

PROPOSAL FOR DEVELOPMENT OF AFFORDABLE HOUSING

South Franklin Congregational Meeting House

SUBMITTED TO

The Town of Franklin

Franklin Purchasing Department, 355 East Central Street, Room 206, Franklin, MA 02037

SUBMITTED BY



P.O. Box 100
Attleboro, MA 02703

"Building Strength, Stability and Self-Reliance through Shelter"

November 8, 2022

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November 8, 2022

Pam Vickery, Purchasing Officer
Franklin Purchasing Department
Town of Franklin
355 East Central Street, Room 206
Franklin, MA 02038

Affiliate
PO Box 100
Attleboro, MA 02703
Phone 508-399-1781

ReStore
9 Washington Street
Attleboro, MA 02703
Phone 508-639-9577

Family Services
Phone 508-203-6852

Serving:
Assonet
Attleboro
Bellingham
Berkley
East Freetown
Fall River
Foxboro
Franklin
Freetown
Mansfield
Norfolk
North Attleboro
Norton
Plainville
Raynham
Rehoboth
Seekonk
Somerset
Taunton
Wrentham

www.oldcolonyhabitat.org

Building Homes,
Communities & Hope

Dear Ms. Vickery,

It is with great pleasure that Old Colony Habitat for Humanity (OCHFH) is submitting a proposal in response to the RFP for the purchase and redevelopment of the South Franklin Congregational Meeting House site, located at 762 Washington Street, Franklin, Massachusetts, as an affordable single family residence. OCHFH offers a bid of \$1,000 for the purchase of the property and is providing a \$25,000 bid deposit to be paid into escrow at the time of the submittal of this proposal.

OCHFH was founded in 1989 as Attleboro Area OCHFH for Humanity and is a locally run affiliate of Habitat for Humanity International a nonprofit, ecumenical Christian housing organization. Stable housing is a critical foundation for building strong and healthy communities. OCHFH provides resources, guidance, and hope to aspiring families. In partnership with these families, OCHFH introduces into neighborhoods the most basic building block of any community- the homeowner.

OCHFH's vision is of a world where everyone has a decent place to live. OCHFH works toward this vision by building and improving homes in partnership with individuals and families in need of a stable, safe, and affordable housing. The South Franklin Congregational Meeting House project aligns with our mission to strengthen communities through affordable housing. OCHFH's flagship program involves partnering with local families to help build their own homes alongside organization volunteers. The newly-constructed or renovated homes are subsequently deed restricted to remain affordable in perpetuity, and the OCHFH homeowner is able to pay a modest mortgage. OCHFH maintains contact with families to support and facilitate their success in home ownership. With the support of OCHFH and community contributors, homeowners become stronger, more stable and self-reliant and able to build a better life for themselves and their families. As a result, these families become contributing members of their communities, creating the change we all seek in our neighborhoods, and repaying the investment that we have made in them.

OCHFH's conversion of the property would permanently increase Franklin's affordable housing inventory, and the town would benefit by converting the property into a revenue-generating residential by converting the property into a tax revenue-generating residential home. By partnering with OCHFH, families and communities are transformed through the effects of safe and affordable shelter, including improvements in health, safety, child development, economic opportunity and educational opportunities. The Town of Franklin and the South Congregational Meeting House would be the ideal venue for Habitat's next project.

Habitat has developed a preliminary plan with local architect Sam Williams of Craft Architecture LLC to determine what the renovated residence would look like. The proposed plans, included in this proposal, turn the property into a 3-4 bedroom, 1½ or 2 bathrooms, single-family residence. The 1500-1800 square foot home would include a first floor and a loft with a master bedroom, bathroom and storage area. OCHFH could begin construction in January of 2024. We will also be discussing the opportunity to apply for the town's CPA funds.

OCHFH is the developer. Volunteers provide most of the labor, and individual and corporate donors provide money and materials to build Habitat houses. Partner families invest 250 per adult in sweat equity hours of labor – "sweat equity" – into building their own homes and the homes of others.

I will be the contact person for this project. I can be contacted directly at OCHFH, Kimberly Thomas, kimthomas@oldcolonyhabitat.org, cell: 508-954-6169.

