



**TOWN OF WESTFORD
AFFORDABLE HOUSING TRUST FUND
APPLICATION FOR TRUST FUNDS**

PRE-APPLICATION

Before completing this application, you may submit a one-page summary of your project at any time to the Board of Trustees of the Town of Westford Affordable Housing Trust Fund (Board of Trustees) to determine eligibility for trust funds and discuss funding priorities. The Board of Trustees will invite you to a meeting to review your pre-application project summary. You may submit your pre-application by email or hard copy to Board of Trustees (see contact information below).

FULL-APPLICATION

Complete applications must be received in accordance with the schedule described on page 2 for consideration with in the fall or spring funding rounds.

Time Sensitive Projects: If the project is time-sensitive the Board of Trustees may accept applications off-cycle on an as-needed basis at the Board of Trustees' discretion.

1. Please submit six (6) hardcopies of your complete application to the following:
Board of Trustees, Affordable Housing Trust Fund
c/o Chris Pude, Executive Director of the Westford Housing Authority
65 Tadmuck Road
Westford, MA 01886

2. And email a pdf of the complete application to cpude@westfordma.gov.

If you have any questions, please email or call Chris Pude at 978-692-6011.

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This packet is available online at www.westfordma.gov: go to "Town Directory," then "Affordable Housing Trust Committee."



**TOWN OF WESTFORD
AFFORDABLE HOUSING TRUST FUND
APPLICATION SUBMISSION & REVIEW SCHEDULE**

The Board of Trustees will hold two annual funding rounds with submission and review deadlines as described on this page.

FALL FUNDING ROUND

Deadline	Task
November 15	Submit complete application
December	Board of Trustees meet to review applications and determine if any additional information is required
January 15	Board of Trustees votes to grant or disapprove applications

SPRING FUNDING ROUND

Deadline	Task
April 15	Submit complete application
May	Board of Trustees meet to review applications and determine if any additional information is required from applicants
June 15	Board of Trustees votes to grant or disapprove applications

**Tasks are to be completed on or before above listed dates. If the date falls on a weekend or legal holiday observed by the Town of Westford, the deadline will be the next following business day. Applications must be submitted no later than 4:00pm to the Board of Trustees.*

Note: If the project is time-sensitive the Board of Trustees may accept applications off-cycle on an as-needed basis at the Board of Trustees' discretion.



TOWN OF WESTFORD
AFFORDABLE HOUSING TRUST FUND

APPLICATION FORM

Project/Program Name: _____

Project Location

Street Address: _____ Assessor's Map & Lot #: _____

Legal Property Owner of Record: _____

Sponsor(s)/Organization: _____

Contact Person Name & Title: _____

Telephone: _____ Email: _____

Mailing Address: _____

Budget Summary

Total Trust Funds Requested: _____

Total Project Cost: _____

Sponsor's Signature: _____ Date: _____

Sponsor's Printed Name & Title: _____



TOWN OF WESTFORD
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PROJECT SUMMARY

Please summarize proposed project/program and any special features (support services, sustainability or energy conservation components, historic preservation, etc.)

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TOWN OF WESTFORD AFFORDABLE HOUSING TRUST FUND

1. Sources of Funds: *Check all that apply, include dollar amount, and circle if funds are committed or proposed.*

- Westford Affordable Housing Trust \$ _____ committed/proposed
- Westford Community Preservation Fund \$ _____ committed/proposed
- Private Bank Loan \$ _____ committed/proposed
- Sales Revenue \$ _____ committed/proposed
- Other: _____ \$ _____ committed/proposed
- Other: _____ \$ _____ committed/proposed
- Other: _____ \$ _____ committed/proposed

2. Uses of Funds: *Check all that apply.*

- Pre-Development (*feasibility, engineering, appraisals, environmental studies/testing/mitigation, legal work, etc*)
- Acquisition
- Rehabilitation/Capital Improvements
- Site Preparation (*tree clearing, earth removal, etc.*)
- New Construction
- Mortgage Buydown

3. Targeted Population: *Check all that apply.*

- Family Senior/Elderly
- Homeless/At Risk of Homelessness Special Needs (identify population): _____
- Housing with Support Services (identify service providers): _____
- Other (identify): _____

4. Type of Housing: *Check all that apply.*

Homeownership:

- Single Family
- Condominium
- Cooperative
- Other

Rental:

- Single Room Occupancy
- Individual/Family
- Group Residence, Congregate
- Other

5. Unit Composition: *List number of units in each category*

	Total	<=30% AMI	<=50% AMI	<=80% AMI	<=100% AMI	Market Rate
SRO						
1 Br						
2 Br						
3 Br						
4 Br/+						

*Note: 2013 fair market rents: \$759 (Efficiency); \$874 (1 Br); \$1,122 (2 Br); \$1,397 (3 Br); \$1,646 (4 Br).
(www.huduser.org)*



TOWN OF WESTFORD AFFORDABLE HOUSING TRUST FUND

ATTACHMENTS CHECKLIST

Asterisks (*) indicate required attachments, all other are optional as applicable to the project.

