

# Lancaster Commons

HISTORY MEETS AFFORDABILITY

2021 AFFORDABLE HOUSING DEVELOPMENT COMPETITION  
FEDERAL HOME LOAN BANK OF BOSTON



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**LANCASTER AFFORDABLE HOUSING TRUST**  
Prescott Building  
701 Main Street - Suite 2  
Lancaster, MA 01523

April 4, 2021

Dear Harvard & MIT Student Design Team,

On behalf of the Lancaster Affordable Housing Trust, thank you for your valuable proposal for the Former Industrial School for Girls in Lancaster, MA. It demonstrates strong site knowledge, public and private revenue streams for a wide range of affordability, clearly defined end-users, and environmentally sustainable design. In short, your vision is more than theoretical. It is pragmatic and feasible for the Trust to implement. We would like to execute your project.


Key stakeholders at the state and local level support redeveloping this long-neglected site with needed affordable housing. The MA Division of Capital Asset Management and Maintenance, an agency that oversees large state-owned properties, has confirmed site disposition, and Lancaster continues to fervently express interest in acquisition. Using “Smart Growth” tools like Chapter 40R and 40S, and the Community Preservation Act (adopted), will also help.

Our state legislators have committed their assistance, and MassHousing expressed enthusiasm during a joint site visit. The property is also part of Lancaster’s current Housing Production Plan approved by the MA Department of Housing and Community Development. As you heard from abutters, they would like to be part of a community-led housing initiative that connects to the redeveloped site with shared open space and trails.

As the saying goes, “timing is everything in real estate.” Your entry comes at the perfect time: political and community will is strongly aligned with developer interest.

We enjoyed working with you on this key site and wish you every success. Please keep in touch.

With gratitude,



Victoria Petracca, Chair

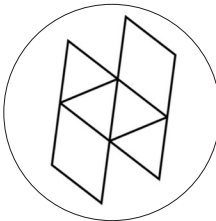


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THE TEAM



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1. EXECUTIVE SUMMARY

TOWNHOUSES

48

NEW RESIDENTIAL UNITS

42

AFFORDABLE

6

WORKFORCE

49,588

GSF

MASTER PLAN

160

TOTAL RESIDENTIAL UNITS

50%

AFFORDABLE

110,000

SF ADAPTIVE REUSE

200,000

SF NEW CONSTRUCTION

Dear Competition Committee at the Federal Home Loan Bank of Boston and the Citizen’s Housing and Planning Association,

We are excited to present, in partnership with Metro West Collaborative Development, our proposal for the redevelopment of the Lancaster, Massachusetts campus formerly occupied by the Lancaster Industrial School for Girls, a site on the National Register for Historic Places. The almost 80-acre state-owned site is slowly making its way through a disposition process whereby the town of Lancaster will take ownership.

This proposal includes a multi-phased master plan for the entire site, as well as a more detailed analysis of the design and financing of Phase One, which involves the construction of the Townhouses at Lancaster Commons, 48 new construction, fully affordable rental townhouses intended for intergenerational living. We envision the entire site being built over the course of three phases with a 12-year development timeline. Once complete, Phases Two and Three of the site will effectively transform the campus into a mixed-income development.

For Phase One, we have decided to embark on a new build to generate early excitement for this large redevelopment project. We anticipate that thoroughly assessing the conditions of all the National Historic Register buildings and navigating the historical requirements around them will take a significant amount of time during which this new construction can be built.

While we have honed in on Phase One, we have also included general recommendations on how to proceed with the design and financing for adaptively reusing the existing buildings onsite. We understand that Lancaster residents feel strongly about the preservation of the town’s historic assets and aimed to provide as comprehensive a proposal as possible. It is our hope that our efforts with this proposal will contribute to the redevelopment of a long-neglected site with immense potential to serve the diverse housing needs of the community.

Sincerely,  
Andrea Grimaldi, Angela Blume, Cassie Gomes, Jiae Azad, Jiwon Park, Mengyao Li, Mora Orensanz, and Sharon Velasquez



VISION

THE MASTERPLAN

Lancaster Commons is a multi-phased redevelopment of an almost 80-acre site formerly occupied by the Lancaster Industrial School for Girls, the first reform school for girls in North America. Through the adaptive reuse of the site’s National Historic Register buildings, as well as the addition of new construction, Lancaster Commons intends to pay respect to the site’s rich past while looking towards the future of Lancaster, the oldest town in Worcester County. The full build-out of the site will transform the historic campus into a mixed-used development with affordable and market-rate housing, a small commercial center for local vendors, office space for municipal and private-sector use, community facilities, and conserved open space. By updating and further developing this currently part-vacant property, it has the potential to be a vibrant space for people of diverse ages and backgrounds. Located on Old Common Road, it is especially appropriate to invest in affordability at the site of historic Lancaster’s old Town Common.

TOWNHOUSES AT LANCASTER COMMONS

This proposal focuses on the Townhouses at Lancaster Commons—Phase One of the redevelopment. The Townhouses are 48 newly constructed, fully affordable rental units designed as a space for intergenerational living. The design includes several housing layouts and bedroom counts in order to support diverse households with varied living arrangements, ranging from nuclear families to extended families, seniors to multigenerational households. Given Lancaster’s need for affordability, a variety of housing price points are proposed to address a spectrum of median area incomes.

The Townhouses serve to engage the larger site and its community through its offerings of shared residential amenities and active outdoor programming. It is the hope that these amenities begin to create bonds among residents from the onset of this multi-phased project, establishing a strong sense of community as subsequent development unfolds. This spirit of inclusive community building is a fundamental component of our vision for the site.

*The ultimate goal of Lancaster Commons is to breathe life into a vastly underutilized state-owned asset.*



AFFORDABILITY

Affordable multifamily housing at various income levels



PRESERVATION

Adaptive reuse of historic buildings for contemporary needs



COMMUNITY

An interconnected space for generations old and young



SUSTAINABILITY

Passive design solutions and green technology

EVALUATION CRITERIA

COMMUNITY RESPONSIVENESS	FINANCING	DESIGN
<ul style="list-style-type: none"><li>• Develop a proposal centered on creating a supportive intergenerational community through design</li><li>• Through varying levels of affordability, address the acute affordability housing needs of particularly vulnerable populations: women heads of household and seniors who are women</li><li>• Integrate residential services to support the onsite community</li><li>• Provide public programming, opening the site to the broader Lancaster community</li><li>• Design and implement a two-part community engagement strategy for future use</li></ul>	<ul style="list-style-type: none"><li>• Prepare a competitive financing package for Phase One construction, and beyond</li><li>• Pursue a diversified funding strategy to develop housing that leverages federal and state programs, as well as local capital, for new construction and adaptive reuse development</li><li>• Layer private, government and philanthropic funds for resident services and community programming</li></ul>	<ul style="list-style-type: none"><li>• Respect the historic character of the site with new construction that takes cues from the existing buildings with a modern approach</li><li>• Introduce multifamily housing with a townhouse design to a town with a majority single family dwellings</li><li>• Support diverse living arrangements with housing layouts and bedroom counts</li></ul>
ENVIRONMENTAL SUSTAINABILITY	FEASIBILITY	INNOVATION
<ul style="list-style-type: none"><li>• Meet passive house requirements through the inclusion of elements such as triple-glazed windows and shading, solar panels, insulation, and thermal materials</li><li>• Encourage a connection to nature with townhouses oriented around a central outdoor space that includes amenities, such as a community garden</li><li>• Expand public transportation and ridesharing access for a car-reliant community</li></ul>	<ul style="list-style-type: none"><li>• Underwrite a completely subsidized acquisition cost for the state-owned site, allowing the development to provide deeply affordable housing as well as quality design and programming options</li><li>• Align our proposal to the Town 's Housing Production Plan, which has identified this site as prime candidate for the development of affordable housing</li><li>• Leverage our project sponsor's experience working on similar projects; they are currently overseeing the development of a multi-phased, 92-unit intergenerational campus in Medway</li></ul>	<ul style="list-style-type: none"><li>• Propose a 40R Zoning Overlay to encourage mixed-use development and smart growth strategies in an area characterized by separate land uses</li><li>• Preserve the site's singular history, memorializing it through an onsite museum</li><li>• Offer an innovative mix of uses inclusive of housing, a farmers market, an onsite clinic and office and other commercial spaces</li></ul>



2. SITE OVERVIEW & CONTEXT

HISTORY

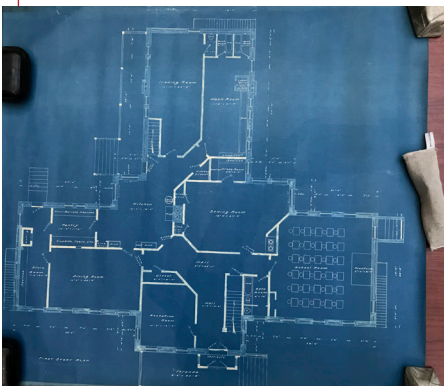
1856 - 1975  
Lancaster Industrial School for Girls



The site has undergone significant transformation in recent centuries. In the early 1700's, it served as the center of town activities as Lancaster's third Town Green. The most well known use of the site, however, is its tenure as the Lancaster Industrial School for Girls.

Young girls, almost all living in poverty, were sent to the school after being charged with "delinquent" behavior, often on the basis of 19th century morality standards rather than crime. The school sought to recreate a familial environment for the girls under the watchful eye of a house matron. Referred to as "families," each cottage housed thirty girls who were trained in domestic work to prepare for future employment and eventually marriage.

1976  
National Register of Historic Places



The school closed in 1975 and was replaced with the Massachusetts Correctional Institution at Lancaster from 1976-2002. Now under the purview of the Division of Capital Asset Management and Maintenance (DCAMM), the site is used primarily as storage and limited office space for the Commonwealth.

The historic brick cottages, school building, and several significant wooden structures remain onsite, deteriorating for lack of use and maintenance. With such rich historical significance, the site remains a prominent piece within the greater legacy of Lancaster's history and its reactivation is key to the future of the town.

1976 - 2002  
Massachusetts Correctional Institution

2002 - Present  
DCAMM Operational Site



LANCASTER LIVING

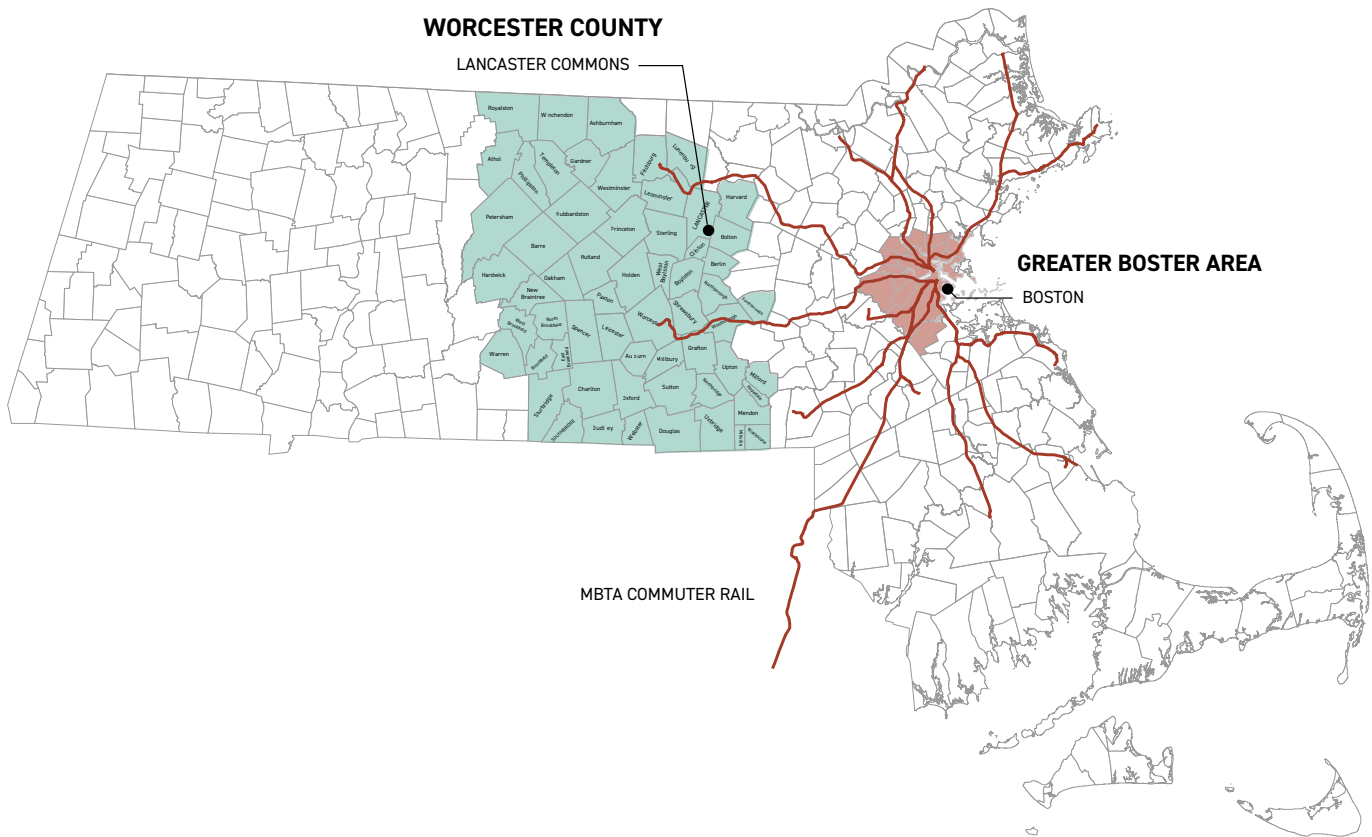
Incorporated in 1653, Lancaster is Worcester County's oldest town and has a rich history. It is dubbed the "mothertown" to all of Eastern Central Massachusetts as several towns were born from its original boundaries.

Today, Lancaster is a small town of 8,082 people—a population that has increased by roughly 2% since 2010. Excluding the Souza-Baranowski Correctional Center's inmate population, the town has 6,796 residents occupying the 2,614 units that comprise Lancaster's total housing stock.

8,082  
POPULATION

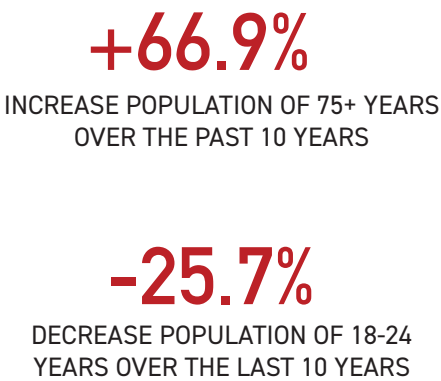
1653  
FOUNDED

2,614  
HOUSING STOCK





SOCIAL SETTING



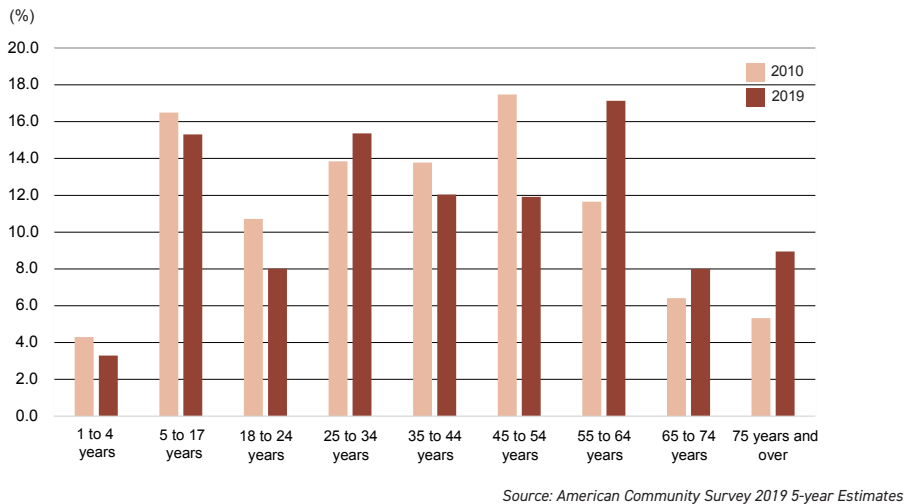
“Those projections suggest a growing need for relatively small housing units to serve smaller households, a continuing need for housing serving “starter” households, and an accelerating need for senior housing.”