With Gratitude,

Kimberly Thomas
Chief Executive Officer
Old Colony Habitat for Humanity

XII. STATEMENTS REQUIRED WITH SUBMISSION

All proposals shall include the following statements:

CERTIFICATE OF NON-COLLUSION

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

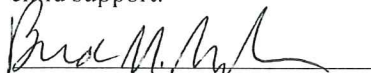


Signature of person submitting the proposal, Kimberly Thomas, CEO

Old Colony Habitat for Humanity
Name of Business or Development

CERTIFICATE OF COMPLIANCE WITH STATE TAX LAWS

Pursuant to M.G.L. Chapter 62C, Sec. 49A, and M.G.L.Ch. 151A, Section 19A, I certify under the penalty of perjury that Old Colony Habitat for Humanity has complied with all laws of the Commonwealth of Massachusetts relating to taxes, reporting of employees and contractors, and withholding and remitting child support.



*Signature of Individual
Or Corporate Officer

04-3014778
**Social Security Number/
Federal Identification Number

Corporate Name: Old Colony Habitat for Humanity (if applicable)

Name and Title: Brenda McDonough, Board Secretary

Of Corporate Officer
(if applicable)

*Approval of a contract or other agreement will not be granted unless this certification clause is signed by the applicant. For all corporations, a certified copy of the vote of the Board of Directors must be provided.

**Your social security number will be furnished to the Massachusetts Department of Revenue to determine whether you have met tax filing or tax payment obligations. Providers who fail to correct their non-filing or delinquency will not have a contract or other agreement issued, renewed or extended. This request is made under the authority of Massachusetts General Laws, Chapter 62C, Section 49A.

DISCLOSURE OF BENEFICIAL INTEREST IN REAL PROPERTY

This form contains a disclosure of the names and addresses of all persons with a direct or indirect beneficial interest in the real estate transaction described below. This form must be filed with the Massachusetts Division of Capital Asset Management (DCAM), formerly the Division of Capital Planning and Operations, as required by M.G.L. c. 7 section 40J, prior to the conveyance for the real property described below. Attach additional sheets if necessary.

1. Public Agency involved in this transaction: Town of Franklin
(Name of jurisdiction)

2. Complete legal description of the property:
The Town of Franklin seeks written proposals to purchase and redevelop the former South Franklin Congregational Meeting House at 762 Washington Street. The Town-owned property consists of one (1) parcel totaling 28,550 SF (0.655 acres) with a wood framed building with 1,620 SF finished interior floor area. The parcel is zoned Rural Residential I, which is intended primarily for single-family residential uses in a rural or semi-rural environment.

3. Type of Transaction: XX Sale Lease or rental for
(Term)

4. Seller(s) or Lessee(s): Town of Franklin

Purchaser(s) or Lessee(s): Old Colony Habitat for Humanity

5. Names and addresses of all persons who have or will have a direct or indirect beneficial interest in the real property described above. Note: If a corporation has, or will have a direct or indirect beneficial interest in the real property, the names of all stockholders must also be listed except that, if the stock of the corporation is listed for sale to the general public, the name of any person holding less than ten percent of the outstanding voting shares need not be disclosed.

Name	Address
_____	_____
_____	_____
_____	_____
_____	_____

None of the persons listed in this section is an official elected to public office in the Commonwealth of Massachusetts except as listed below:

Name	Address
_____	_____
_____	_____
_____	_____

-
6. This section must be signed by the individual(s) or organization(s) entering into this real property transaction with the public agency names in item 1. If this form is signed on behalf of a corporation, it must be signed by a duly authorized officer of that corporation.

 7. The undersigned acknowledges that any changes or additions to item 4 of this form during the term of any lease or rental will require filing a New Disclosure with the Division of Capital Asset Management within Thirty (30) days following the change or addition.

 8. The undersigned swears under pains and penalties of (perjury) that this Form is completed and accurate in all respects.



Signature: _____ Printed Name: Kimberly A Thomas

Title: CEO

Date: 11/2/2022

CERTIFICATE OF CORPORATE VOTE (if applicable)

If a corporation, complete below or attach to each signed copy of a contract a notarized copy of vote of corporation authorizing the signatory to sign this contract. If attesting clerk is same as individual executing contract, have signature notarized below.

At a duly authorized meeting of the Board of Directors of the
Old Colony Habitat for Humanity held on 10/11/2022
(Name of Corporation) (Date)

At which all the Directors were present or waived notice, it was VOTED That,
Kimberly Thomas CEO
(Name) (Officer)

of this company be and hereby is authorized to execute contracts and bonds in the name and behalf of said company, and affix its corporate seal thereto, and such execution of any contract or obligation in this company's name on its behalf by such CEO

(Officer)

of the company, shall be valid and binding upon this company.

I hereby certify that I am the Clerk of the Old Colony Habitat for Humanity
that Brenda McDonough is the duly elected Secretary
(Name) (Officer)

of said company, and that the above vote has not been amended or rescinded in full force and effect as of the date of this contract.

