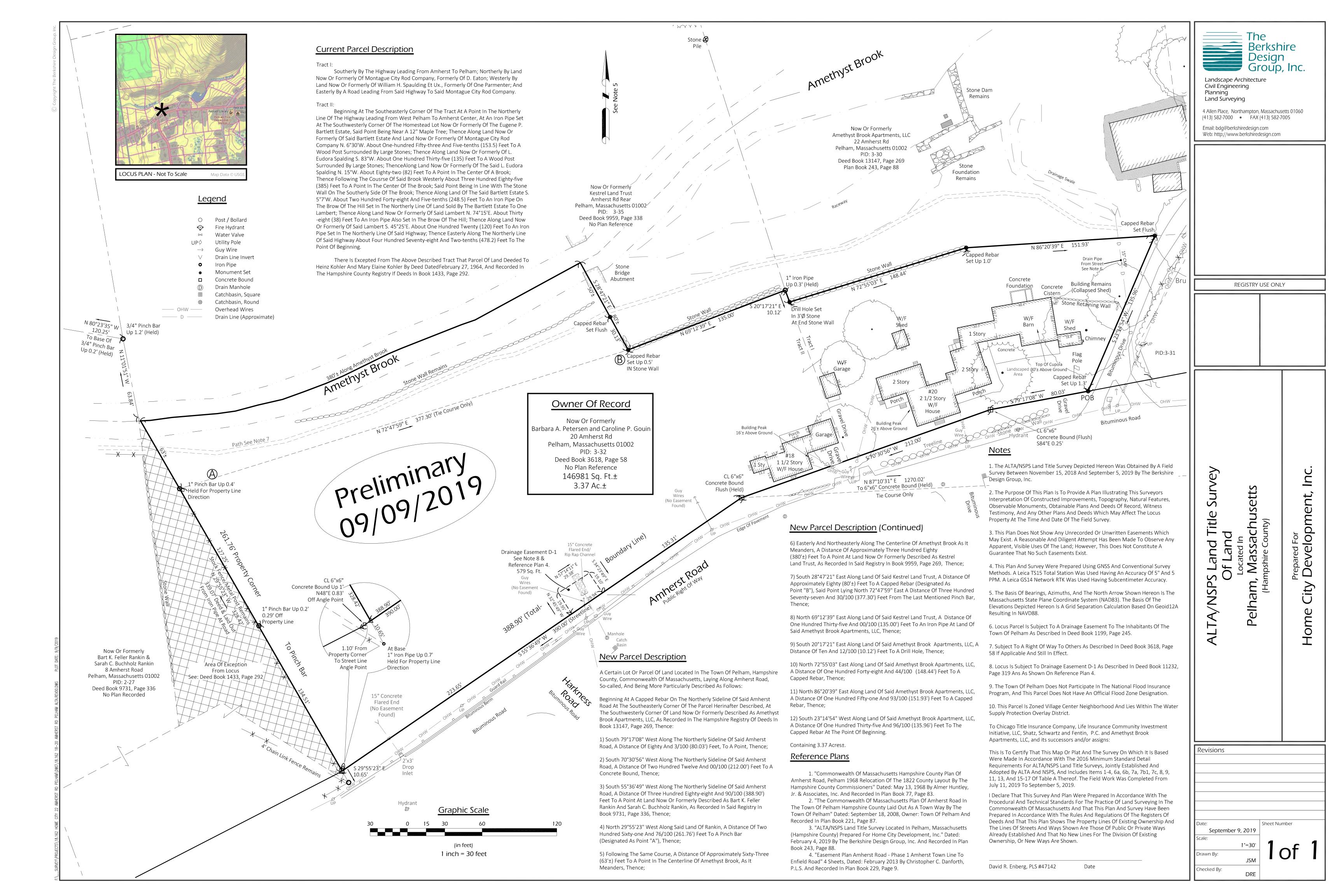
The land in Pelham, Massachusetts, on the north side of Amherst Road, bounded and described as follows:

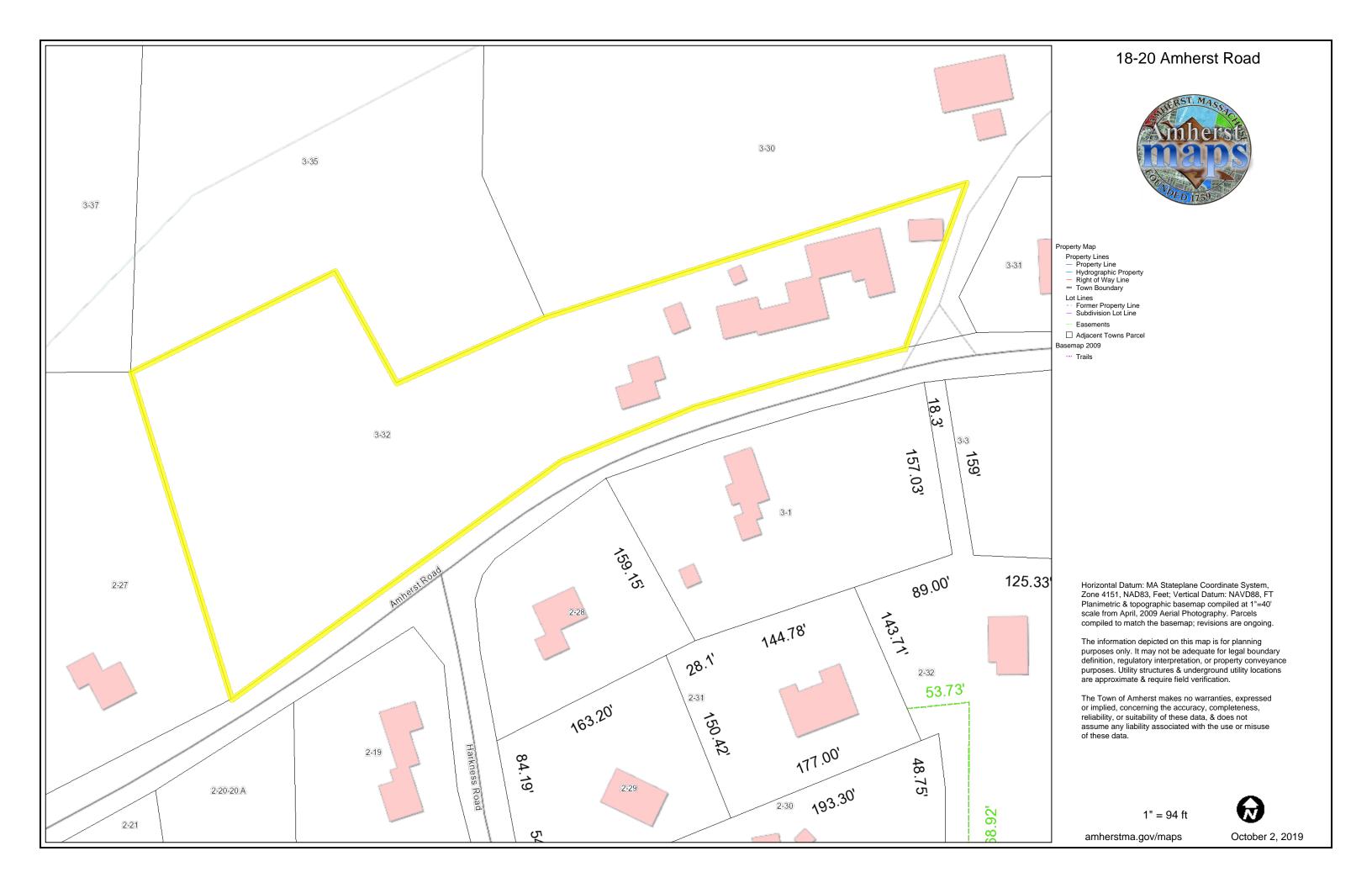
TRACT I: A certain triangular piece of land bounded southerly by said Amherst Road one hundred (100) feet, more or less; northeasterly by Tract II; westerly by land now or formerly of one Jeanmotte one hundred twenty-four (124) feet; containing approximately sixty-two hundred (6200) square feet; being the land described in deed of Lota A. Aldrich et al to the Boiler Equipment Trust, dated August 11, 1953, recorded in Hampshire County Registry of Deeds, Book 1149, Page 28.