2020-2024 Lancaster Housing Plan

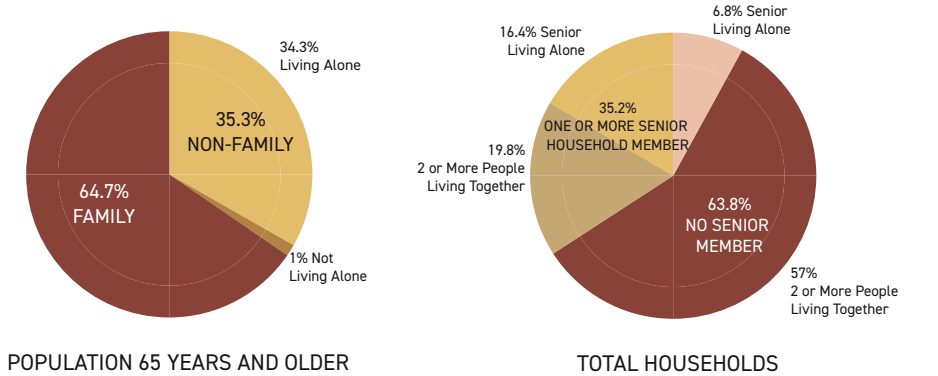
**AN AGING POPULATION**

Given its small size, Lancaster's population density per square mile is among the lowest in the region. According to the 2019 American Community Survey 5-year estimates, people 60-years-old or over make up a quarter of the town's total population. Moreover, between 2010 and 2019 the older population showed steep increases (55 to 64 years: +46%; 65 to 74 years: +24%; 75 years and over: +66.9%) while the younger population showed a general decrease (1 to 4 years: -24%; 5 to 17 years : -7.8%; 18 to 24 : -25.7%). The sharply growing senior population calls for more attention to the housing needs of the elderly in the area.

POPULATION CHANGE OVER THE LAST 10 YEARS



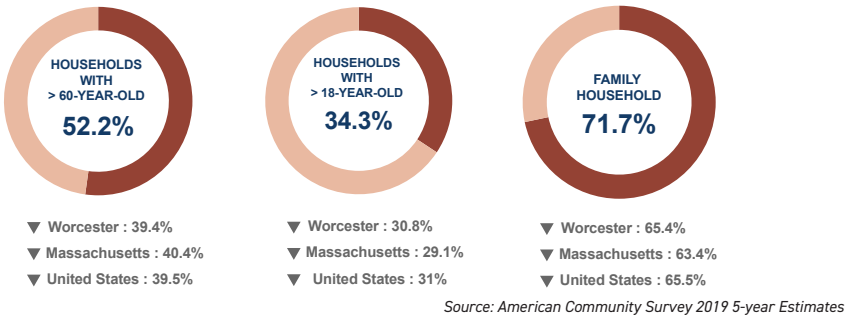
SENIOR DEMOGRAPHICS



**A FAMILY FRIENDLY TOWN**

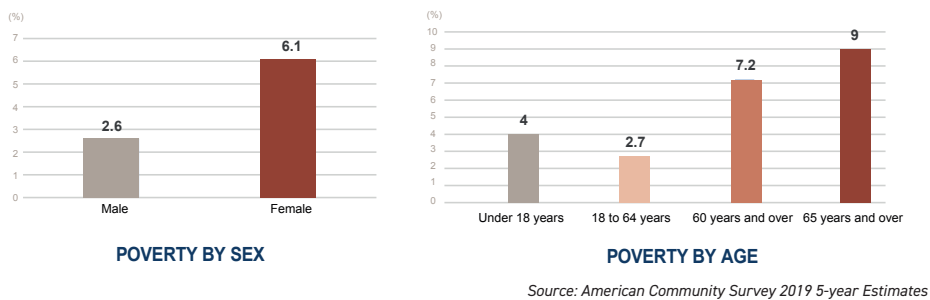
In addition to being a home for seniors, Lancaster is a home for families. The ratio of family households to total households is 71.7%; much higher than that of Worcester County (65.4%), Massachusetts (63.4%), and the national average (65.5%). Families headed by single mothers raising children comprise 11% of households. Town administration is especially aware of the need for affordable housing that supports single parent households. An additional family unit type that requires affordable housing are multi-generational households. While more than a third of households include one or more people under 18 years, over half of households have at least one household member aged over 60.

FAMILIES AND HOUSEHOLDS CHARACTERISTICS



**WEALTH DISPARITY IN AN AFFLUENT NEIGHBORHOOD**

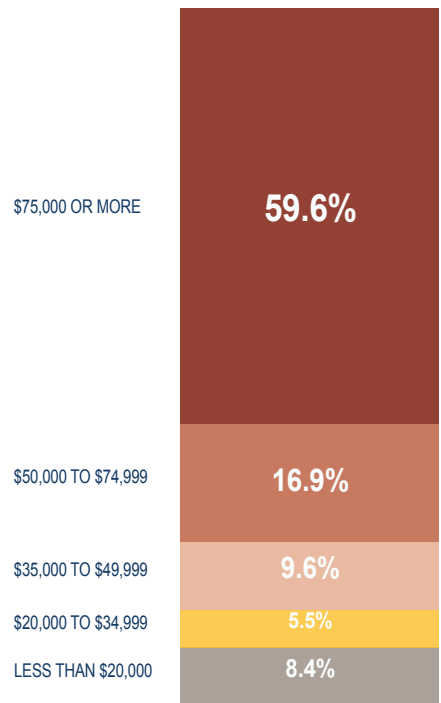
Compared to neighboring communities and beyond, Lancaster is a relatively affluent town with a median income of \$93,646. However, significant wealth disparity exists among demographic groups. For the 7.9% of the total population below the poverty level, there is a higher possibility of being impoverished if older, female, or non-white. Additionally, 52% of households that receive food stamps or are registered in the Supplemental Nutrition Assistance Program (SNAP) are households with more than one member that is 60 or older.



“Single parents with one salary and no partner to assist with childcare may face financial challenges.”

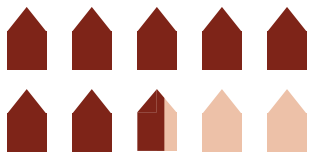
2020-2024 Lancaster Housing Plan

HOUSEHOLD INCOME





THE HOUSING MARKET



77%

SHARE OF LANCASTER HOMES THAT ARE SINGLE-FAMILY

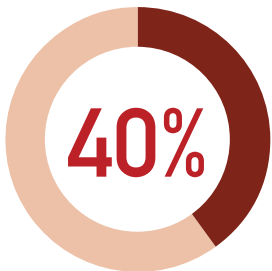


RATE AT WHICH THE MEDIAN PRICE OF A SINGLE-FAMILY HOME INCREASED FROM 2000-2005



1 of 5

SHARE OF LANCASTER RESIDENTS THAT RENT



SHARE OF LANCASTER HOUSEHOLDS THAT SPEND MORE THAN 30% OF THEIR INCOME ON MONTHLY RENT

Given Lancaster's demographics and its established affordable housing goals, it requires affordable and market rate housing that serves families and a sizable aging population. In particular, Lancaster has an urgent need for affordable rental housing. Its current housing stock is dominated by single-family, owner-occupied homes, at 77%. Approximately 18.6% of its housing stock is renter-occupied, among the lowest in an area including Leominster, Clinton and others.

According to the Lancaster Housing Plan for 2020-2024, published in 2019, the following are the town's housing priorities, based on projected demographic trends:

**Respond to a drop in household size** with development of smaller housing units for small households and a rapidly aging population.

**Address the acute housing needs of women who are heads of household or seniors.** Town administration notes that these populations tend to have lower incomes.

**Relieve rent-burdened households by increasing extremely low affordable rental stock.** About 40% of Lancaster's households spend more than 30% of their income on monthly rental costs. As of 2019, Lancaster's total Subsidized Housing Inventory (SHI) is a mere 5.5%. In the more immediate term, at least 163 affordable units must be built to reach the town's Chapter 40B threshold. Currently, the bulk of Lancaster's affordable inventory are 70 low-income elderly units at Bigelow Gardens. Over the next ten years, Lancaster plans to add 200 affordable units to its current rental inventory, and the housing plan specifically identifies this site as a prime candidate to meet this goal.

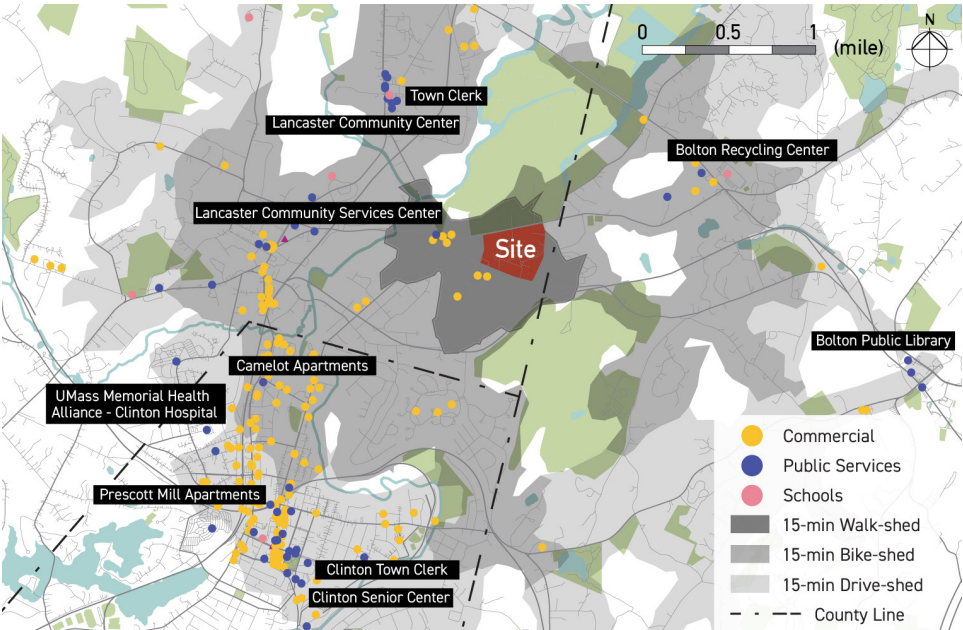
**Provide additional housing options given the rising cost of single-family housing.** Since 1993, the price of houses in Lancaster has tripled, surpassing regional norms and income growth. From 2000 to 2005, the median price of a single-family home jumped almost 70% to \$325,000. At current prices, Lancaster administration believes that a significant share of residents would be unable to afford the homes they inhabit today.

*Lancaster needs affordable and multi-family housing, especially affordable rental.*

PHYSICAL SETTING

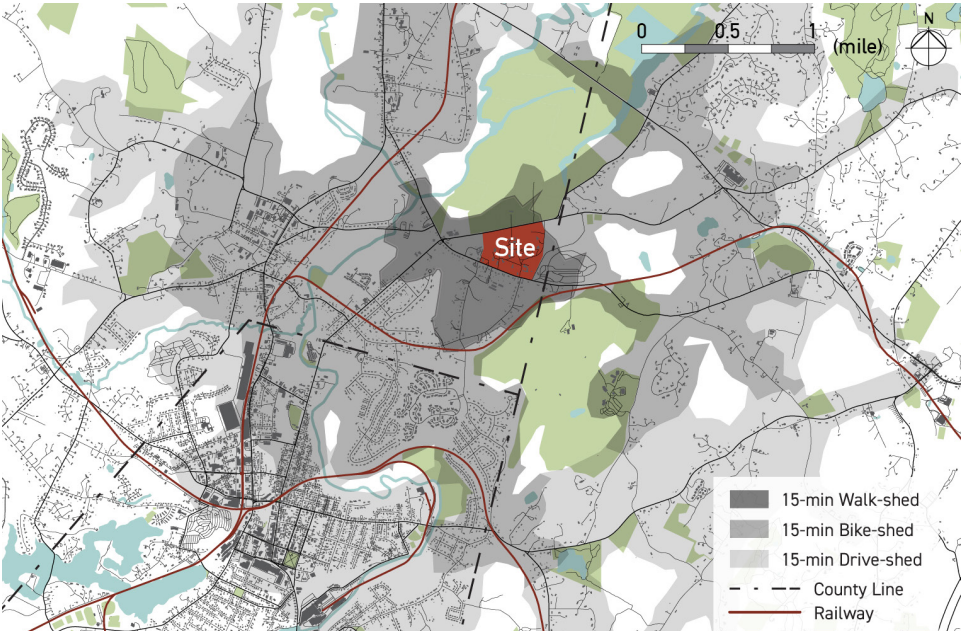
Our site is located between Old Common Road and Still River Road in the southeastern corner of Lancaster. It's 0.9 miles away from the town center, where office buildings and community services are located.

AMENITIES



Produced by team members with data form Google maps & OpenStreetMaps

TRANSPORTATION



Produced by team members with data form Google maps & OpenStreetMaps

*"The town has no real commercial center"*  
-Town Manager

15 minutes walking:  
ONLY A FAMILY FARM AND A CONVENIENCE STORE

15 minutes biking:  
ACCESS TO MORE COMMERCIAL USES

15 minutes driving:  
RESTAURANTS, SCHOOLS AND HOSPITALS, MOSTLY CLUSTERED IN CLINTON

5  
CORNER INTERSECTION

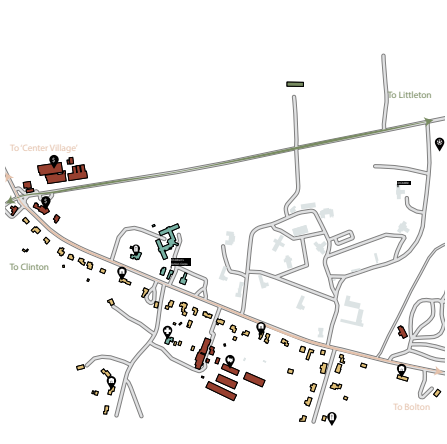
CAR  
IS THE PRIMARY MEANS OF TRANSPORTATION

2.3  
CARS PER FAMILY

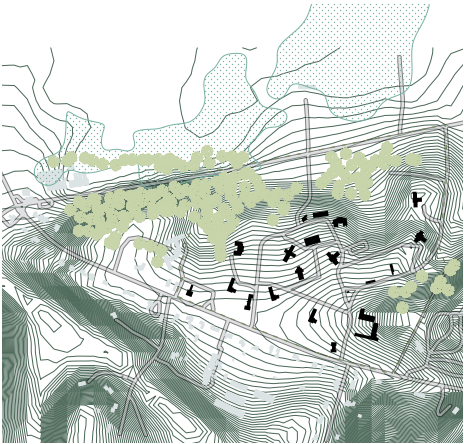


3. THE MASTERPLAN

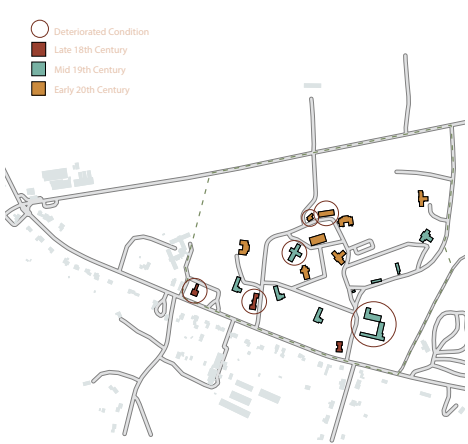
SITE CONTEXT TODAY



EXISTING AMENITIES



ENVIRONMENT



CONDITION OF EXISTING BUILDINGS

LANCASTER COMMONS MASTERPLAN



The Lancaster Commons Masterplan strives to transform the former Industrial School for Girls site into a multigenerational community where families can live, play, learn, and age in place. Phase One will provide 48 fully affordable units and the following phases will transform the campus into a mixed-income and mixed-use community.