A true copy,
ATTEST

Brenda M. McDonough
Clerk

Place of Business Old Colony Habitat for Humanity

Corporate Seal

SWORN TO AND SUBSCRIBED BEFORE ME THIS 28th
DAY OF October 2022

Deborah Gagnon
NOTARY PUBLIC



DEBORAH GAGNON
Notary Public
Commonwealth of Massachusetts
My Commission Expires
May 31, 2024

**TOWN OF FRANKLIN
DISPOSITION OF REAL
PROPERTY
SOUTH FRANKLIN CONGREGATIONAL MEETING
HOUSE**

Date: 11/4/2022

Name and address of Individual, Corporation or other Entity submitting this proposal:
Old Colony Habitat for Humanity

PO Box 100

Attleboro, MA 02703

The following information shall be provided on this form or on such additional sheets as shall be required.

1. The Individual, Corporation or other entity submitting this proposal operates on a for-profit , not-for-profit basis. Evidence of not-for-profit status is attached to this proposal form.
- - Yes - - No

2. Provide a brief history of the entity submitting this proposal, including length of time in existence, name and address of officers or trustees, current location, description of current operations, including number of employees etc. Attach additional sheets as needed.

Old Colony Habitat for Humanity (OCHFH) is a non-profit organization that was established in 1989 as an affiliate of Habitat for Humanity International. (see attached)

3. The Prospective Developer agrees to execute a Land Disposition Agreement in substantially the form included in the Request for Proposals within sixty (60) days of delivery of such Agreement by the Town. Yes No

4. Proposed price to purchase the 762 Washington Street Site \$1000.00 _____

By:

Kimberly Thomas, CEO, Old Colony Habitat for Humanity

By: Old Colony Habitat for Humanity

Name of Business (if applicable) PO Box 100, Attleboro, MA 0070

Proposal to The Town of Franklin by OCHFH

Proposal Form #2 continued:

Applicant/ Organization	Old Colony Habitat for Humanity, Inc.
Tax ID	04-3014778
Contact Person Name, Title	Kimberly Thomas, CEO
Phone Number	508.954.6169
E-mail address	dir@oldcolonyhabitat.org
Mailing address	P.O. Box 100 Attleboro, MA 02703

Description of Purchaser

Old Colony Habitat for Humanity (OCHFH) is a non-profit organization that was established in 1989 as an affiliate of Habitat for Humanity International.

Our Mission: OCHFH is dedicated to providing decent, affordable housing in partnership with families in need. Reaching across religious, cultural, and racial boundaries, we seek to restore a sense of community with the common goal of strong neighborhoods and dignity through home ownership. OCHFH brings people together to build homes, communities, and hope.

Our Vision: Where everyone has a decent and affordable place to live in the communities we serve.

OCHFH serves our most vulnerable neighbors in a pay-it-forward housing partnership by giving a hand up and *empowering families to become part of their own housing solution*. We build decent, safe, well-built, affordable homes alongside families who struggle to make rent - in our community, giving a family a foundation to build a strong future on. We build homes with volunteer labor and donations of land, money and materials, as well as a minimum of 250 sweat equity hours the Habitat family invests into building their own home. Homes are sold to Habitat families and financed with affordable low-interest and no interest rate loans. Sale proceeds are reinvested, allowing additional families in the community to be served.

We build stronger families! Owning a home has the potential to provide opportunities for success for families, especially for the next generation. By obtaining a home, the family has healthier surroundings that enable the whole family's health to improve, both mentally and physically. With a greater sense of stability, children often make better grades and stay in school longer. Some further their education and grow in their careers because they have gained

Proposal to The Town of Franklin by OCHFH

confidence due to the responsibility of owning a home. A new cycle begins, and it all starts at home. Families with low-income need affordable homeownership opportunities to provide a healthy, stable environment for their family.

Advancing your local housing goals: The Local Initiative Program (“LIP”) was designed by Department of Housing & Community Development (“DHCD”) in the 1990’s as a response to the Massachusetts legislature’s mandate to give local communities back some of the power in designing, financing, and building low-income housing. **OCHFH can be a partner in these efforts!** Whereas most low-income housing that meets Chapter 40B requirements needs a Comprehensive Permit, which requires the developer to obtain state-approved subsidies, local support is the only prerequisite for housing built under the LIP . The LIP is administrated by DHCD; they are the ones who ultimately approve a project’s feasibility and qualification. **OCHFH works with DHCD to make this happen - and to contribute to your community’s Subsidized Housing Inventory (SHI)!**

We currently serve the communities of Assonet, Attleboro, Bellingham, Berkley, East Freetown, Fall River, Foxboro, **Franklin**, Mansfield, Norfolk, North Attleboro, Norton, Plainville, Raynham, Rehoboth, Seekonk, Dighton, Swansea, Somerset, Taunton, Medfield, Medway, Millis and Wrentham.