1. Financial

- *Development pro forma
- *Identify all proposed housing-related expenses (e.g., utilities, condominium fees, parking fees, etc.)
- *Letters of financial commitment or description of all financing and finance sources planned

2. Qualifications

- *Describe applicant's capacity for undertaking project and previous experience developing similar, successfully completed projects
- *References (e.g., banks, affordable housing clients, municipal/state agencies, etc)
- Photographs of similar projects or other applicable built projects
- Past 3-yrs audited financial statements, if applicable

3. Community Need

- Describe how the proposed project meets Westford's housing needs identified in the following:
 - Housing Production Plan, 2011, see link:
http://westfordma.gov/pages/government/towndepartments/boardsandcommittees/WestfordMA_AHTC/index
 - Comprehensive Master Plan, 2009, see link:
http://westfordma.gov/pages/government/towndepartments/boardsandcommittees/WestfordMA_planning/documents
 - Other planning documents as advised by the Director of Land Use Management or permitting staff

4. Community Support

- Letters of support/describe any efforts made to communicate with neighbors and abutters (unless resident clients are a protected class or require confidentiality)

5. Evidence of Site Control/Value

- *Purchase and sale agreement, option, or deed
- *Requests involving acquisition: Provide appraisal by an independent, certified real estate appraiser

6. Site Plans & Zoning/Permitting

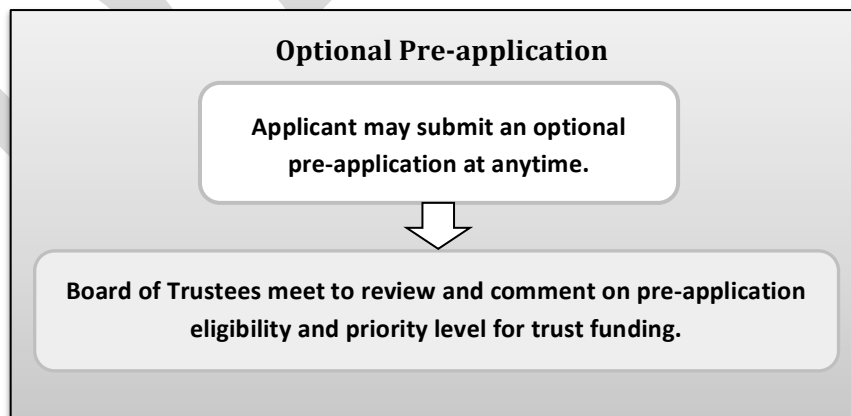
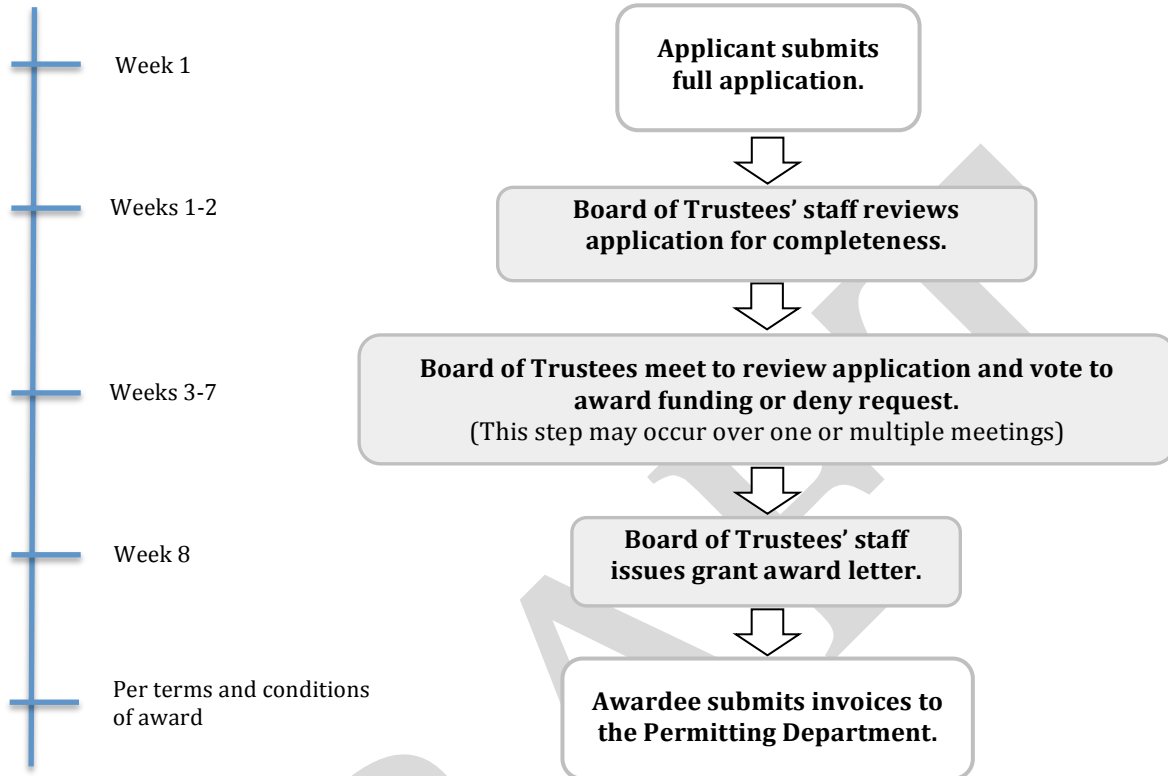
- *Map and photos of the project site and neighborhood
- *Describe applicable environmental requirements including evidence that the property is free of hazardous materials or the status of a remediation plan and any pertinent natural resource data
- *For new construction: preliminary site plans, schematics, floor plans, elevations, and renderings, as available
- *Identify proposed sustainable or energy efficient components of the project, if any