In addition to offering quality affordable housing, Lancaster Commons will provide onsite amenities for all ages. Upon the conclusion of construction, residents will have access to amenities that include a daycare, an onsite clinic, recreational fields, dog parks, community gardens, a community kitchen, and a brick-and-mortar farmers market. Lancaster administration will also have a presence onsite through a town museum and offices for the Historical Commission and other town agencies.

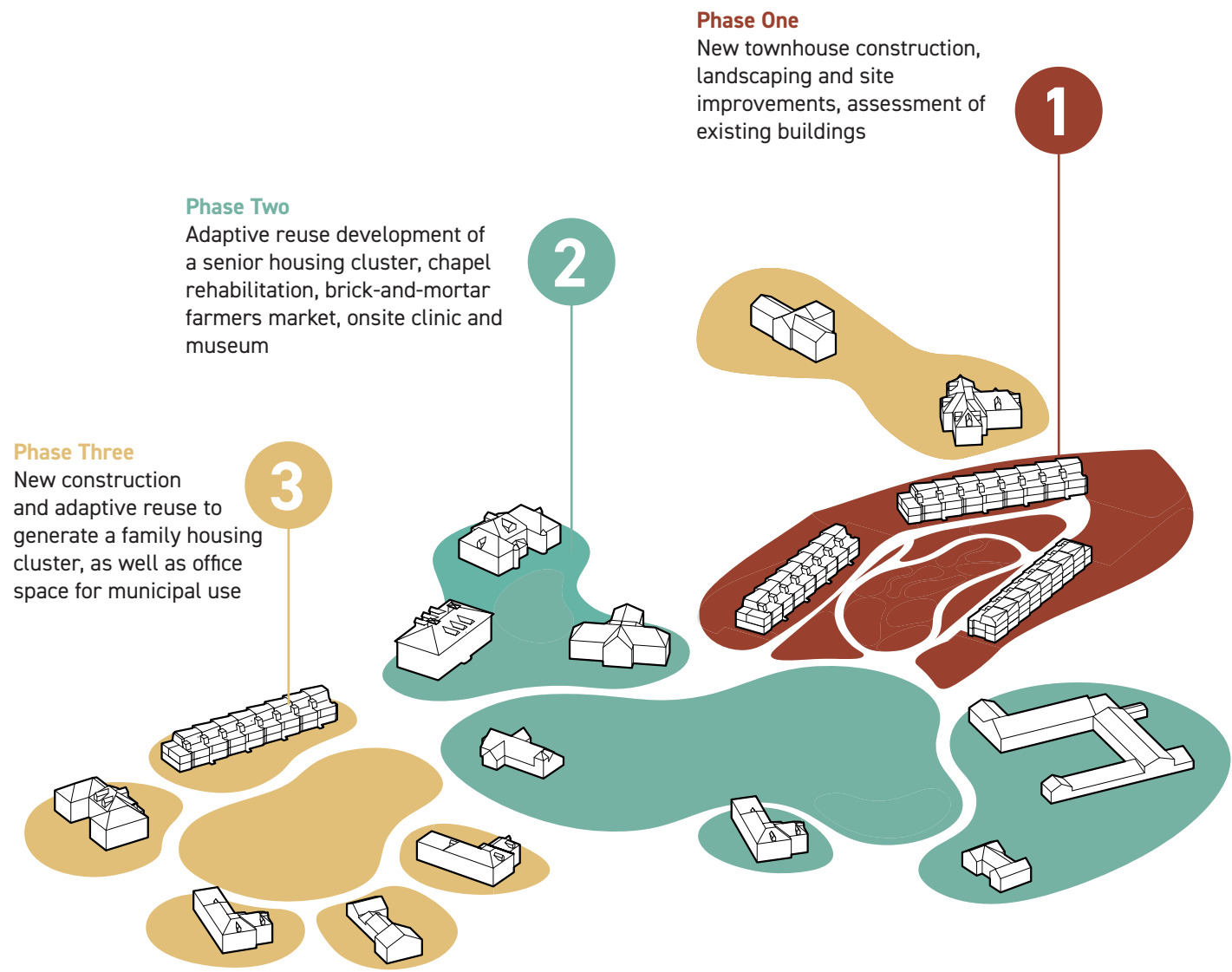


SITE CIRCULATION AND ACCESSIBILITY



PHASING STRATEGY

Given its expansive size, we envision the build-out occurring in three phases, which will focus on the following:



The adaptive reuse of existing buildings has been scheduled for later phases in order to provide ample time for a thorough inspection of the structural and architectural integrity of each building.

SMART GROWTH AND DENSITY

To address zoning limitations, we propose establishing a Smart Growth Overlay District (SG) for Lancaster Commons, which will encourage smart growth in accordance with G.L. Chapter 40R. This will foster a range of housing opportunities and enable mixed-use development in the site. Moreover, in conversations with Lancaster's Planning Director, we learned about Lancaster's interest in being designated a Housing Choice community. Adopting SG will propel Lancaster closer to this goal, enabling the town to easily access much needed housing and economic development funding from the State.

In order to achieve a Housing Choice designation, Lancaster must increase its housing stock by 3% and fulfill 7 out of the 14 criteria below. Thanks to the development of Lancaster Commons, the town will be able to satisfy three extra criteria to qualify for this designation.

LANCASTER'S PATH TOWARDS HOUSING CHOICE COMMUNITY DESIGNATION

CRITERIA ALREADY FULFILLED BY THE TOWN BY 2021	CRITERIA LANCASTER COMMONS WOULD HELP FULFILL BY 2030	REMAINING CRITERIA THE TOWN CAN WORK TOWARDS
Have a zone district that allows multi-family by right	Have an approved 40R Smart Growth district	Have Inclusionary Zoning
Have zoning that allows mixed use or cluster / Open	Designate local resources for housing: use Affordable	Require no more than 1 parking space per unit for multifamily units
Space Residential development by right	Housing Trust, donate land, AND spend substantial Community Preservation Act (CPA) funds for community housing	Provide evidence of education and training for a majority of members on a land use board
Have zoning that allows for accessory dwelling units by right	Increase the community's Subsidized Housing Inventory (SHI) by at least 2.5% points in the last 5 years	Select a housing best practice as part of a Community Compact
Have units in the Subsidized Housing Inventory (SHI) that equal or exceed 10% of total year round housing stock		Participate in the Housing Development Incentive Program (HDIP), adopt an Urban Center Housing Tax Increment Financing district, approve District Improvement Financing (DIF) related to housing, or adopt an Urban Renewal Plan with significant Housing elements
Have a certified Housing Production Plan		Adopt local option property tax relief programs for income eligible seniors

**SMART GROWTH OVERLAY DISTRICT WILL BRING:**

**\$10,000 to \$600,000**  
IN STATE FUNDING

**\$3,000**  
FOR EVERY NEW HOME CREATED

State funding for school-age children education moving into the district under Chapter 40S

***"The Housing Choice Initiative provides incentives, rewards, technical assistance and targeted legislative reform to encourage and empower municipalities to plan and build the diverse housing stock that the Commonwealth needs to continue to thrive"***  
-Massachusetts Housing Choice Initiative's website



CHAPTER 40R REQUIREMENTS

This diagram provides an overview on how Lancaster Commons fulfills the minimum requirements of Chapter 40R, a precondition for establishing an overlay district, along with the ten core elements of smart growth.



**MIXED-USE DEVELOPMENT**  
A range of uses, including residential, commercial, institutional and community-oriented buildings onsite help residents meet daily needs within reachable distance, creating vibrant communities.



**PRESERVE GREEN OPEN SPACE**  
56% of our site consists of open space areas, much higher than the 20% requirement. It also satisfies the EGC2020 standard that new constructions in rural/tribal/small town areas should be located within a 0.25-mile walk distance from public open space that is a minimum of 0.75 acres; at least 80% of which is unpaved.



**COMPACT DEVELOPMENT**  
Given financial constraints, due to the cost of preparing a site that has been underutilized for decades, Phase One development density is limited to 10.5 units/acre. However, this will be better addressed when we proceed to the next phases, meeting 40R requirements of 8 units/acre for SF houses, 12 units/acre for 2-3F houses, and 20 units/acre for MF houses.



**STRENGTHEN DEVELOPMENT TOWARDS EXISTING COMMUNITIES**  
The site is located on underutilized land, where a decommissioned women's prison and girls' school remain. Our design concepts respect the existing use patterns in terms of materiality, height and form, while meeting the affordable housing goals of the Lancaster community.



**A RANGE OF HOUSING OPPORTUNITIES AND CHOICES**  
We provide 100% affordable housing for Phase One development, offering housing options for households with income levels ranging from 30% AMI to 80% AMI. 25% of the units are ADA compliant to accomodate the needs of persons with special needs and the elderly.



**PROMOTE VARIETY OF TRANSPORTATION CHOICES**  
We will partner with Zipcar to install car sharing stations allowing ridesharing to commuter rail stations or employment hubs. We will also partner with Eversource to install EV charging stations throughout the site. Finally, we will partner with the Worcester Regional Transit Authority to provide a shuttle line to South Lancaster and Worcester, connecting the site with public transit routes.



**WALKABLE NEIGHBORHOODS**  
According to EGC2020 criteria, '2.5. Proximity to Services and Community Resources', the Townhouses at Lancaster Commons satisfy the requirement of establishing walkable neighborhoods by locating all necessary services (food access, health & wellness, education & culture, mobility, civic & community facilities, retail, and services) within 5 miles.



**MAKE DEVELOPMENT DECISIONS PREDICTABLE, FAIR AND COST EFFECTIVE**  
We have envisioned this community to be a multigenerational space, where the needs of people of all ages and household incomes are met. Part of our future phases will include housing that is exclusively designed for the elderly, with more than 25% of affordable units. Overall, our site will include 50% of affordable housing units.



**FOSTER COMMUNITIES WITH A STRONG SENSE OF PLACE**  
As outlined in the programming section, the site is carefully programmed to address essential service needs for a wide variety of household types, including multigenerational families, single-parent households, and the elderly.



**INCLUDE COMMUNITY & STAKEHOLDERS IN MAKING DEVELOPMENT DECISIONS**  
We have engaged a number of local organizations and stakeholders to develop this plan, and designed Human-centered design workshops to receive community feedback. We also have researched local organizations to partner with during the operation of this site.

\*Note: We alternatively referred to the 2020 Enterprise Green Communities Criteria (EGC 2020) for the components with no specification outlined in Chapter 40R.

4. PROGRAMMING & COMMUNITY ENGAGEMENT

COMMUNITY ENGAGEMENT: THE HEART OF LANCASTER COMMONS

From ideation and through its three development phases, we believe that consistent engagement with Lancaster stakeholders will be instrumental to the successful development of the expansive campus and its future community. We have conducted rigorous outreach to solicit stakeholder input that informed a collective vision for the site. Although we planned an array of meetings to hear diverse perspectives, the ongoing COVID-19 pandemic caused several of them to be canceled. As a result, we have compiled a list of community members that we connected with and a non-exhaustive list of stakeholders who we believe project leadership must connect with in the future.

Overall, we recommend a human-centered design approach to civic engagement that endures during the life of the project. Human-centered design empowers residents and stakeholders to play an active role in designing and planning their community and keeps communities at the heart of the development process from start to finish. Hallmarks of this approach include developing empathy for those you design for; generating a multitude of ideas and proposals; jointly sharing what you created; and finally, launching that creation into the world.

To that end, in this section, we outline our community engagement takeaways thus far, provide a strategy for future community engagement, and offer recommendations for onsite programming.



WHO WE'VE CONNECTED WITH

- Lancaster Historical Commission
- Lancaster Historical Society
- Lancaster Affordable Housing Trust
- Orlando Pacheco, Town Manager
- Old Common Road abutters
- Lancaster Planning Consultant
- Lancaster Community Dev. & Planning

FUTURE STAKEHOLDERS TO CONNECT WITH

- Key Housing Stakeholders:**
  - Lancaster Housing Authority
  - Bigelow Gardens - as a model
- Relevant Public Stakeholders:**
  - Lancaster Council on Aging
  - Lancaster Economic Dev. Committee
  - Historic Development Stakeholders
  - Lancaster Conservation Commission
  - Fruitlands Museum
  - Fort Devens Museum
  - Lancaster Recreation Department
- Site Neighbors:**
  - Perkins School (future neighbors on site, will replace the RFK Action Corps)
  - Prospective Commercial Partners
  - North Central Massachusetts Chamber of Commerce
  - Nashoba Valley Chamber of Commerce
  - Bob's Turkey Farm



COMMUNITY ENGAGEMENT TAKEAWAYS

During our community engagement meetings with Lancaster residents and stakeholders, their respect for and emotional connection to the historical site on Old Common Road was palpable. Overall, there is a desire to re-envision the future of the site in its entirety and to augment its public value to Lancaster, through affordable housing, public amenities and programming. The following are key takeaways and consistent themes of a collective vision that we pieced together from several community engagement sessions.

**Maintain historic integrity of the site and buildings.**

Town residents are proud of the site and its history and they wish to preserve its character. Many of the buildings were constructed between 1790 and 1860, and are considered assets of the site.

**Establish a museum and offices for the Lancaster Historical Commission within the site's master plan.**

Local residents and town representatives hope for a museum onsite that honors the town and the site's rich history. In addition, there is interest in turning the site into the home of the Lancaster Historical Commission.

**Offer a gathering space for seniors.**

Given Lancaster's sharply aging population, of special mention is residents' desire for a gathering space for seniors. One of the few alternatives for this population is Bigelow Gardens, a housing community for the elderly and people with disabilities.

**Integrate the site into the Lancaster community by providing residents access and recreational space.**

The site is owned by the Commonwealth of Massachusetts, which prevents locals from accessing it and is a source of disappointment for town residents. With a change of ownership, residents hope the massive site will truly integrate into the Lancaster community through open access and public amenities. Of special interest are fields for soccer and sports; paths for jogging and cycling; as well as open spaces. Maintaining open fields would pay homage to the site's historical use as a town green. Overall, these uses would transform the expansive site into a community anchor for onsite residents and the broader Lancaster community.

**Leverage Lancaster Commons to honor the town's agricultural heritage.**

Lancaster's Planning and Agricultural Commissions are excited at the opportunity to provide fresh produce onsite by connecting residents with local farmers. Once rehabilitated, the farm building on the southeastern border of the site will house a market, which Lancaster's Agricultural Commission could manage. In the meantime, during Phase One, a seasonal farmers market would be provided.

**Maintain traffic safety in anticipation of a rise in density.**

There are traffic and speed concerns along Old Common Road. As such, residents prefer a higher concentration of residential uses in the southern half of the site, which runs adjacent to Old Common Road. Alternatively, they hope for a higher concentration of commercial, office and more traffic-intensive uses in the northern and less populated section of the site.

**Enable mobility by connecting the site to public transportation.**

Currently, there are no plans to extend public transportation to this area of Lancaster. There is hope that will change with the construction of Lancaster Commons.