We have had success in finding qualified, low-income families to purchase all eight of our houses built to date and we will focus our search efforts in Franklin to find the ideal homeowner for this project.

All of OCHFH’s homes have been sold to low-income families that make up to 80% of the city or town’s median income, and that were vetted by our Family Selection Committee. In order to qualify for our homeowner program, applicants meet the following requirements:

- (a) have a need for safe and decent housing;
- (b) have lived or worked in our service area for at least a year;
- (c) attend homeownership / financial management seminars at our offices;
- (d) meet the HUD income guidelines of 80% of Area Median Income;
- (e) have secure employment, good credit, legal residency, no felony convictions, and no more than one misdemeanor;
- (f) be able to pay a down payment in the amount of \$2,000;
- (g) demonstrate an ability to pay a mortgage on time, in full, each month. We have secured a lender who is offering 0% Mortgage for financing for families;
- (h) have the willingness to partner with Old Colony Habitat for Humanity by completing the required sweat equity. The requirement is 250 hours of sweat equity per adult in the household with a cap of 500 hours per household.
- (i) there is no minimum income – the figures are based on the 80% Median HUD limits

The Non-Profit Corporation, Old Colony Habitat for Humanity, will be the sole owner of this project. No individuals have a financial interest in the Corporation or Project. All Board of Directors have signed non-conflict of interest agreement

Organizational Leadership

Assigned Project Managers

Timothy J. Travers *Providing constructive neighborhood and economy development in our community.* A business graduate of SUNY Ulster, licensed realtor, general contractor and well-known local of Attleboro, Massachusetts, launched his profession in 2001 as one of the leading regional marketing directors of Draft Worldwide, now known as FCB. It was founded in Chicago by James F. Kobs and Thomas B. Brady in 1978, and is one of the largest global advertising agency networks, owned by an Interpublic Group.

After years of successful progression and a strong vision, he became executive of a Division of General Electric in Schaumburg, IL, in 2008. The company, which was established in 1931, has invested billions of dollars funding businesses and consumers, so that they can develop their operations and better construct appliances, lighting, power structures and additional goods to benefit millions of homes, organizations, factories and wholesale facilities worldwide, improve their functionality.

Following his time at General Electric, he became an Executive for Allstate in 2011 until 2013. As a real estate entrepreneur and licensed general contractor, in 2013, he founded Travers Property Development, Bristol Construction Corp. & Bristol Remodeling & Construction located in Attleboro, Plainville, and Wrentham, MA an experienced general contracting firm, which specializes in commercial and residential remodeling and new home construction in the Eastern Massachusetts and Rhode Island area.

In addition, he was also recently elected President of Old Colony Habitat for Humanity, an organization based on the concept of “partnership housing.” With such, the association focuses on those individuals who are unable to afford satisfactory housing. Together, Tim and his partners work alongside one another and volunteers to construct adequate, affordable housing.

Steven Manni, Board Members, Build Committee Chair and Build Lead. Resident of Norton who recently retired from IBM after 33 years where he was responsible for leading teams around the globe to deliver leading-edge software solutions to clients and for the remediation of troubled projects via his Deliver Excellence team.

He spent 5 years with Greater Providence Habitat starting as a volunteer on the build sites, moving into a Site Supervisor role where he led the build on several homes and on the Board of Directors where he helped to steer the organization.

Proposal to The Town of Franklin by OCHFH

Kim Thomas, CEO

508-954-6169 kimthomas@oldcolonyhabitat.org

Kimberly Thomas has spent nearly three decades in leadership positions throughout central and eastern Massachusetts and is currently the CEO of Old Colony Habitat for Humanity for the last 2 years. Since its founding in 1989, Old Colony Habitat has built about 10 homes in the 24 central and eastern Massachusetts communities including Attleboro.

Thomas joined the non-profit sector after spending 18 years with the Taunton Federal Credit Union, where she worked in a variety of executive leadership positions. Kim was the Vice President of Development for Justice Resource Institute, one of the premier social service agencies in Massachusetts, for six years. She was the Executive Director of New Hope, a regional non-profit agency based in Attleboro addressing domestic and sexual violence in central and southeastern Massachusetts for 8 years.