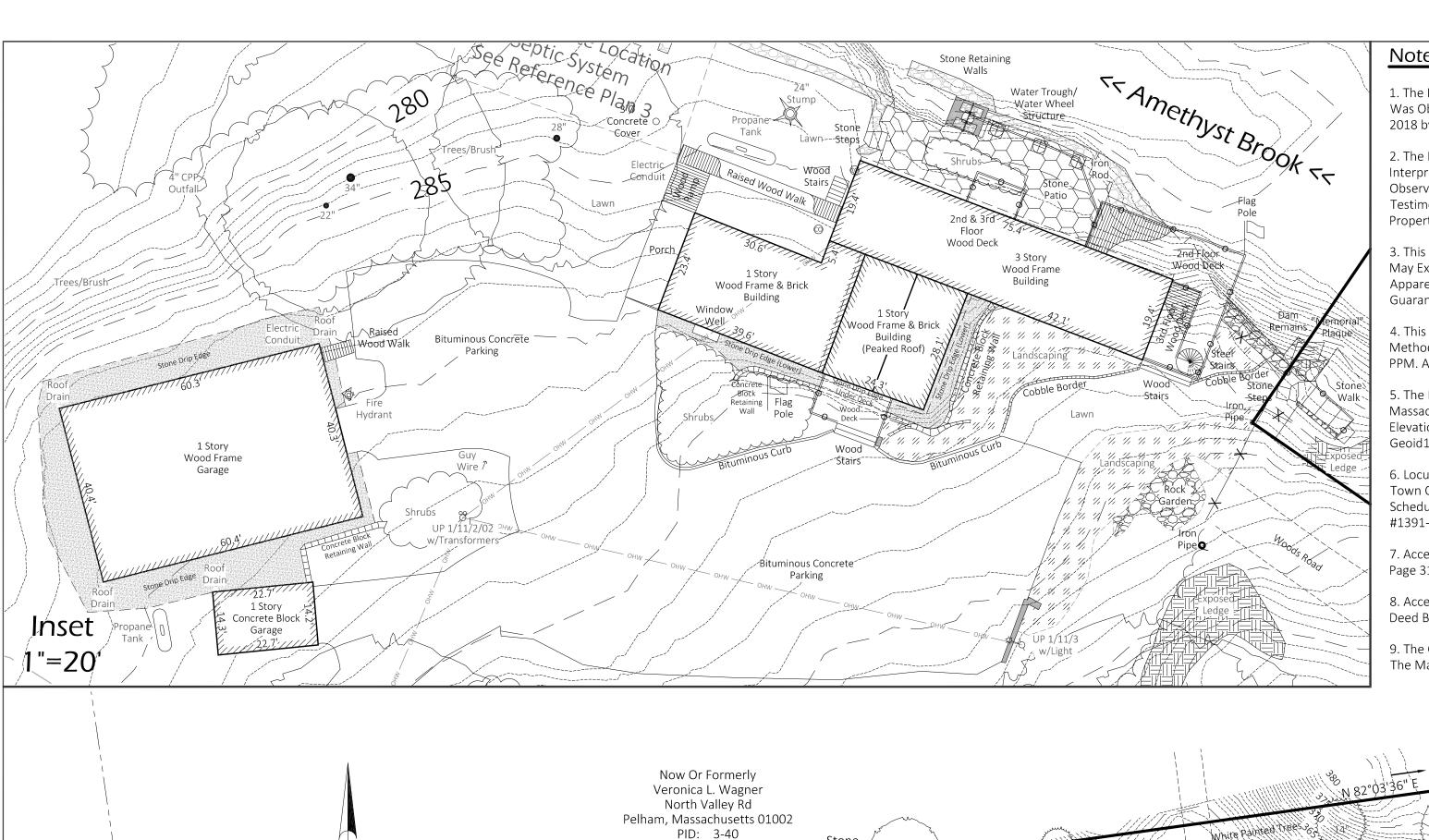
TRACT II: All of the land described in deed of Lawrence E. Jenks and Isabel E. Jenks, dated May 2, 1949, recorded in said Registry, Book 1047, Page 467, which land is all on the north side of Amherst Road and is contiguous to said Tract I.