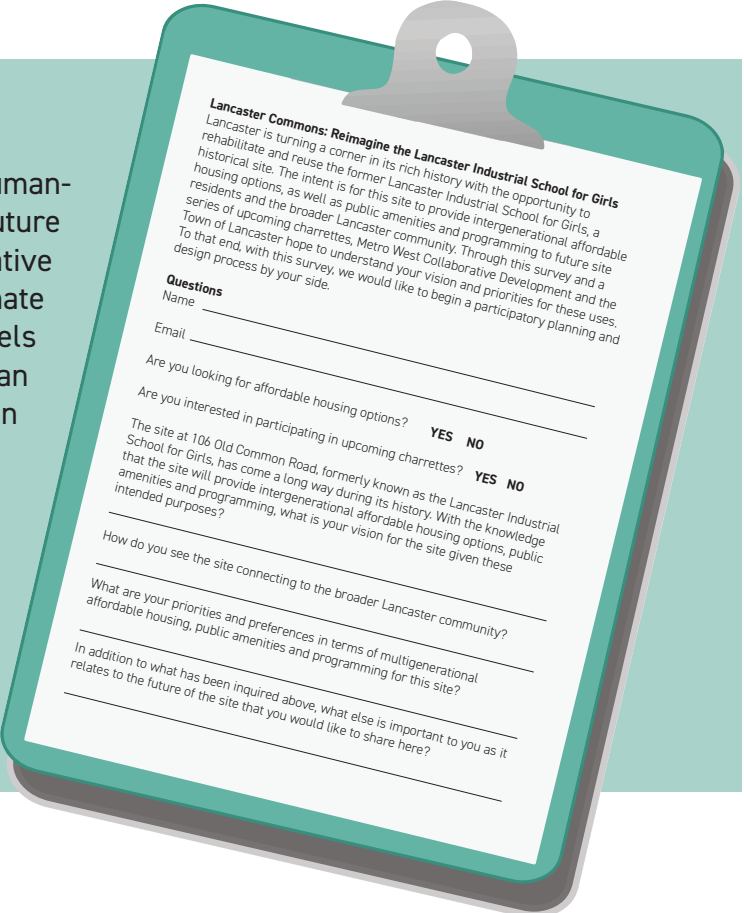
FUTURE COMMUNITY ENGAGEMENT

We offer a two-part community engagement strategy consisting of a questionnaire followed by a series of charrettes. To ensure truly representative brainstorming sessions, we have recommended a civic design framework and tools to foster intentional and inclusive engagement in future public conversations.

**PART 1 - QUESTIONNAIRE**

This questionnaire is intended to support a human-centered design approach in reenvisioning the future of Lancaster Commons. Metro West Collaborative Development and town officials would disseminate the survey through a variety of town channels and forums, and they could partner with an experienced organization for data collection purposes.

The chart to the right outlines the ideation questions to continue conversations with Lancaster residents. To be inclusive of varying degrees of technological familiarity and broadband access, the intention is that this survey be shared in paper and digitally.



**PART 2 - CHARETTE**

Charrettes can ensure a participatory planning process and serve as touch points for stakeholders to come together, discuss community feedback, and design a plan and implementation strategy for the site. Stakeholders would include site neighbors, prospective residents, planners, city officials, architects, engineers, local small businesses, and more. For highly interested stakeholders, smaller working committees can be arranged for them to shape specific aspects of the development process. To ensure truly representative public dialogue, we recommend the application of the civic design framework and tools created by Ceasar McDowell, Professor of the Practice of Civic Design at MIT (see Works Cited).



RESIDENT SERVICES & COMMUNITY PROGRAMMING

1,659 SF

COMMUNITY SPACE

70,000 SF

GREEN SPACE

"When you combine quality housing and person-centered management and services, families become socially mobile" - Lancaster Community Member



Building on the community engagement that will give rise to Lancaster Commons, the Townhouses will further that heritage through the provision of services and programming. In addition to quality affordable housing, through resident services and community programming, Lancaster Commons will advance a dual agenda that empowers residents to live a life of opportunity.

**RESIDENT SERVICES**

Townhouses at Lancaster Commons will work closely with community partners to both address the needs of onsite residents and to leverage the site as a broader Lancaster community anchor. A few of our intended partners are listed below.

In support of its extremely low-income residents, the Townhouses will provide year-round resident services that include: case management; financial literacy and empowerment workshops for youth and adults; employment and workforce development support; and extracurricular activities for children and youth, with a special focus on empowering young girls, given the history of the site.



**Worcester Food Policy**  
Provides nutrition education course for low-income families.



**YWCA of Central Massachusetts**  
Provides women empowerment programming for women and girls.



**Worcester Community Action Council**  
Provides financial literacy and financial empowerment curriculum.



**Worcester Regional Transit Authority**  
Regional transit authority will be critical to extending service to the site.



**Thayer Conservatory**  
Local non-profit music school offering art education for children.



**Lancaster Agricultural Commission**  
Will connect local farmers and Lancaster Commons through management of onsite market.



**MassHire Central Region Workforce Board**  
Provides no-cost employment and training services.



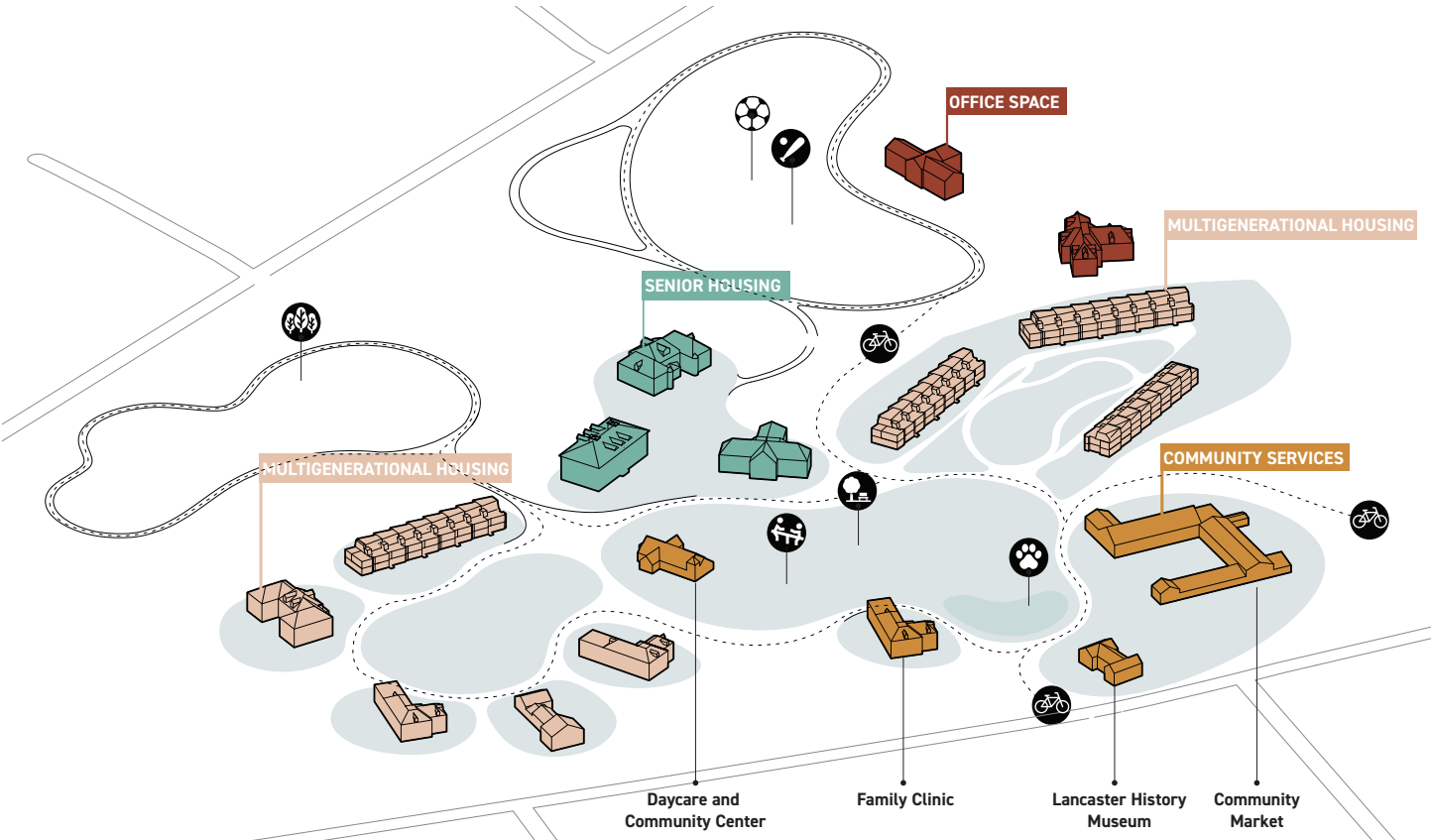
**United Way of North Central Massachusetts**  
Offers financial literacy programs and coaching.




**RCAP Solutions**  
will be our partner in administering and coordinating Section 8 vouchers.

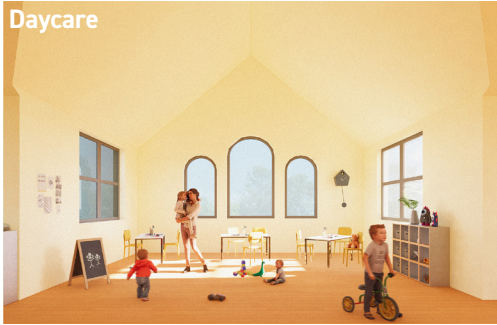
COMMUNITY PROGRAMMING & AMENITIES

During Phase One, all onsite residents will have access to the following community programming and amenities:






CHAPEL



Daycare



Community Space



5. DESIGN

DESIGN PRINCIPLES

Lancaster is a town with a large aging population which keeps increasing steeply. Meanwhile, the ratio of family households is high at 71.7%, of which 11% are single mothers with young children, and over 50% have at least one household member aged over 60. These groups tend to be of lower income and are in significant need of both smaller and affordable housing.

To respond to these housing needs, Phase One’s new affordable housing is designed for a diverse population of multigenerational households, families, and seniors. During Phases Two, the site’s first adaptively reused housing project, located at the old school building, will serve mixed-income senior units.



**COMMUNITY:** The orientation of the townhouses around a central outdoor space fosters connection between residents and safe areas for children to play.



**ACTIVE GREEN SPACE:** Taking advantage of the generous open space throughout the site, the project dedicates the core to pedestrian use with deliberately programmed and nonprogrammed zones to activate the resident community around outdoor spaces



**SUITABILITY TO SITE:** Situated on a property and a town with very low density, the aggregation of units into three-story townhouse blocks allows the new construction to fit within the existing context, creating density without towering over or crowding campus structures.



**SENSITIVITY TO HISTORIC CONTEXT:** Design of the development seeks to respect the historic character of the site. While adaptive reuse efforts would preserve elements contributing to that integrity, the new construction takes cues from the existing buildings so as not to degrade the site, yet differentiates itself with a modern reinvention on each aspect.



**ACCESSIBILITY (ADA):** Twelve units are located entirely on the ground floor of the townhouses, with entrances at grade. Six of these are 3-bedroom or 2-bedroom units, allowing multigenerational households to access all spaces within the unit. Six units are 1-bedroom, for single or two-person households for whom unit accessibility leads to a more comfortable way of life.





MULTIGENERATIONAL TOWNHOUSES

48  
AFFORDABLE RENTAL UNITS

12  
ADA ACCESSIBLE UNITS

78  
PARKING SPACES



**TOWNHOUSE TYPOLOGY**  
In response to the suburban setting of Lancaster, these townhouses offer a sense of individuality, which is exemplified by the facade corrugation. These townhouses offer Lancaster residents a new housing option: one of communal living with ample connection to nature.

**RESIDENT AMENITIES**  
A double-height interior space is allotted at one end of each townhouse block to accommodate amenities for the community, such as a fitness center, recreation room, and working space.

**COURTYARD**  
These townhouses form three bars around a courtyard, which connects to the larger, central green. Their orientation optimizes southern exposure for all units. The shared space between them promotes community engagement and healthy living : a community garden, a playground, a rain garden, several walking paths, and ample open space.

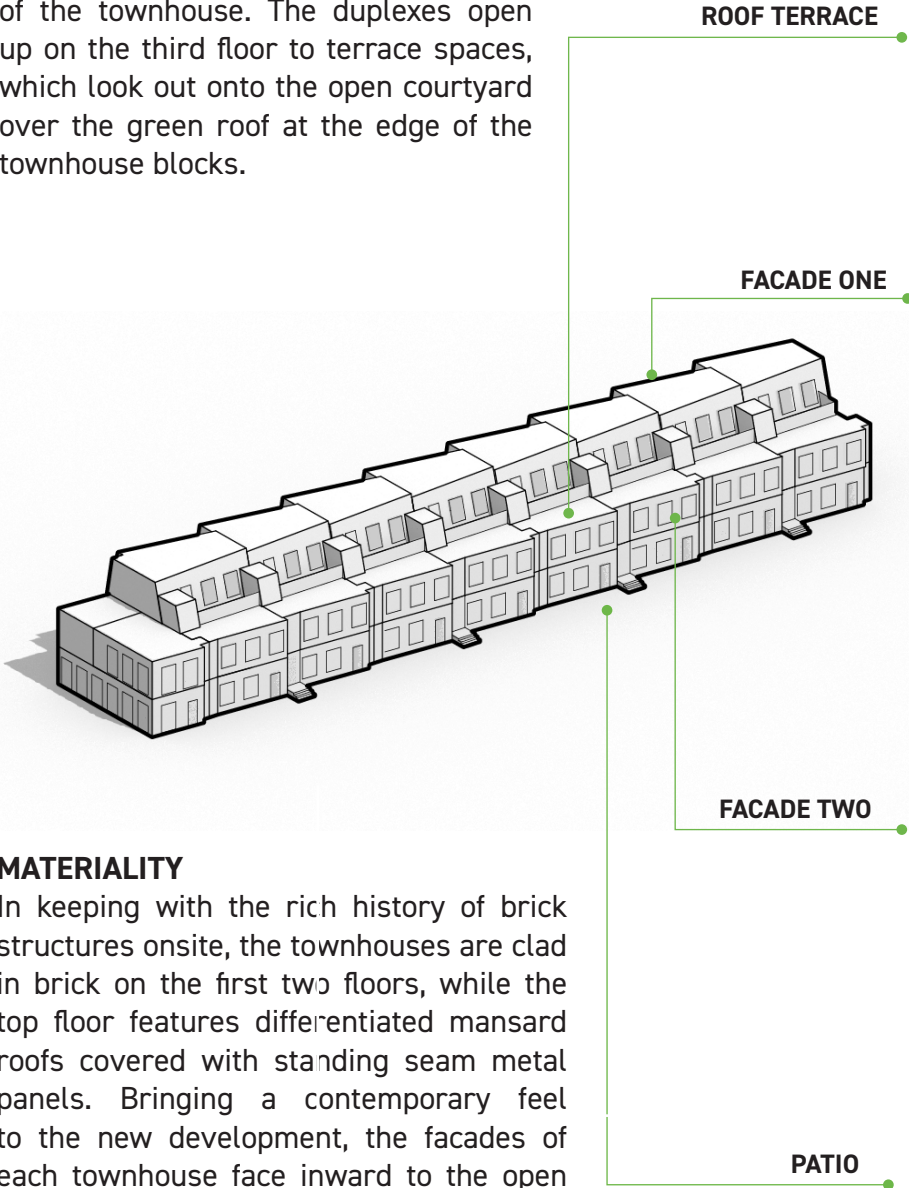
6

27

15

1 BEDROOM UNITS 2 BEDROOM UNITS 3 BEDROOM UNITS

**CONNECTION TO OUTDOORS**  
Each unit on the ground floor has a small patio space along the frontage of the townhouse. The duplexes open up on the third floor to terrace spaces, which look out onto the open courtyard over the green roof at the edge of the townhouse blocks.