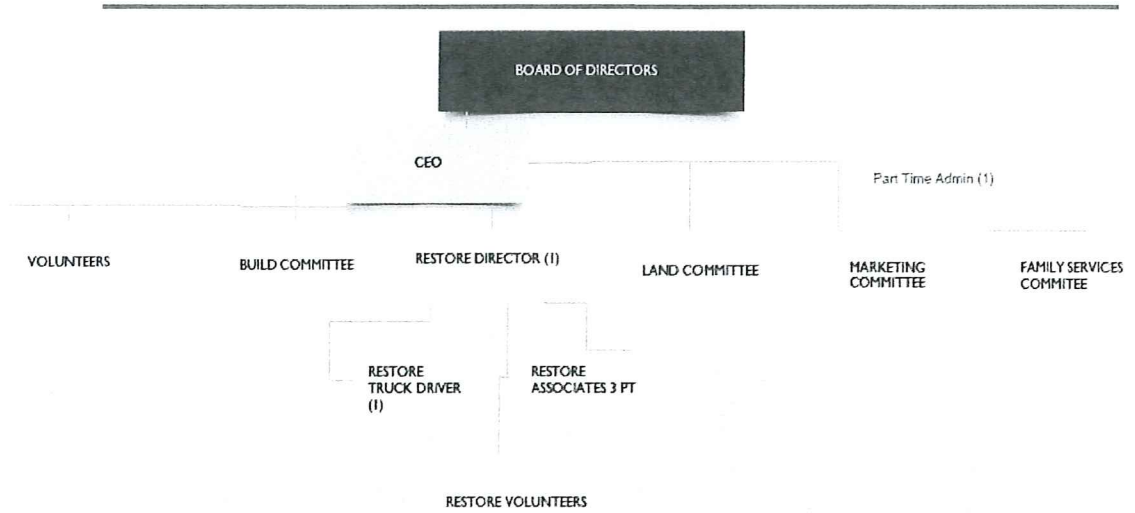
In 2013, she received the Woman of Achievement award from Girls Inc. in Taunton for her work with the survivors of domestic and sexual violence. She received her bachelor's degree in communications from Bridgewater State College and her master's degree in management from Cambridge College. She spent a year in leadership development training through Leadership SouthCoast, and she has served on a number of community boards of directors and supported many community organizations.

Kim also serves on the board of Bluestone Bank and is chair of the bank's Foundation and a Board of Incorporators of Sturdy Memorial Hospital Foundation and Planning Committee. Kim recently joined the Board of the Joe Andruzzi Foundation.

Proposal to The Town of Franklin by OCHFH



ORGANIZATION CHART



Proposal to The Town of Franklin by OCHFH

Board of Directors:

Officers

Tim Travers – President President of Bristol Construction Corp 617-828-3289
Timt@oldcolonyhabitat.org

Robert Peixoto - Vice President Senior VP Wealth Manager Bluestone Bank 508-317-8474
Robpeixoto1259@comcast.net

Jack Wetherbee – Treasurer Owner of Weatherlaines 508-455-7108
jcwetherbee@hotmail.com

Brenda McDonough - Secretary Partner at Locke Lord LLP 774-254-6839
Brenda.McDonough@lockelord.com

Directors

Heidi Yates-Akbaba, Marketing Committee Plainridge Park Casino 508-576-4460
heidi.yates-akbaba@pngaming.com

Charles Beauchamp, Land Acquisition Committee Retired Engineer 401-864-5731
1charlesbeauchamp@msn.com

Suzanne Catraio, Marketing and Development Committee Chair Alltrust Credit Union
508-965-8502 scatraio@alltrustcu.com

Deborah Gagnon BlueStone Bank (Branch Manager Norton), **Marketing and Build Committees**
401-663-0274 dgagnon@bluestonebank.bank

Ian Hedges, Land Acquisition Committee Co-Chair Vieira & DiGianfilippo Ltd. 508- 238-2510
IHedges@clozers.com

Grant King, AICP, Land Acquisition Committee Co-Chair
Southeastern Regional Planning and Economic Development District (SRPEDD)
Director of Comprehensive Planning and Housing 508-386-8238
grantjosephking@gmail.com

Steven Manni, Build Committee Chair Retired IBM 508-243-6818 smmanni@gmail.com

Randy Miller President Miller Recycling Corp 508-878-0321 Rmiller966@gmail.com

Linda O'Brien, Family Services Committee Chair Retired/Volunteer/CLO
508-256-5909 lobrien478@gmail.com

Proposal to The Town of Franklin by OCHFH

Description of the Developer

Since 1989, OCHFH has built / renovated 9 homes and sold each to qualifying low-income families under Habitat for Humanity International (HFHI) guidelines. We now have a 10th home under construction in Attleboro. A sample of past home builds are pictured below. Our affiliate has been fortunate to have the support of local contractors and subcontractors who are willing to donate their time and expertise over the years, and we have already received an outpouring of support from the community once again for this project.