7. Fair Housing & Equal Opportunity

- *Summarize the affirmative marketing and resident selection procedures planned for the project
- Describe any fair housing or construction complaints issued against the developer, sponsor, service provider, and/or property manager and what actions were taken to resolve the complaint(s)



**TOWN OF WESTFORD
AFFORDABLE HOUSING TRUST FUND
APPLICATION REVIEW & PAYMENT PROCESS FLOWCHART**





**TOWN OF WESTFORD
AFFORDABLE HOUSING TRUST FUND
BOARD OF TRUSTEES' FUNDING PRIORITIES**

The following priorities are primarily based on the Westford Housing Production Plan 2011-2015 and will be considered by the Board of Trustees when making funding determinations.

Overall: The Trust Funds will be prioritized to preserve and create affordable housing units that count on the state's Subsidized Housing Inventory.

Neighborhood Context, Design, and Sustainability

- Create and preserve affordable housing that is consistent with the density, scale, and design of surrounding homes and neighborhoods.
- Create and preserve affordable housing that is consistent with the Commonwealth's Sustainable Development Principles.
- Affordable housing that is disbursed through town and in mixed-income developments.

Multi-Family & Mixed-Use

- Create multi-family houses in the villages and mixed-use developments on routes 110 and 40 and for adaptive reuse of historic mills.

Land Conservation

- Create affordable housing that is consistent with community land conservation goals and objectives, including rehabilitation of existing structures, infill development in existing neighborhoods, and Open Space Residential Design projects.

Target Populations

- Low-income households
- Rental units for homeless families
- Homebuyer and rental for low-income young adults and families, primarily for larger families needing 3+ bedrooms
- Condominiums, rental units, and units with support services for seniors and elderly as well as "aging in place" programs/projects.
- Group homes for persons with disabilities

Increase # of Affordable Units in Proposed Developments

- Create more affordable units than proposed/required in affordable housing developments, including those proposed through Comprehensive Permit Applications.

Program: Down-Payment Assistance

- Create a down-payment assistance program for low-income families seeking to purchase homes.



**TOWN OF WESTFORD
AFFORDABLE HOUSING TRUST FUND
SELECTION CRITERIA**

The Board of Trustees will use the following selection criteria to evaluate applications and as a structure to focus its deliberations.

	Selection Criteria
1	The application is thorough and complete and includes all applicable attachments.
2	The project/program proposal is consistent with the Board of Trustees' Funding Priorities
3	The project meets demonstrated community needs.
4	The applicant has demonstrated project support by other Town boards/commission, pertinent organization, and Westford citizens, as appropriate.
5	The funding request is reasonable as a portion of the overall project costs and on a per-unit basis.
6	The applicant has demonstrated substantial leveraging of the requested Trust Funds with other public and/or private funding sources.
7	The development pro forma demonstrates that the project is feasible (not applicable if Trust Funds are requested for predevelopment to determine feasibility).
8	The term of affordability is as long as possible, with higher score given to perpetual affordability terms.
9	The applicant is qualified to undertake project and has demonstrated success in similar capacity with comparable projects.
10	The applicant has demonstrated appropriate site control.
11	For acquisition projects, the applicant has demonstrated that acquisition price does not exceed property value.
12	The applicant has demonstrated appropriate affirmative fair marketing and resident selection procedures planned and has handled any fair housing complaints properly.

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