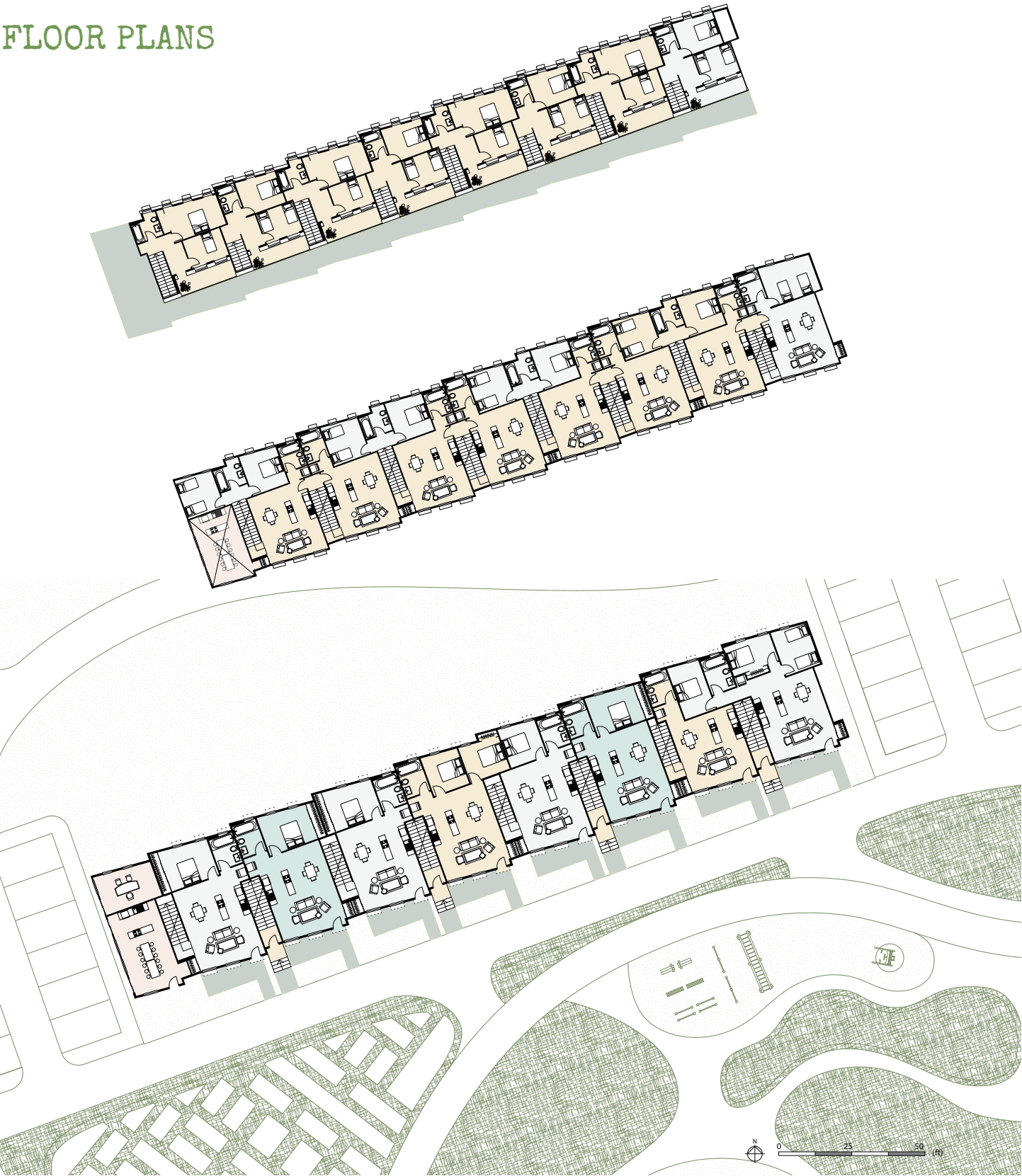


**MATERIALITY**  
In keeping with the rich history of brick structures onsite, the townhouses are clad in brick on the first two floors, while the top floor features differentiated mansard roofs covered with standing seam metal panels. Bringing a contemporary feel to the new development, the facades of each townhouse face inward to the open courtyard and alternate with colored brick. Meanwhile, the outward-facing facades have a more classic red brick, aligning them with the surrounding structures.





FLOOR PLANS



Each townhouse block contains accessible ground floor units for individuals, couples and families. The accessible layout allows residents with limited mobility to move with ease and multigenerational household members can have equal access to each room, keeping families together in one space.

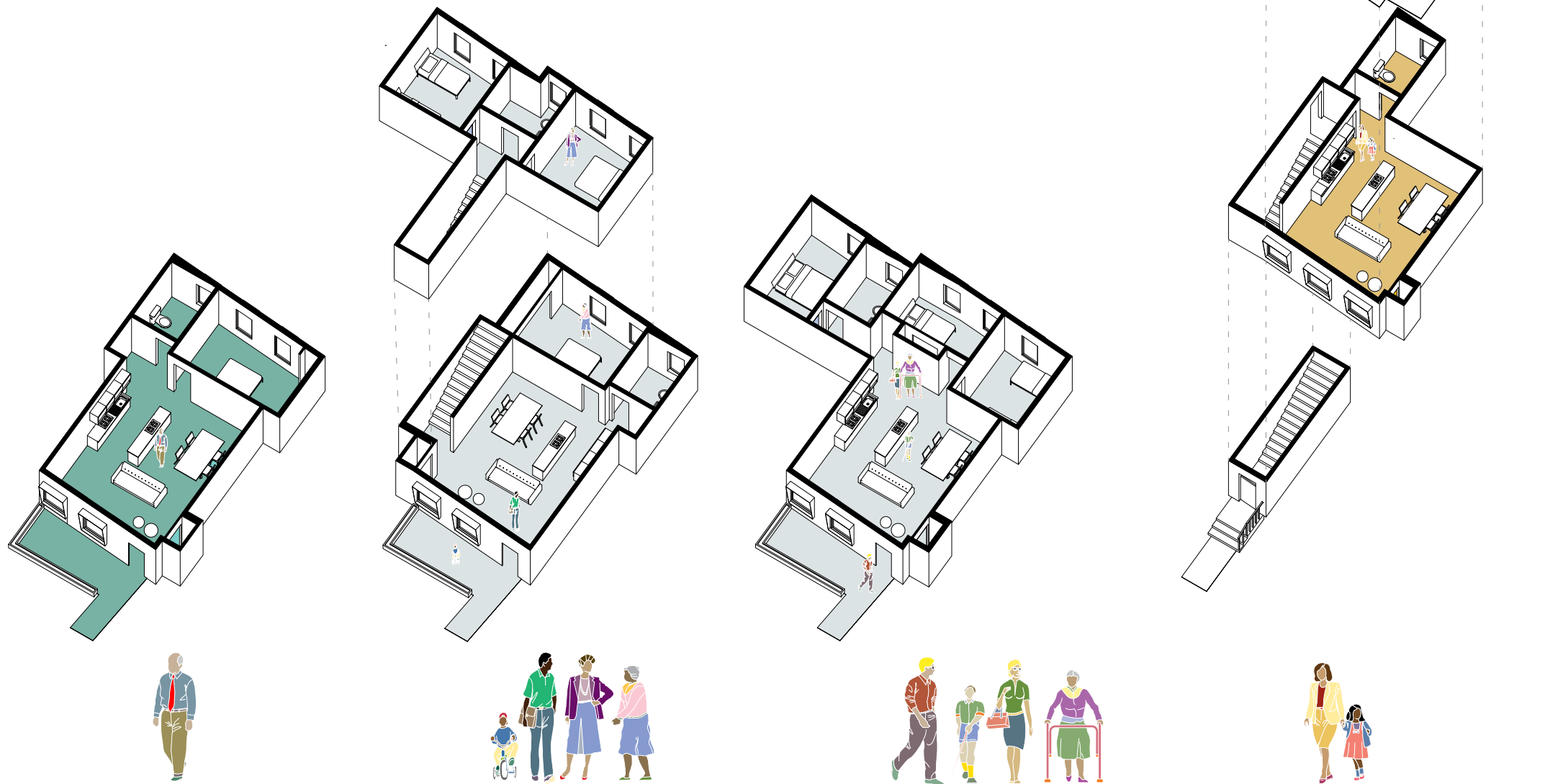


Duplex units, located primarily on the second and third floors, feature living space on the first level - with an additional bedroom in several units - and two bedrooms on the second level. Living in this unit type combines features associated with single-family homes with the benefits of a being part of a larger community.

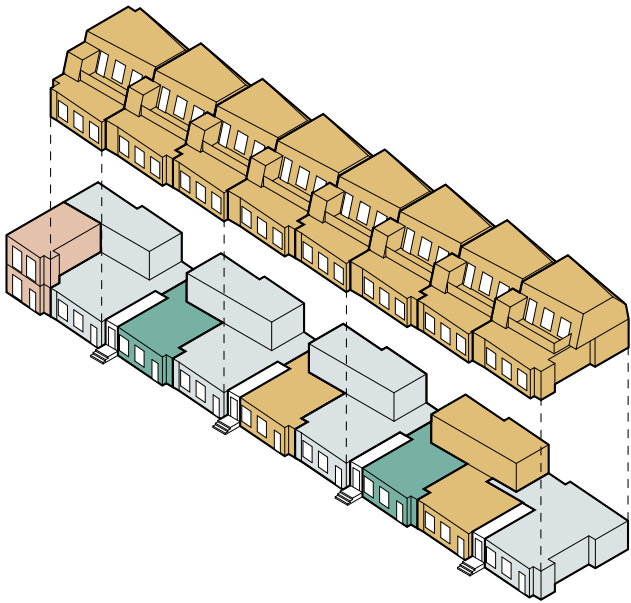


UNIT TYPES

Duplex units are stacked atop and nested within single-story ground floor units to achieve maximum density while maintaining the feeling of traditional townhouses.



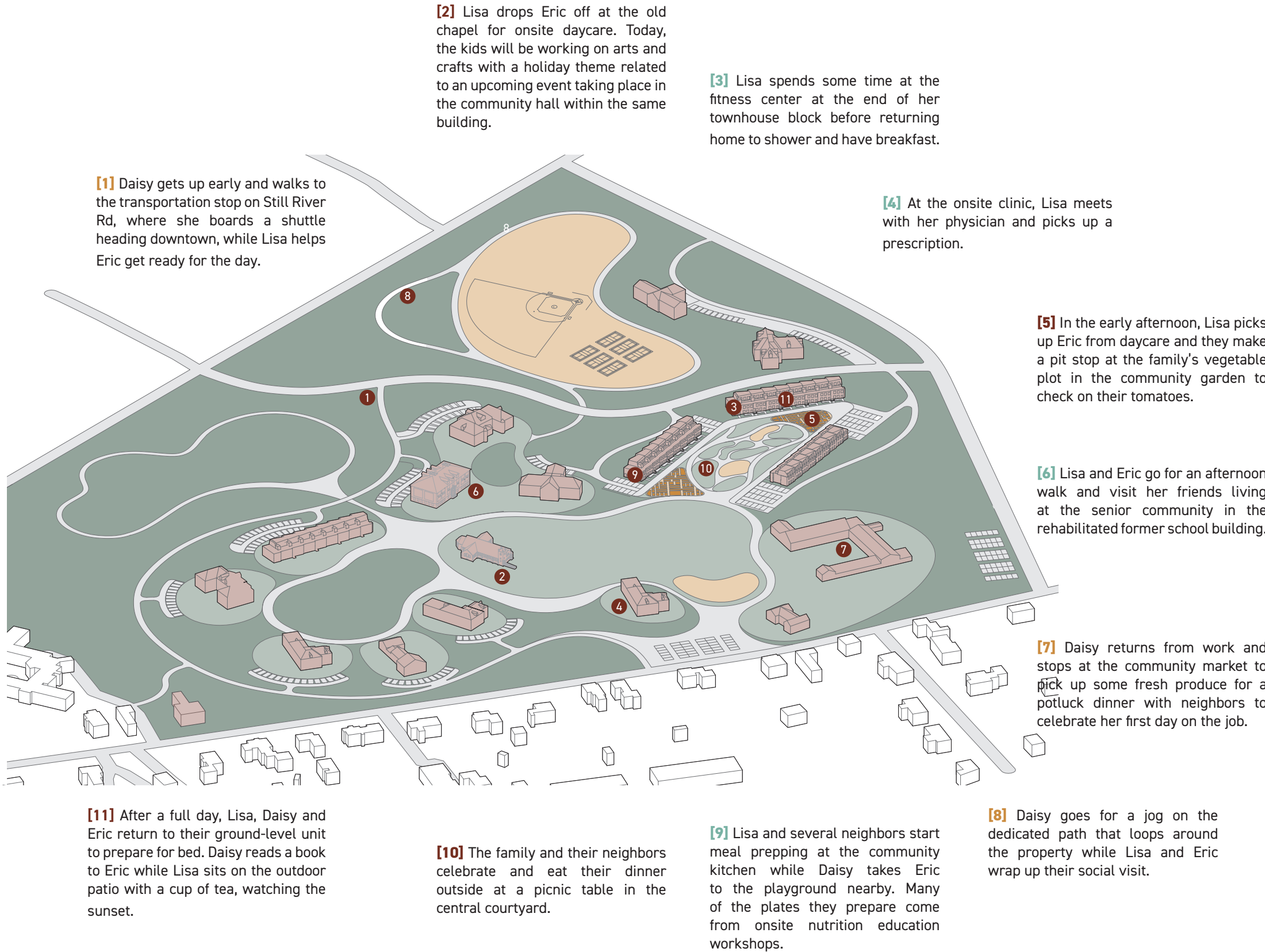
- 1 BEDROOM UNIT
- 2 BEDROOM UNIT
- 3 BEDROOM UNIT
- AMENITIES



A DAY IN LANCASTER COMMONS

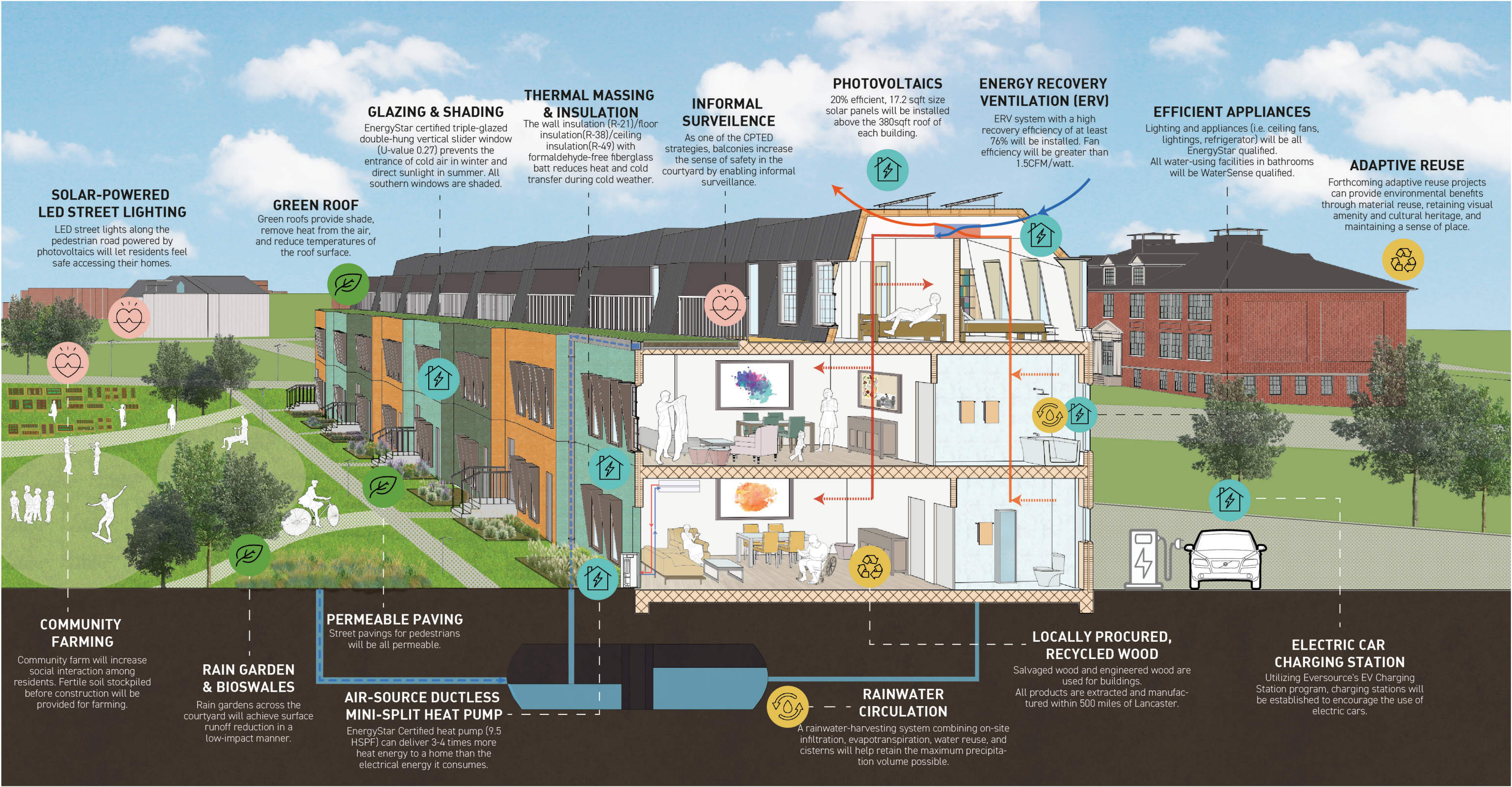
Daisy, a head of household, lives with her mother, Lisa, and her 3-year-old son, Eric, in an affordable townhouse. Having moved into Lancaster Commons two years before, she and her family were thrilled to join a community that ensured affordability, a vibrant community with programming for all ages, an onsite farmers market and public transportation access.