Our Program:

A sample of previous projects are pictured below

DAVID BISHOP		4 ZELLER AVE	PLAINVILLE	MA	02762
CHRISTOPHER HOLMES	LISA HOLMES	474 S. WORCESTER ST	NORTON	MA	02766
THOMAS COUGHLIN	APRIL COUGHLIN	478 S WORCESTER ST	NORTON	MA	02766
ELIZABETH OHLSON		7 LELAND RD	NORFOLK	MA	02056
DONNA WIDAK		476 S WORCESTER ST	NORTON	MA	02766
EVERETT BLATCH		10 COLUMBINE STREET	MANSFIELD	MA	02048
SANDRA HOVAGIMIAN		88 HOLMAN ST	ATTLEBORO	MA	02703
Kathy Coyle		4 Gude St	Seekonk	MA	02771



Current Construction at 134 Pike Avenue, Attleboro, MA 02703

Proposal to The Town of Franklin by OCHFH



Before



After Mansfield Build (2018)



Attleboro Build (1998)



Seekonk Build (2014)



Norton Build



Norfolk Build (2010)

Proposal to The Town of Franklin by OCHFH



Norton Build (2012)



Norton Build (2004)



Norton Build (2003)



Plainville Build (20

Proposal to The Town of Franklin by OCHFH

List of Developers/Contractors/Tradesman

GRM Construction	George Moses	508-509-5453	grm916@hotmail.com	Contractor
Craft Architecture	Sam Williams	978-457-2832	Sam@craftarchitecturellc.com	Architect
Dennis Colwell Architects	Chris Dranin	508-241-2122 x10	chris@dc-architects.com	Blueprints
Oakhill Engineering	Mark Mariano	401-574-0871	mark4026@gmail.com	Site Engineering
Riser Engineering	John Riser	508-695-3583	risserengineering@outlook.com	Perc Test
E. Otis Dyer	Rachel Smith	508-252-4363	Rachel Smith < e_otis_dyer@m >	Site Engineering
Home Energy Raters	Chris Mazzola	508-833-3100	Chris@EnergyCodeHelp.com	HERS Rating
Vieira & DiGianfilippo Ltd.	Ian C. Hedges	508-238-2510		Closing Costs - Land
C. Walsh Construction	Craig Walsh	508-222-1435		Clear Lot
WB Construction	Bill Ward	508-294-3795	wward@wb-construction.com	Excavation and Septic System
Peep Palace Portable Potties			peepalacepotty@gmail.com	Jobsite Restroom
Miller Recycling	Randy Miller	508-878-0321	Randy Miller < rmiller@millerrec >	Jobsite Dumpster
Signs By Tomorrow		508-222-1900	norton@signsbytomorrow.com	Site Sign
Able Forms	Gary Meadows	508-958-5118	ablegm@yahoo.com	Foundation
Boro Sand & Stone				Concrete
	Steve ??			Basement & Garage Floors
Koopman	Peter Koopman	774-643-0130	pkoopman@koopmanlumber.com	Framing Lumber, Windows,...
B. T. Construction	Tim Downing	508-728-4998	BTtim65@aol.com	Framer
Eastern Roofing	Chris Fitzsimon	617-756-4429	eastonroofingma@gmail.com	Roof
Compton Doors		508-399-7981	sales@comprdoors.com	Garage Door
Gutter Pro	Bill Power	781-831-4961	bill@gutterpro.com	Gutter & Downspouts
Supply New England	Chris Kollins	774-340-0314	kcollins@supplyne.com	Rough Plumbing Materials
Pinette Plumbing	Chris Pinette	774-226-6062	pinetteplumbing@gmail.com	Plumbing
Granite City Electric (GCE)	Jeff Hammond	413-537-7613	Jeff.Hammond@granitecityelectric.com	Rough Electric Materials
Richard Brothers Electric	Bill Richard	508-339-5100	office@richardbros.com	Electrician
Quality Insulation				Insulation
Wood Palace	Tim Hollick	508-400-0687	thollick@woodplacekitchens.com	Cabinets & Vanities
Bedrock Granite	Carlene Barth	508-226-2616	Carlene Barth < bedrockcarlene >	Granite Countertops
Lowes	David Hamel	508-813.2907	Dave.w.Hamel.jr@store.lowes.com	Appliances
Cryan Landscaping	Kevin Cryan	508-889-7446	kevin@cryanlandscape.com	Landscaping
Ryan Paving				Paving

Offer to Purchase and Bid Deposit

OCHFH proposes to purchase for \$1,000 the property located at 762 Washington Street, Franklin, Massachusetts ("Property") for the purpose of developing a low-income, affordable, single family home. The preliminary site plan is provided in the required documents section of this proposal.