ATTEST: ELOUPTHIER BOARD STATES









Deed Book 12029, Page 214

No Plan Reference

Stone Dam

Rémains

Now Or Formerly

Barbara A. Petersen and Caroline P. Gouin

20 Amherst Rd

Pelham, Massachusetts 01002 PID: 3-32

Deed Book 3618, Page 58

No Plan Reference

Concrete Bound

Garage

Building Remain

- Drain Pipe

2" Iron Pipe

In Decayed Wood

Now Or Formerly

Kestrel Land Trust

Amherst Rd Rear

Pelham, Massachusetts 01002

PID: 3-35

Deed Book 9959, Page 338 No Plan Reference

1. The Record Conditions And Boundary Retracement Survey Depicted Hereon Was Obtained By A Field Survey Between November 15, 2018 And December 3, 2018 by The Berkshire Design Group, Inc.

2. The Purpose Of This Plan Is To Provide A Plan Illustrating This Surveyors Interpretation Of Constructed Improvements, Topography, Natural Features, Observable Monuments, Obtainable Plans And Deeds Of Record, Witness Testimony, And Any Other Plans And Deeds Which May Affect The Locus Property At The Time And Date Of The Partial Field Survey.

3. This Plan Does Not Show Any Unrecorded Or Unwritten Easements Which May Exist. A Reasonable And Diligent Attempt Has Been Made To Observe Any Apparent, Visible Uses Of The Land; However, This Does Not Constitute A Guarantee That No Such Easements Exist.

4. This Plan And Survey Were Prepared Using GNSS And Conventional Survey Methods. A Leica TS15 Total Station Was Used Having An Accuracy Of 5" And 5 PPM. A Leica GS14 Network RTK Was Used Having Subcentimeter Accuracy.

5. The Basis Of Bearings, Azimuths, And The North Arrow Shown Hereon Is The Massachusetts State Plane Coordinate System (NAD83). The Basis Of The Elevations Depicted Hereon Is A Grid Separation Calculation Based On Geoid12A Resulting In NAVD88.

6. Locus Parcel Is Subject To A Drainage Easement To The Inhabitants Of The Town Of Pelham As Described In Deed Book 1199, Page 244. Reference Schedule B Exception #1 from Chicago Title Insurance Company Title Policy #1391-BET009-180262-2018.72306-215616358, dated December 6, 2018.

7. Access Easement In Favor Of West Abutters As Described In Deed Book 752, Page 315 If Applicable And Still In Effect.

8. Access Easement In Favor Of Locus Across Lands To West As Described In Deed Book 3618, Page 58 If Applicable And Still In Effect.

9. The Contours Shown Hereon Are Converted Lidar Contours As Taken From The MassGIS Website.

Owner Of Record

Amethyst Brook Apartments, LLC

22 Amherst Rd

Pelham Massachusetts 01002 PID: 3-30\\

Deed Book 13147, Page 269

No Plan Reference

380213 Sq. Ft.±

hate Location Of Existing Forest Road

Now Or Formerly

Michael A. Weinberg and Claudia Van der Heuvel \downarrow

24 Amherst Rd

Pelham, Massachusetts 01002

PID: 3-31

See Reference Plan 3

8.73 Ac ±

Land Underlying Former Mill Pond

<u>Notes</u>

10. The Mean Annual High Water Line Shown As Property Line On The North Side Of Amethyst Brook Is As Taken From Information Received From Reference Plan 3 And Extended Along Contour Elevation 292.

11. A Right In Common With Riley Jillson, His Heirs And Assigns In A Road Leading From The Grist Mill Up The Mountain As Described In Deed Book 427, Page 197, If Applicable And Still In Effect.

12. The Town Of Pelham Does Not Participate In The National Flood Insurance Program, And This Parcel Does Not Have An Official Flood Zone Designation.

13. This Parcel Is Zoned Village Center Mixed Use And Lies Within The Water Supply Protection Overlay District.

Reference Plans

1. "Commonwealth Of Massachusetts Hampshire County Plan Of Amherst Road, Pelham 1968 Relocation Of The 1822 County Layout By The Hampshire County Commissioners" Dated: May 13, 1968 By Almer Huntley, Jr. & Associates, Inc. And Recorded In Plan Book 77, Page 83.

2. "The Commonwealth Of Massachusetts Plan Of Amherst Road In The Town Of Pelham Hampshire County Laid Out As A Town Way By The Town Of Pelham" Dated: September 18, 2008, Owner: Town Of Pelham And Recorded In Plan Book 221, Page 87.