Having recently changed jobs, Daisy and her family were relieved that she was able to access support through the no-cost employment workshops offered onsite. With this assistance, Daisy secured a new job in no time. Today is Daisy's first day at her new work and she and her family feel excited and reassured to begin their day with the support of onsite amenities.





ENVIRONMENTAL DESIGN





ENVIRONMENTAL APPROACH

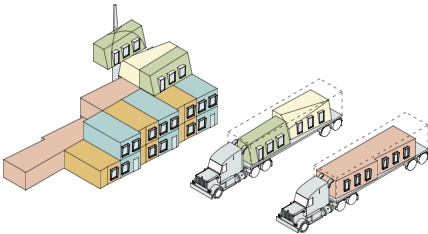
Over the past several years, an increasing number of climate disasters have affected the Town of Lancaster. Extreme flooding in 2010 flooded homes and closed roads; storm events in 2016 led to issues with flooding and downed trees and wires throughout the Town. Recognizing the increased sense of emergency in climate mitigation and adaptation, Lancaster Commons aims to reduce carbon emissions to the hilt and be resilient to intensifying levels of climate hazards. Our vision will be achieved with the following eight core strategies.

12,252<sub>kWh</sub>  
TOTAL ELECTRICITY  
GENERATION PER YEAR  
BY BUILDING

100%  
ENERGY NEEDS MET FOR  
AVERAGE HOUSEHOLDS  
IN MASSACHUSETTS

22  
SOLAR PANELS ON  
EACH BUILDING

MODULAR CONSTRUCTION



Passive House Design

Triple-glazed windows and shading, insulation, and thermal materials make building resilient to extreme heat and cold. Energy efficient HVAC and ventilation system help to reduce energy needs.

Photovoltaics

The energy needs of residents will be met with renewable energy. Solar panels will be installed on the mansard roofs of each townhouse generating 100% of the community energy needs through solar power.

Healthy Indoor Environment

Insulating and air sealing provide the most significant energy savings, but they can also introduce many chemicals of concern. Insulation materials will be carefully selected based on not only efficiency, but safety.

Safe & Vibrant Outdoor Space

Residents will be connected to nature through ecologically and socially meaningful programming of the courtyard which includes community farming and spaces for physical activity.

Stormwater Management

The project will treat the precipitation volume from the 60th percentile precipitation event through design techniques.  
- Rainwater harvesting system  
- Minimizing impervious areas

Native Plants

Species and location of plants are carefully picked.  
- All plantings are native  
- Limited turf areas  
- Trees are arranged to assist with creating agreeable public spaces

Water Circulation

Through efficient water consumption and non-potable water reuse, total indoor water consumption will be reduced by 20%.  
- Water-saving bathroom utilities & irrigation system  
- Greywater treatment facilities

Waste Circulation

The project uses healthy, environmentally responsible, regional, and moisture-resistant material for construction. Meanwhile, special attention will be paid to prefabrication, modular construction, and material recycling.

CERTIFICATION

ENTERPRISE GREEN COMMUNITIES CHECKLIST			5. OPERATING ENERGY		
Minimum Requirement : 40 optional points, M = Mandatory, N/A = Not Available			5.1. Building Performance Standard	M	M
			5.2. Moving to Zero Energy: Near Zero Certification	15	12
			5.3. Moving to Zero Energy: Renewable Energy	3	3
			5.4. Achieving Zero Energy	N/A	N/A
			5.5. Moving to Zero Carbon : All-Electric Ready	5	5
			5.6. Sizing of Heating and Cooling Equipment	M	M
			5.7. Energy Star Appliances	M	M
			5.8. Lighting	M	M
			5.9. Resilient Energy Systems : Floodproofing	N/A	N/A
			5.10. Resilient Energy Systems : Critical Loads	8	4
			SUBTOTAL (OPTIONAL)	31	24
1. INTEGRATIVE DESIGN			6. MATERIALS		
1.1. Project Priorities Survey	M	M	6.1. Ingredient Transparency for Material Health	8	8
1.2. Charetts and Coordination Meetings	M	M	6.2. Recycled Content and Ingredient Transparency	3	3
1.3. Integrative Design : Documentation	M	M	6.3. Chemical Hazard Optimization	8	8
1.4. Construction management	M	M	6.4. Healthier Material Selection	M	M
1.5. Health Action Plan	N/A	N/A	6.5. Environmentally Responsible Material Selection	12	12
1.6. Multi-hazard /vulnerability assessment	N/A	N/A	6.6 Bath, Kitchen, Laundry Surfaces	M	M
1.7. Strenthening cultural resilience	N/A	N/A	6.7. Regional Materials	4	4
SUBTOTAL (OPTIONAL)	0	0	6.8. Managing Moisture : Foundations	M	M
2. LOCATION + NEIGHBORHOOD FABRIC			6.9.Managing Moisture : Roofing and Wall Systems	M	M
2.1 Sensitive Site Protection	M	M	6.10. Construction Waste Management	6	3
2.2. Connections to Existing Development and Infrastructure	M	M	6.11. Recycling Storage	2	2
2.3. Compact Development	M	M	SUBTOTAL (OPTIONAL)	43	40
2.4. Compact Development	7	7	7. HEALTHY LIVING ENVIRONMENT		
2.5. Proximity to Services and Community resources	M	M	7.1. Radon Mitigation	M	M
2.6. Preservation of and access to open space (rural/ town)	M	M	7.2. Reduce Lead Hazards in Pre-1978 Buildings	M	M
2.7. Preservation of and access to open space	6	6	7.3. Combustion Equipment	M	M
2.8. Access to Transit	6	6	7.4. Garage Isolation	M	M
2.9. Improving connectivity to the community	8	3	7.5. Integrated Pest Management	M	M
2.10. Passive solar heating and cooling	5	5	7.6. Smoke-Free Policy	M	M
2.11. adaptive reuse of buildings	6	6	7.7. Ventilation	M	M
2.12. Access to fresh, local foods	6	6	7.8. Dehumidification	5	0
2.13. Advanced Certification	8	8	7.9. Construction Pollution Management	3	3
2.14. Local Economic Development and wealth Creation	6	5	7.10. Noise Reduction	3	3
2.15a. Access to broadband: broadband ready	M	M	7.11. Active Design : Promoting Physical Activity	8	8
2.15b. Access to broadband: connectivity	6	6	7.12. Beyond ADA : Universal Design	8	4
SUBTOTAL (OPTIONAL)	64	58	7.13. Healing Centered Design	8	8
3. SITE IMPROVEMENTS			SUBTOTAL (OPTIONAL)	35	26
3.1. Environmental Remediation	M	M	8. OPERATIONS, MAINTENANCE & RESIDENT ENGAGEMENT		
3.2. Minimization of Disturbance during Staging & Construction	M	M	8.1. Building Operations & Maintenance Manual and Plan	N/A	N/A
3.3. Ecosystem Services / Landscape	M	M	8.2. Emergency Management Manual	N/A	N/A
3.4. Surface Stormwater Management	M	M	8.3. Resident Manual	M	M
3.5. Surface Stormwater Management	10	10	8.4. Walk-Throughs and Orientations to Property Operation	M	M
3.6. Efficient Irrigation & Water Reuse	M	M	8.5. Energy and Water Data Collection and Monitoring	N/A	N/A
3.7. Efficient irrigation and water reuse	6	6	SUBTOTAL (OPTIONAL)	0	0
SUBTOTAL (OPTIONAL)	16	16	TOTAL (OPTIONAL)	228	191
4. WATER			*Note: Components out of the scope of the project or not pertinent to our site are presented as "N/A"		
4.1. Water-Conserving Fixtures	M	M			
4.2. Advanced Water Construction	6	6			
4.3. Water Quality	11	11			
4.4. Monitoring Water Consumption & Leaks	4	0			
4.5. Efficient Plumbing Layout & Design	4	4			
4.6. Non-potable Water Reuse	6	6			
4.7. Access to Potable Water during Emergencies	8	0			
SUBTOTAL (OPTIONAL)	39	27			



Phase One development aims to be Enterprise Green Community Certified through environmentally and socially responsible building practices. Additionally, we meet the mandatory criteria to be certified as EGC Plus by meeting 5.2/5.3 standard. Advanced green technologies that are EnergyStar and WaterSense certified as well as community programming focused on public health will increase the overall well-being of future residents.



Phase One development will be certified through the Prescriptive Path of the program for Climate Zone 5&4 Marine where Worcester County is located in. The core element includes the efficiency of HVAC equipment, insulation and infiltration, windows, water heater, lighting & appliances whose specifications are all addressed in our sustainability plan. For the PV-ready part, we fulfill the roof area requirement by having around 3,085 sqft of roof area for 21,380 sqft for the conditioned floor area for each building, along with the location and orientation requirement.



## 6. FINANCING & IMPLEMENTATION

48  
UNITS

44%  
30% AMI

44%  
60% AMI

12%  
80% AMI

For extremely low-income households, a substantial amount of units will be available through HUD's Section 8 voucher program and the Massachusetts Rental Voucher Program (MRVP).

### OVERVIEW & UNIT MIX

#### OVERVIEW

The financing strategy of the Townhouses is guided by the belief that beginning construction with a financially sound, energy efficient building will infuse the site with the character it requires to come back to life. The priority is constructing a rental property where an affordable community becomes a reality. This requires a mix of resources for new construction, and an understanding of resources to adaptively reuse the site's historic buildings in the future. This financing section outlines a plan for funding, development and operations, as well as a development timeline and an adaptive reuse strategy.

#### UNIT MIX

Lancaster Commons is envisioned as a mixed-income community that thrives through to its quality housing and community programming. Within the larger master plan, the Townhouses 48 rental units are designed to be a space where extremely-low to middle-low income households feel at home. To encourage intergenerational applicants, we offer a variety of 2 and 3 bedroom units, and accessible 1, 2, and 3 bedroom units on the ground floor.

UNIT MIX	INCOME BRACKET	# UNITS	%	TYPE OF RENT	MONTHLY RENT/UNIT	ANNUAL RENT
AFFORDABLE (30% AMI)						
1 Bedroom	30%	2	4%	MRVP	\$1,256	\$30,144
2 Bedroom	30%	8	17%	Section 8	\$1,393	\$133,690
2 Bedroom	30%	4	8%	MRVP	\$1,507	\$72,336
3 Bedroom	30%	7	15%	MRVP	\$1,741	\$146,244
Total Affordable 30% AMI		21	44%		\$5,897	\$382,414
AFFORDABLE (60% AMI)						
1 Bedroom	60%	2	4%		\$1,256	\$30,144
2 Bedroom	60%	12	25%		\$1,507	\$217,008
3 Bedroom	60%	7	15%		\$1,741	\$146,244
Total Affordable 60% AMI		21	44%		\$4,504	\$393,396
WORKFORCE (80% AMI)						
1 Bedroom	80%	2	4%		\$1,471	\$35,304
2 Bedroom	80%	3	6%		\$1,766	\$63,576
3 Bedroom	80%	1	2%		\$2,041	\$24,492
Total Workforce		6	12%		\$5,278	\$123,372
TOTAL		48	100%		\$15,679	\$899,182

### SOURCES & USES

#### EQUITY

The financial plan for development of the Townhouses strongly relies on the application of 9% Federal LIHTC credits. While all 48 units qualify for LIHTC funding, Federal and State LIHTC equity is prioritized to finance the construction of affordable and deeply affordable units (for families earning 60% and 30% of AMI, respectively). Moreover, a focus on green energy design allows the development to take advantage of Passive House rebates. After this Phase One approach, Lancaster Commons will be able to access public resources to adaptively reuse the site's historic buildings, such as 4% LIHTC and Historic Tax credits.

#### HARD DEBT

With a two-year projected construction period, the development will make use of a private construction loan, underwritten at 4% and replaced by a permanent loan following completion of construction. A conservative, but realistic, 1.2 debt service coverage ratio is applied to right-size the loan and ensure that project default risk is minimized. The rental units estimated Year 1 stabilized NOI has been used to size the loan. We will be using MassHousing for both our construction and permanent loans.

#### SOFT DEBT

A comparatively small, but markedly important, amount of soft debt will help the project reach its finance goals. The site's workforce units will rely on MassHousing's program for rental units, the "Workforce Housing Program." It will also rely on state resources to finish covering the construction costs of affordable units. The Housing Stabilization Fund and HOME programs, coupled with an application to the Affordable Housing Trust Fund, will be key contributions. This site has the potential to produce affordable housing in an area of Massachusetts where it is much-needed and this will make the project a strong candidate for both state programs. Finally, local support will be given through the Community Preservation Act. Lancaster passed the CPA in 2020, and while the fund is modest, it is expected to rapidly increase within the next few years. The community is already in conversations to designate CPA funds for the rehabilitation of Lancaster Commons, and the fund is expected to contribute towards the development of all phases.

#### GRANTS

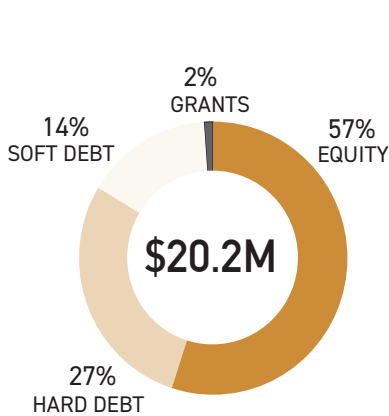
\$500,000 has been underwritten from the Federal Home Loan Bank of Boston. This project would rank highly in the Bank's scoring guideline given the following: the rural location of the site; its contribution towards generating housing opportunities for extremely low-income households; and the fact that it is designed for and created by a majority of women. This funding will significantly help balance the project.