Site Description:

The Property sits on a .655 acre parcel on the southern side of Washington Street and to the southwest of the intersection of Washington Street and Colt Road. The existing building is constructed on a relatively flat site. There is no identifiable adjacent parking lot on this site, however, there is a gravel access road along the east and north of the Property. There is an existing pump house to the south of the Property.

The legal description of the parcel is as follows:

Proposal to The Town of Franklin by OCHFH

Commencing at a stake and stones at the northwest corner of said lot on the southern boundary of the newly made road; thence southwardly by a stone wall which divides said lot from lands belonging to Joseph B. Whiting twelve rods to a stake and stones; thence eastwardly ten rods to a stake and stones; thence northwardly twelve rods to a stake and stones at the southern location of said new road; thence westerly by said new road ten rods to the bound first mentioned. Being the same premises conveyed by The First Congregational Church of Franklin, a/k/a The First Congregational Parish to the Town of Franklin, Town of on August 18, 1972 and described in a deed recorded with the Norfolk County Registry of Deeds in Book 4859, Page 675

Project Description

Zoning:

This parcel is zoned Rural Residential 1. OCHFH will develop the site as an affordable single-family residence following Franklin Bylaws 185-4-C-1: The Rural Residential Districts (RRI, RRII) are intended primarily for single-family residential uses in a rural and semi-rural environment. Agricultural uses are generally permitted. Generally, commercial and industrial uses are not permitted.

Building Permit. OCHFH plans to build a single-family affordable home. OCHFH will inform the Town of the progress, and of any issues throughout the permitting process, if they arise.

OCHFH recognizes that the property is an important local historical resource. Consideration will be given to the historic character and the impact of the project to the area. The building's historical facade will be maintained in alignment with Town of Franklin conditions as stated in the RFP. OCHFH will meet the Town's requirement of a permanent historic preservation deed restriction. Any changes made to the rear and west side facades will be made in compliance with Town conditions. Additionally, the Town will retain a permanent easement for regular access to the Water Booster Station on the property.

OCHFH plans to use the percolation tests, engineering, and site planning work without any deviation, except the building footprint. It is our intent to keep the building footprint within the extents of the footprint shown in the RFP plans. OCHFH will develop wastewater disposal, water supply, and utilities for the property. OCHFH accepts responsibility for securing all permits and approvals, and will independently determine and verify all aspects of the plans provided in the RFP.

Affordability. The new housing units will be eligible for inclusion in the Town's Subsidized Housing Inventory (SHI). The home will be affordable for purchase by families with a household income earning 80% of the Area Median Income (AMI). The units will have a regulatory agreement and an affordable deed restriction satisfactory to the Department of Housing and Community Development (DHCD) through the Local Initiative Action program, and will become LIP units. The home will be kept affordable in perpetuity by the deed restriction, to the extent of the law.

Proposal to The Town of Franklin by OCHFH

Development Schedule (Plan Summary attached)

A development schedule is included in this proposal (see attached) defining the estimated dates for the major activities and the associated milestones including execution of the agreement following Town Council action, financing in place, permitting, start of construction, end of construction, and occupancy.

Our goal is to utilize professional labor to get the house weather-tight including foundation, framing, siding, plumbing, HVAC, and electrical. Once the house is weather-tight, we will complete the project using volunteer labor to do the interior trim, kitchen cabinets, flooring, painting and landscaping. Once we have selected a family for this home, they will contribute 250 hours of sweat-equity alongside our volunteers.