3. "Amethyst Brook Restoration Project / Bartlett Rod Shop Company Dam Removal Pelham, Massachusetts Prepared By Stantec Consulting Services Inc. On Behalf Of The Massachusetts Department Of Fish & Game Division Of Ecological Restoration And Partners" Sheet 2 Of 9, Dated: August 14, 2012, Unrecorded.

Now Or Formerly

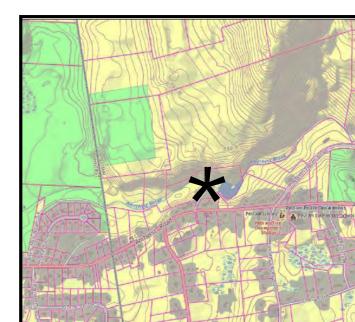
Veronica L. Wagner

North Valley Rd

Pelham, Massachusetts 01002 PID: 3-40

Deed Book 12029, Page 214

No Plan Reference



LOCUS PLAN - Not To Scale Map Data © U



Land Surveying 4 Allen Place, Northampton, Massachusetts 01060 (413) 582-7000 • FAX (413) 582-7005 Email: bdg@berkshiredesign.com Web: http://www.berkshiredesign.com

Berkshire

	REGISTRY USE ONLY			
Hole le le le de de le d	ALTA/NSPS Land Title Survey Located In Pelham, Massachusetts (Hampshire County)	Prepared For Home City Development Inc		
5	Revisions			
imate				

Sheet Number

February 4, 2019

Checked By:

JSM/DRE



Flag Pole Drain Manhole Memorial Plaque Catchbasin, Square Column Catchbasin, Round Post / Bollard Roof Drain Sign, Small Iron Pipe Sign, Large Iron Rod Gas Valve Concrete Bound Gas Gauge (Meter) Concrete Bound/Drill Fire Hydrant Stone Bound Stone Bound/Drill Hole Water Valve Stone Bound/Escutche ☼/☼ Standpipe Landscaped Area ¤ Pole With Light Pole With Transformer → Guy Wire

Deciduous Tree Light Pole Manhole, Undertermined Sewer Manhole Coniferous Tree Clean Out Drain Line Invert —— Overhead Wires

To Chicago Title Insurance Company, Life Insurance Community Investm Initiative, LLC Shatz, Schwartz and Fentin, P.C. and Amethyst Brooks Apa LLC, and its successors and/or assigns:

This Is To Certify That This Map Or Plat And The Survey On Which It Is Ba Were Made In Accordance With The 2016 Minimum Standard Detail Requirements For ALTA/NSPS Land Title Surveys, Jointly Established And By ALTA And NSPS, And Includes Items 1,2,3,4,7(a),8,11,13,14,19 and 20 Table A Thereof. The Field Work Was Completed Between Between Nov 15, 2018 And January 8, 2019.

I Declare That This Survey And Plan Were Prepared In Accordance With Procedural And Technical Standards For The Practice Of Land Surveying Commonwealth Of Massachusetts And That This Plan And Survey Have Prepared In Accordance With The Rules And Regulations Of The Register Deeds And That This Plan Shows The Property Lines Of Existing Ownersh The Lines Of Streets And Ways Shown Are Those Of Public Or Private Wa Already Established And That No New Lines For The Division Of Existing Ownership, Or New Ways Are Shown.

David R. Enberg, PLS #47142

200

The Location Of All Underground Utilities Shown Are Approximate And Are Based Upon A Field Survey And Compilation Of Plans Of Record. Berkshire Design Group, Inc. Does Not Warranty The Location Of All Utilities Depicted. Only Record Information Provided
By The Respective Utility Owner And Independently Verified By
Berkshire Design Group, Inc. Is Shown Hereon. The Contractor,
Engineer, Or Architect Prior To Commencement Of Construction or Design, Shall Verify The Location Of All Utilities And Contact Dig Safe At 1-888-344-7233.

Deed Book 2045, Page 263 No Plan Reference /Amherst Road Graphic Scale Public Right Of\Way

Amethyst Brook

1 inch = 50 feet

Now Or Formerly Thomas P. Lederle 34 Amherst Rd Pelham, Massachusetts 01002

PID: 3-29

Deed Book 4534, Page 218

No Plan Reference