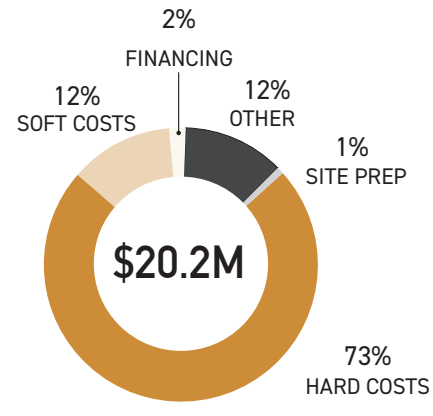
SOURCES FUNDING NAME	TOTAL	% OF TOTAL
EQUITY		
Federal LIHTC 9%	\$9,299,070	46.1%
State LIHTC	\$2,016,000	10.0%
Passive House Rebates	\$179,000	0.9%
Total Equity	\$11,494,070	57.0%
HARD DEBT		
Permanent debt	\$5,379,750	26.7%
Total Hard Debt	\$5,379,750	26.7%
SOFT DEBT		
DHCD - Housing Stabilization and Investment Trust Fund (HSF)	\$1,000,000	5.0%
Massachusetts Affordable Housing Trust Fund (AHTF)	\$1,000,000	5.0%
MassHousing Workforce Housing Program	\$600,000	3.0%
Lancaster Community Preservation Act - Affordable Housing	\$200,000	1.0%
Total Soft Debt	\$2,800,000	13.9%
GRANTS		
FHLBB Affordable Housing Program	\$500,000	2.5%
Total Grants	\$500,000	2.5%
TOTAL SOURCES	\$20,173,820	100.0%

USES NAME	TOTAL	% OF TOTAL
Total Acquisition Costs	\$0	0.0%
Total Site Prep & Improvements Costs	\$201,572	1.0%
Total Hard Costs	\$14,876,257	73.7%
Total Soft Costs	\$2,351,889	11.7%
Total Financing Costs	\$422,846	2.1%
Total Other Costs	\$2,321,256	11.5%
TOTAL USES	\$20,173,820	100.0%

SOURCES



USES



\$112K  
DEBT/UNIT

FEDERAL 9% LIHTC	AMOUNT
Number of Eligible Units	42
Total Eligible Development Costs	\$396,066
Maximum Eligible Basis Allowed	\$319,000
Effective Eligible Basis	\$13,398,000
Applicable Fraction	100%
Total Qualified Basis	\$13,398,000
Total Annual Tax Credit for Project	9% \$1,205,820
Maximum Annual Tax Credit Allowed	\$1,000,000
Number of Years Tax Credit Received	10
Total TC for Project	\$10,000,000
Ownership % for TC Investor	99.99%
Total Amount of Tax Credits Received by TC Investor over 10-Year Period	\$9,999,000
TC Investor Equity Contribution Per \$ of Total Tax Credits	\$0.93
TOTAL FEDERAL LIHTC	\$9,299,070

STATE LIHTC	AMOUNT
Allocation	\$504,000
Years of Tax Credit	5
Projected Raise	\$0.80
TOTAL STATE LIHTC	\$2,016,000

MASSHOUSING WORKFORCE HOUSING PROGRAM	AMOUNT
Funding per unit	\$100,000
Numbers of units 60%-120% AMI	6
Maximum allowed	\$3,000,000
Maximum recommended	\$2,000,000
TOTAL ALLOWED	\$600,000

DEVELOPMENT COSTS

COST ESTIMATES

Conversations with Metro West Collaborative Development, as well as with consultants at CEDAC (the Community Economic Development Assistance Corporation) and Davis Square Architects, helped inform the development cost estimates. A variety of precedent projects in Worcester County were also used as points of reference. Due to the townhouse design of this project, compliance with Passive House specifications, and the use of prevailing wage rates to satisfy funders' requirements, the hard costs are slightly higher than other affordable housing projects in the area.

An itemized list of the development costs follows on the next page. The list is divided into acquisition costs, site preparation costs, hard costs, soft costs, financing fees, and other costs.

FREE LAND

Due to the potential economic growth and public amenities which Metro West would be able to provide the town of Lancaster through the development of this underutilized land, it is assumed that the Massachusetts Commonwealth Division of Capital Asset Management and Maintenance (DCAMM), the entity that currently owns the land, will dispose of the site at no cost.

MAX DEVELOPER FEES & INTEREST RESERVE

The developer fee and overhead were calculated using the DHDC maximum developer fee limits. The construction loan interest reserve was calculated using a 24 month estimated construction timeline and 4% interest rate. The developer fee calculation is shown in the table below.

DHCD MAXIMUM DEVELOPER FEE CALCULATION	AMOUNT
5% of project acquisition cost	\$0
15% of the first \$3 million of Fee-Based Development Costs	\$450,000
12.5% of Fee-Based Development Costs between \$3 and \$5 million	\$250,000
10% of Fee-Based Development Costs in excess of \$5 million.	\$1,285,256
TOTAL	\$1,985,256

\$20.2M  
TDC

\$407  
TDC / SF

\$420K  
TDC / UNIT

\$396K  
LIHTC \$ / UNIT



DEVELOPMENT COSTS	COSTS				LIHTC BASIS	
	TOTAL	%	PER SF	PER UNIT	ELIGIBLE	INELIGIBLE
ACQUISITION						
Land Acquisition	\$0	0.0%	\$0.00	\$0	-	-
Building Acquisition	\$0	0.0%	\$0.00	\$0	-	-
Total Acquisition Costs	\$0	0.0%	\$0	\$0	\$0	\$0
SITE PREP & IMPROVEMENTS						
Demolition & Grading	\$51,572	0.3%	\$1.04	\$1,074	-	\$51,572
Landscaping & Stormwater Management	\$150,000	0.7%	\$3.02	\$3,125	\$150,000	-
Total Site Prep & Improvements Costs	\$201,572	1.0%	\$4	\$4,199	\$150,000	\$51,572
HARD COSTS						
Residential (Townhouse - New Construction)	\$13,388,824	66.4%	\$270.00	\$278,934	\$13,388,824	-
Solar Panels	\$648,000	3.2%	\$13.07	\$13,500	\$648,000	-
Surface Parking	\$131,040	0.6%	\$2.64	\$2,730	-	\$131,040
Hard Cost Contingency	5%\$708,393	3.5%	\$14	\$14,758	\$701,841	-
Total Hard Costs	\$14,876,257	73.7%	\$300	\$309,922	\$14,738,665	\$131,040
SOFT COSTS						
Architecture & Engineering	\$1,041,353	5.2%	\$21.00	\$21,695	\$1,041,353	-
Owner's Representative	\$114,053	0.6%	\$2.30	\$2,376	\$114,053	-
Real Estate Taxes	\$54,547	0.3%	\$1.10	\$1,136	\$27,274	\$27,274
Environmental/Hazmat Testing	\$99,176	0.5%	\$2.00	\$2,066	\$99,176	-
Legal Fees	\$283,640	1.4%	\$5.72	\$5,909	\$141,820	\$141,820
Building Insurance	\$113,667	0.6%	\$2.29	\$2,368	\$113,667	-
Market Study & Appraisal	\$15,261	0.1%	\$0.31	\$318	\$15,261	-
Accounting	\$32,232	0.2%	\$0.65	\$672	\$12,893	\$19,339
Inspection	\$34,712	0.2%	\$0.70	\$723	\$34,712	-
Marketing & Rent Up	\$79,341	0.4%	\$1.60	\$1,653	-	\$79,341
Title & Recording	\$74,382	0.4%	\$1.50	\$1,550	-	\$74,382
Surveys & Permits	\$148,765	0.7%	\$3.00	\$3,099	-	\$148,765
Utility Deposits & Connection Fees	\$49,588	0.2%	\$1.00	\$1,033	\$49,588	-
Historic Consultants	\$0	0.0%	\$0.00	\$0	\$0	-
Passive House Feasibility	\$99,176	0.5%	\$2.00	\$2,066	\$99,176	-
Soft Cost Contingency	5%\$111,995	0.6%	\$2.26	\$2,333	\$55,997	\$55,997
Total Soft Costs	\$2,351,889	11.7%	\$47	\$48,998	\$1,804,970	\$546,919
FINANCING COSTS						
Construction Loan Interest	4%\$262,691	1.3%	\$5.30	\$5,473	\$252,184	\$10,508
Construction / Perm Loan Origination Fee	2%\$107,595	0.5%	\$2.17	\$2,242	\$80,696	\$26,899
State Tax Credit Fees	4.5%\$45,000	0.2%	\$0.91	\$938	-	\$45,000
Federal Tax Credit Fees	1.5%\$7,560	0.0%	\$0.15	\$158	-	\$7,560
Total Financing Costs	\$422,846	2.1%	\$9	\$8,809	\$332,880	\$82,406
OTHER COSTS						
Capitalized Reserves	\$336,000	1.7%	\$6.78	\$7,000	-	\$336,000
Developer Fee	\$992,628	4.9%	\$20.02	\$20,680	\$992,628	-
Developer Overhead	\$992,628	4.9%	\$20.02	\$20,680	\$992,628	-
Total Other Costs	\$2,321,256	11.5%	\$47	\$48,360	\$1,985,256	\$336,000
TOTAL DEVELOPMENT COSTS	\$20,173,820	100.0%	\$407	\$420,288	\$19,011,771	\$1,147,937
LIHTC \$ PER UNIT					\$396,079	

## OPERATING BUDGET & CASH FLOW

The operating budget for the Townhouses at Lancaster Commons is geared towards creating a community where residents can live, play, learn, age and thrive in place. With its 48 units, the Townhouses is projected to generate \$899,182 in revenue during its first year of operations with per unit operating expenses of \$10,251.

### OPERATING EXPENSES

Operating expenses were estimated based on expenses for comparables in Lancaster or nearby towns, after adjusting for unit size, composition and market conditions. Due to the heightened need of affordable housing in the area, particularly at the 30% AMI level, a low vacancy rate has been assumed; 3% for units at 30% AMI and 5% for units at 60% and 80% AMI. Among the most sizable line items in the budget are property management, real estate taxes, and resident services and programming. In terms of property management, we have budgeted for a full-time property manager, a full-time maintenance technician and a part-time resident services coordinator.

Lancaster has a high real estate tax, at \$19.98, which is reflected in the real estate taxes for the Townhouses at Lancaster Commons. Real estate taxes were estimated after speaking with Lancaster's Assessor to understand comparables, and assumes that the project qualifies for at least a modest real estate tax abatement. Moreover, the budget assumes the use of utility allowances as assigned by HUD for RCAP Solutions, Inc, who will help coordinate Section 8 Vouchers. Therefore, the cost of utilities listed only applies to annual usage in common areas.

### RESIDENT SERVICES

Given the Townhouses' mission to create a high quality of life for its multi-generational families, resident services specific to extremely low-income families and individuals, in addition to programming, will play a fundamental role in our community. As mentioned earlier in the report, year-round resident services will include case management; financial literacy and empowerment workshops for youth and adults; employment and workforce development support; health and wellness workshops for families; and extracurricular activities for children and youth, with a special focus on girls, given the history of the site. Broader community programming will supplement the resident services that our extremely low-income families will have access to.

Resident services and programming would be provided through partnerships with local nonprofits and stakeholders that obtain funding for specific programming in service of extremely low-income people or families, as well as in-kind giving, and monetary donations and grants. A robust programming agenda and list of partners are outlined in the Resident Services & Community Programming section of our report.

\$370K

YR 1 NOI

\$61.7K

YR 1 BTCF

1.2

YR 1 DSCR

\$10.3K

YR 1 OPEX / UNIT



15-YEAR CASH FLOW & OPERATING BUDGET		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
RENTAL INCOME	Growth Rate															
Residential Affordable ELI (30% AMI - Rental Assistance)	2%	\$382,414	\$390,062	\$397,863	\$405,820	\$413,937	\$422,216	\$430,660	\$439,273	\$448,058	\$457,020	\$466,160	\$475,483	\$484,993	\$494,693	\$504,587
Residential Affordable LIHTC (60% AMI)	2%	\$393,396	\$401,264	\$409,289	\$417,475	\$425,824	\$434,341	\$443,028	\$451,888	\$460,926	\$470,145	\$479,548	\$489,138	\$498,921	\$508,900	\$519,078
Residential Affordable LIHTC (80% AMI)	2%	\$123,372	\$125,839	\$128,356	\$130,923	\$133,542	\$136,213	\$138,937	\$141,716	\$144,550	\$147,441	\$150,390	\$153,398	\$156,466	\$159,595	\$162,787
Potential Gross Income		\$899,182	\$917,165	\$935,509	\$954,219	\$973,303	\$992,769	\$1,012,625	\$1,032,877	\$1,053,535	\$1,074,605	\$1,096,097	\$1,118,019	\$1,140,380	\$1,163,187	\$1,186,451
VACANCIES																
30% AMI Vacancy	3%	\$11,472	\$11,702	\$11,936	\$12,175	\$12,418	\$12,666	\$12,920	\$13,178	\$13,442	\$13,711	\$13,985	\$14,264	\$14,550	\$14,841	\$15,138
60% AMI Vacancy	5%	\$19,670	\$20,063	\$20,464	\$20,874	\$21,291	\$21,717	\$22,151	\$22,594	\$23,046	\$23,507	\$23,977	\$24,457	\$24,946	\$25,445	\$25,954
80% AMI Vacancy	5%	\$6,169	\$6,292	\$6,418	\$6,546	\$6,677	\$6,811	\$6,947	\$7,086	\$7,227	\$7,372	\$7,519	\$7,670	\$7,823	\$7,980	\$8,139
EFFECTIVE GROSS INCOME		\$861,871	\$879,108	\$896,690	\$914,624	\$932,917	\$951,575	\$970,606	\$990,019	\$1,009,819	\$1,030,015	\$1,050,616	\$1,071,628	\$1,093,061	\$1,114,922	\$1,137,220
OPERATING EXPENSES																
ADMINISTRATIVE	3%															
Management Fee	5% EGI	\$43,094	\$43,955	\$44,835	\$45,731	\$46,646	\$47,579	\$48,530	\$49,501	\$50,491	\$51,501	\$52,531	\$53,581	\$54,653	\$55,746	\$56,861
Office Payroll (Property Manager & Part-Time Coordinator)		\$88,000	\$90,640	\$93,359	\$96,160	\$99,045	\$102,016	\$105,077	\$108,229	\$111,476	\$114,820	\$118,265	\$121,813	\$125,467	\$129,231	\$133,108
Taxes & Benefits, Office Payroll		\$14,960	\$15,409	\$15,871	\$16,347	\$16,838	\$17,343	\$17,863	\$18,399	\$18,951	\$19,519	\$20,105	\$20,708	\$21,329	\$21,969	\$22,628
Resident Services & Programming		\$25,000	\$25,750	\$26,523	\$27,318	\$28,138	\$28,982	\$29,851	\$30,747	\$31,669	\$32,619	\$33,598	\$34,606	\$35,644	\$36,713	\$37,815
Office Expenses & Supplies		\$16,000	\$16,480	\$16,974	\$17,484	\$18,008	\$18,548	\$19,105	\$19,678	\$20,268	\$20,876	\$21,503	\$22,148	\$22,812	\$23,497	\$24,201
Marketing		\$1,000	\$1,030	\$1,061	\$1,093	\$1,126	\$1,159	\$1,194	\$1,230	\$1,267	\$1,305	\$1,344	\$1,384	\$1,426	\$1,469	\$1,513
Accounting		\$3,275	\$3,373	\$3,474	\$3,579	\$3,686	\$3,797	\$3,911	\$4,028	\$4,149	\$4,273	\$4,401	\$4,533	\$4,669	\$4,809	\$4,954
Legal		\$6,500	\$6,695	\$6,896	\$7,103	\$7,316	\$7,535	\$7,761	\$7,994	\$8,234	\$8,481	\$8,735	\$8,998	\$9,267	\$9,545	\$9,832
Telephone		\$1,400	\$1,442	\$1,485	\$1,530	\$1,576	\$1,623	\$1,672	\$1,722	\$1,773	\$1,827	\$1,881	\$1,938	\$1,996	\$2,056	\$2,118
Audit		\$13,000	\$13,390	\$13,792	\$14,205	\$14,632	\$15,071	\$15,523	\$15,988	\$16,468	\$16,962	\$17,471	\$17,995	\$18,535	\$19,091	\$19,664
LIHTC Monitoring Fee		\$2,016	\$2,076	\$2,139	\$2,203	\$2,269	\$2,337	\$2,407	\$2,479	\$2,554	\$2,630	\$2,709	\$2,791	\$2,874	\$2,961	\$3,049
Administrative Total		\$214,245	\$220,241	\$226,409	\$232,753	\$239,278	\$245,990	\$252,894	\$259,995	\$267,300	\$274,814	\$282,543	\$290,494	\$298,673	\$307,087	\$315,742
MAINTENANCE	3%															
Maintenance Technician Payroll		\$45,000	\$46,350	\$47,741	\$49,173	\$50,648	\$52,167	\$53,732	\$55,344	\$57,005	\$58,715	\$60,476	\$62,291	\$64,159	\$66,084	\$68,067
Taxes & Benefits, Maintenance Technician		\$7,650	\$7,880	\$8,116	\$8,359	\$8,610	\$8,868	\$9,135	\$9,409	\$9,691	\$9,982	\$10,281	\$10,589	\$10,907	\$11,234	\$11,571
Cleaning & Supplies		\$7,800	\$8,034	\$8,275	\$8,523	\$8,779	\$9,042	\$9,314	\$9,593	\$9,881	\$10,177	\$10,483	\$10,797	\$11,121	\$11,455	\$11,798
Security		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Grounds Maintenance & Supplies		\$12,000	\$12,360	\$12,731	\$13,113	\$13,506	\$13,911	\$14,329	\$14,758	\$15,201	\$15,657	\$16,127	\$16,611	\$17,109	\$17,622	\$18,151
Snow Removal		\$17,000	\$17,510	\$18,035	\$18,576	\$19,134	\$19,708	\$20,299	\$20,908	\$21,535	\$22,181	\$22,847	\$23,532	\$24,238	\$24,965	\$25,714
Lock & Key Expense		\$980	\$1,009	\$1,040	\$1,071	\$1,103	\$1,136	\$1,170	\$1,205	\$1,241	\$1,279	\$1,317	\$1,357	\$1,397	\$1,439	\$1,482
Repairs		\$16,250	\$16,738	\$17,240	\$17,757	\$18,290	\$18,838	\$19,403	\$19,985	\$20,585	\$21,203	\$21,839	\$22,494	\$23,169	\$23,864	\$24,580
Decorating		\$4,500	\$4,635	\$4,774	\$4,917	\$5,065	\$5,217	\$5,373	\$5,534	\$5,700	\$5,871	\$6,048	\$6,229	\$6,416	\$6,608	\$6,807
Trash Removal		\$7,150	\$7,365	\$7,585	\$7,813	\$8,047	\$8,289	\$8,537	\$8,794	\$9,057	\$9,329	\$9,609	\$9,897	\$10,194	\$10,500	\$10,815
Extermination		\$3,450	\$3,554	\$3,660	\$3,770	\$3,883	\$3,999	\$4,119	\$4,243	\$4,370	\$4,501	\$4,637	\$4,776	\$4,919	\$5,066	\$5,218
Maintenance Total		121,780	125,433	129,196	133,072	137,064	141,176	145,412	149,774	154,267	158,895	163,662	168,572	173,629	178,838	184,203
UTILITIES, TAXES & INSURANCE	3%															
Water, sewer, gas, electricity, cable/internet		\$21,000	\$21,630	\$22,279	\$22,947	\$23,636	\$24,345	\$25,075	\$25,827	\$26,602	\$27,400	\$28,222	\$29,069	\$29,941	\$30,839	\$31,764
Real Estate Taxes		\$75,000	\$77,250	\$79,568	\$81,955	\$84,413	\$86,946	\$89,554	\$92,241	\$95,008	\$97,858	\$100,794	\$103,818	\$106,932	\$110,140	\$113,444
Property Insurance		\$43,200	\$44,496	\$45,831	\$47,206	\$48,622	\$50,081	\$51,583	\$53,131	\$54,724	\$56,366	\$58,057	\$59,799	\$61,593	\$63,441	\$65,344
Utilities, Taxes & Insurance Total		\$139,200	\$143,376	\$147,677	\$152,108	\$156,671	\$161,371	\$166,212	\$171,198	\$176,334	\$181,624	\$187,073	\$192,685	\$198,466	\$204,420	\$210,552
Plus Replacement Reserves	3%	\$16,800	\$17,304	\$17,823	\$18,358	\$18,909	\$19,476	\$20,060	\$20,662	\$21,282	\$21,920	\$22,578	\$23,255	\$23,953	\$24,671	\$25,412
TOTAL OPERATING EXPENSES		\$492,025	\$506,354	\$521,105	\$536,290	\$551,922	\$568,013	\$584,577	\$601,629	\$619,183	\$637,254	\$655,857	\$675,007	\$694,721	\$715,016	\$735,909
OpEx per Unit		\$10,251	\$10,549	\$10,856	\$11,173	\$11,498	\$11,834	\$12,179	\$12,534	\$12,900	\$13,276	\$13,664	\$14,063	\$14,473	\$14,896	\$15,331
NET OPERATING INCOME		\$369,846	\$372,754	\$375,585	\$378,334	\$380,995	\$383,562	\$386,029	\$388,389	\$390,636	\$392,761	\$394,759	\$396,621	\$398,339	\$399,905	\$401,311
Debt Service		\$308,205	\$308,205	\$308,205	\$308,205	\$308,205	\$308,205	\$308,205	\$308,205	\$308,205	\$308,205	\$308,205	\$308,205	\$308,205	\$308,205	\$308,205
Debt Service Cover Ratio		1.20	1.21	1.22	1.23	1.24	1.24	1.25	1.26	1.27	1.27	1.28	1.29	1.29	1.30	1.30
BEFORE TAX CASH FLOW		\$61,641	\$64,549	\$67,380	\$70,129	\$72,790	\$75,357	\$77,824	\$80,184	\$82,431	\$84,556	\$86,554	\$88,416	\$90,134	\$91,700	\$93,106

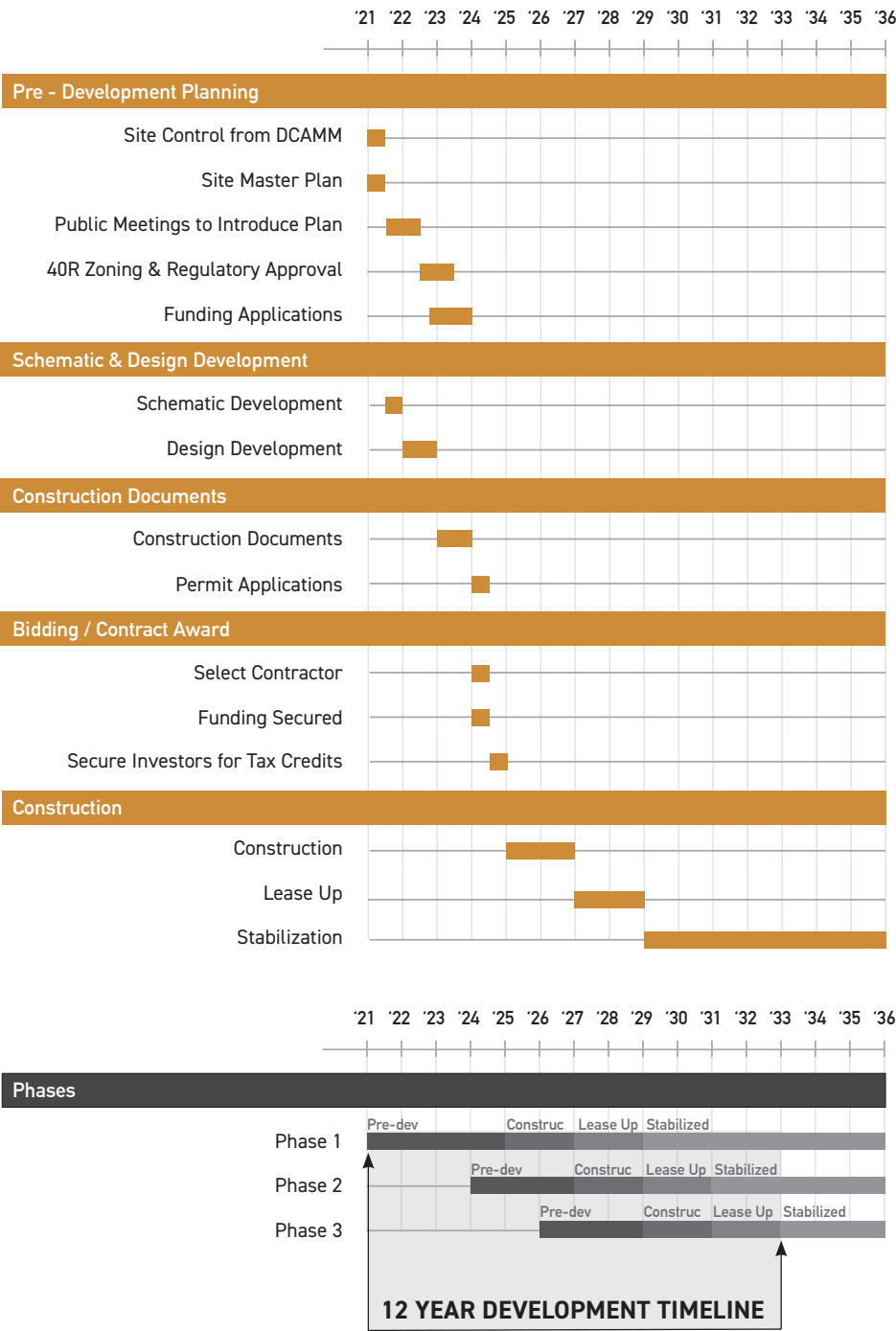


DEVELOPMENT TIMELINE

**PHASE ONE**  
Phase One, the focus of this proposal, looks at the Townhouses at Lancaster Commons. Four years have been allocated to predevelopment, during which Metro West will need to gain site control from DCAMM, conduct engagement to introduce the master plan to the community, receive Chapter 40R zoning approval, and apply for relevant public funding, such as state and federal LIHTC tax credits.

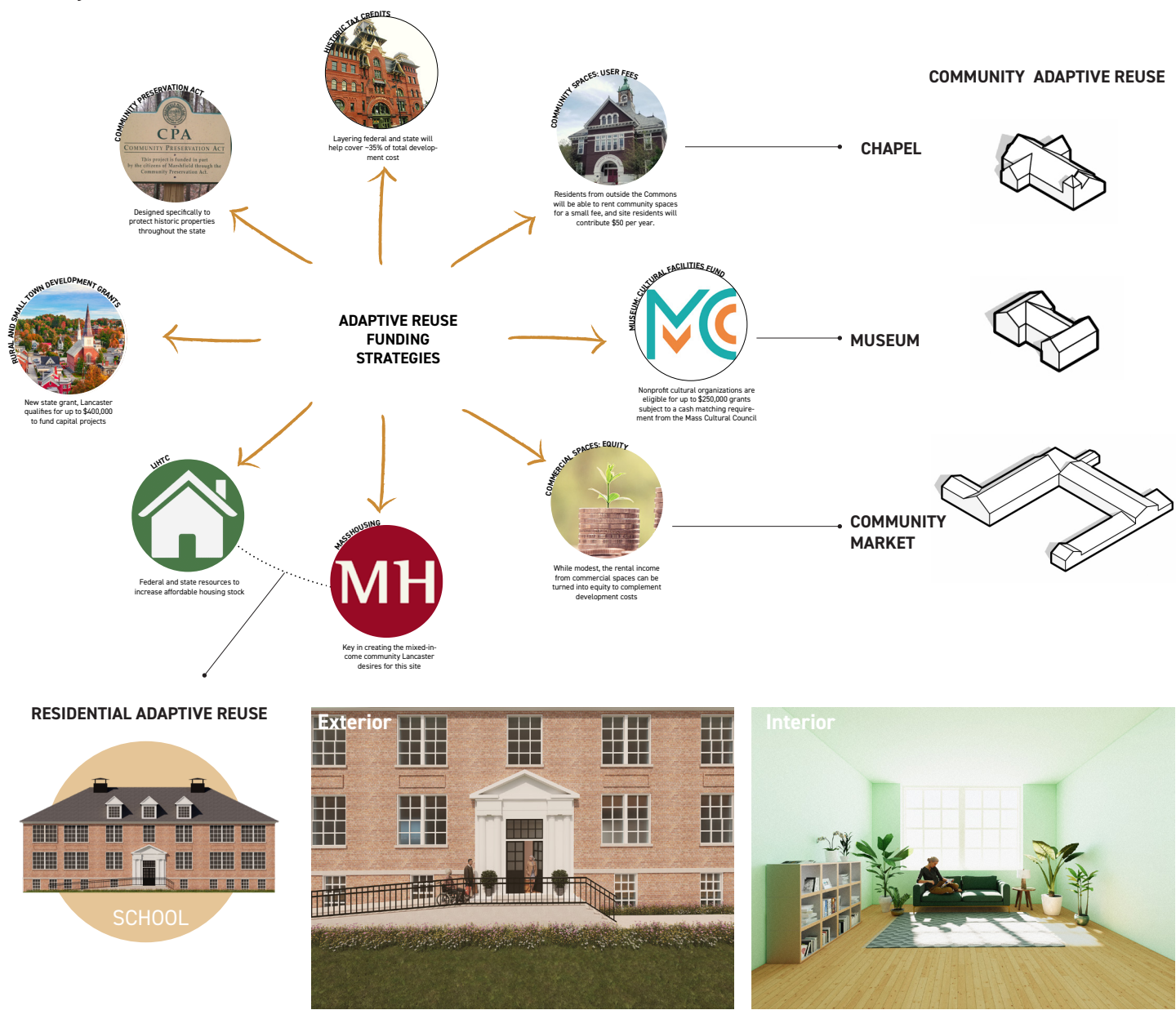
For construction, a 24-month timeline has been assumed. General site prep work across the campus as well as the construction of the Townhouses will occur during this time. Due to the lack of affordable as well as multifamily options in Lancaster and the surrounding areas, the lease up is anticipated to take only two years.

**ALL PHASES**  
Phases Two and Three will follow the successful completion of Phase One. It is estimated that the entire period of development will occur over the course of 12 years.



ADAPTIVE REUSE STRATEGY

As previously introduced, Lancaster Commons currently has 19 historic buildings that would need rehabilitation and repurposing to fit the site's new vision. These buildings, part of the National Historic Register, are an integral part of the site. Adaptive reuse in rural Massachusetts can pose a financial challenge. However, these buildings bring incredible historic significance and value to the town of Lancaster. As such, this project has researched various sources of funding available to make adaptive reuse a reality on this site.





7. CONCLUSION & IMPACT

A RARE OPPORTUNITY

Overall, this proposal represents an opportunity to breathe life into an underutilized asset in the town of Lancaster while building community. The project has immense potential to positively impact the town in the following ways;

PROJECTED PERIOD OF AFFORDABILITY

For example, all affordable housing units in this development will remain affordable in perpetuity or for the longest period allowed by law. According to a 2009 report by the Metropolitan Area Planning Council on 40R, roughly one third of approved projects required a 99-year minimum, one third required affordability in perpetuity, and one third required the longest period allowed by law. The projects that required the longest period allowed by law were in towns that had not yet met the state's 10% Chapter 40B housing goal, similar to Lancaster. This project plans to mirror the efforts of these precedent projects by exceeding the required terms outlined by the DHDC QAP (45 years) and Chapter 40R (30 years) in order to preserve long-term affordability in the area.

INNOVATIVE ASPECTS OF THE PLAN

This site presents a unique opportunity for Lancaster to develop a master planned community that integrates residential, commercial, and cultural spaces in a town primarily characterized by separate land uses and single family dwellings. It is rare to find such a large parcel under the ownership of a single entity, let alone one with such a valuable history. A Chapter 40R Zoning Overlay is proposed to capitalize on the wealth of real estate available. An overlay will give flexibility to propose smart growth, affordable housing, and historic preservation strategies all under a single plan.

CONTRIBUTIONS MADE TO THE COMMUNITY BEYOND HOUSING

From providing access to nature and venues for exercise to building trust in the community, public spaces can help improve mental, physical, and societal health. When designed, programmed, and managed well, these spaces have the power to connect neighborhoods and strengthen community. The buildings in this development are embraced by a wealth of open space that we hope will foster the inclusive, interconnected community envisioned for the site.



8. ACKNOWLEDGMENTS & WORKS CITED

ACKNOWLEDGMENTS

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Orlando Pacheco, Town Manager, Lancaster  
Michael Antonellis, Lancaster Director of Planning  
Victoria Petracca, Chair, Lancaster Affordable Housing Trust  
Heather Lennon, Lancaster Historical Commission  
Deb Williams, Lancaster Affordable Housing Trust  
Frank Streeter, Lancaster Affordable Housing Trust  
Carolyn Read, Lancaster Affordable Housing Trust  
Susan Miner, Lancaster Affordable Housing Trust

THE PUBLIC ARCHAEOLOGY LABORATORY

Maureen Cavanaugh, Senior Planner, Public Archaeology Lab

MIT / HARVARD GSD

Caesar McDowell, MIT Professor & Founder of We Who Engage Team, We Who Engage MIT  
Peter Roth, MIT Professor  
Carl Hedman, MIT TA  
Ed Marchant, Harvard GSD Professor

METRO WEST COLLABORATIVE DEVELOPMENT

Stefanie Petersen, Metro West Collaborative Development

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