762 Washington St. Franklin - Plan Summary

smartsheet

Activity (includes hire, order and execute)	Planned Start	Planned Finish	Duration	Timeline														
				Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec			
762 Washington St. Franklin				01/02/24	10/15/24	206d												
<i>Project Kickoff (assumes P&S Signed)</i>				01/02/24	01/02/24	0												
1 Plans, Permits & Insurance	01/02/24	03/18/24	55d															
2 Financing Secured	01/29/24	01/29/24	0															
3 Building Permit Secured	03/18/24	03/18/24	0															
4 Site Preparation	03/19/24	04/02/24	11d															
5 Ground Breaking Ceremony	03/06/24	04/04/24	22d															
6 Start Construction	04/04/24	04/04/24	0															
7 Framing	02/27/24	04/24/24	42d															
8 Roofing	03/18/24	04/26/24	30d															
9 Siding	03/25/24	05/03/24	30d															
10 Exterior Paint	05/06/24	05/17/24	10d															
11 House Is Weather Tight	05/17/24	05/17/24	0															
12 Gutters	04/09/24	05/20/24	30d															
13 Septic System	04/11/24	05/22/24	30d															
14 Paving	04/12/24	05/24/24	31d															
15 Rough Plumbing	03/29/24	05/10/24	31d															
16 Rough HVAC	04/08/24	05/21/24	32d															
17 Rough Electrical	04/15/24	05/27/24	31d															
18 Insulation	04/18/24	06/05/24	35d															
19 Board & Plaster	05/05/24	06/14/24	36d															
20 Landscaping	04/26/24	06/19/24	10d															
21 Interior Doors & Millwork	06/20/24	07/03/24	10d															
22 Interior Paint	06/27/24	07/18/24	16d															
23 Flooring	06/06/24	08/15/24	51d															
24 Kitchen & Baths	07/15/24	07/29/24	11d															
25 Finish Plumbing	07/18/24	08/01/24	11d															
26 Finish HVAC	07/16/24	07/30/24	11d															
27 Finish Electrical	08/02/24	09/12/24	30d															
28 Contingency	09/16/24	09/16/24	0															
29 Construction Complete	09/16/24	09/16/24	0															
30 Walkthru, Punch-List & Cleaning	09/17/24	10/07/24	15d															
31 Home Dedication	09/03/24	10/15/24	31d															
32 Home Is Dedicated	10/08/24	10/08/24	0															
33 Home Is Occupied	10/15/24	10/15/24	0															

Proposal to The Town of Franklin by OCHFH

Eligible Purchaser Selection Process

Town of Franklin Involvement and Community Engagement

OCHFH will be prepared to work with the Town, Town residents, boards, and departments from permitting through the occupancy of the development. OCHFH and Rotary Clubs, churches, and other community groups to support and fund the development.

OCHFH plans to build a single-family affordable home. OCHFH will inform the Town of the progress, and of any issues throughout the permitting process, if they arise. It is understood that the proposed development may change throughout the pre-development process. The project will be influenced and adjusted based on site conditions, available project financing, abutter concerns, town input, and residents' feedback. The development concept is a starting point, not a finished product.

Proposed outreach efforts to inform the community

We will also post on all of our social media channels, email, schools, libraries, housing authorities to share the word out. OCHFH will hold at least three (3) community meetings to discuss the project to inform the community of the housing opportunity, in which one of the meetings will take place approximately 90 days after the Town selects OCHFH as the developer.

Proposal written evaluation criteria for housing opportunity

All of OCHFH's homes have been sold to low-income families that make 60-80% of the city or town's median income, and that were vetted by OCHFH's Family Selection Committee. In order to qualify for our homeowner program, applicants meet the following requirements:

Have lived or worked in our service area for at least a year

OCHFH has a policy that all applicants must live or work in one of its service communities, which include Assonet, Attleboro, Bellingham, Berkley, East Freetown, Fall River, Foxboro, **Franklin**, Mansfield, Norfolk, North Attleboro, Norton, Plainville, Raynham, Rehoboth, Seekonk, Dighton, Swansea, Somerset, Taunton, Medfield, Medway, Millis and Wrentham. We have had success in finding qualified, low-income families to purchase all eight of our houses built to date and we will focus our search efforts in Franklin to find the right family for this project.

Proposal to The Town of Franklin by OCHFH

Family Selection Criteria:

In developing family selection criteria, Habitat for Humanity affiliates must use three basic criteria:

- Need for adequate shelter
- Ability to pay for the Habitat home
- Willingness to partner

It is the responsibility of the Family Selection Committee to apply these three criteria to the dynamic of their local situation. Once developed, the committee presents the criteria to the Board of Directors for approval.

Need for Adequate Shelter

The first consideration for selecting a partner family is the lack of adequate shelter. With some affiliates, a family cannot qualify for a Habitat home unless the family's present dwelling lacks proper plumbing or wiring or has severe structural problems. In other situations, overcrowding may be the reason the family is approved. The need may also consist of factors beyond obvious structural inadequacies such as the family being cost-burdened, which OCHFH defines as more than 30% of the family's income is spent on housing.

Ability to Pay

The second criterion pertains to the household's financial status. The object in setting up income or ability to pay criterion is to help the committee select low-income families who cannot obtain conventional financing, but have sufficient income to afford the monthly payments and other costs associated with Habitat home ownership. Traditionally, Habitat affiliates use 80 percent of the area median income as their window of service.

Willingness to Partner

The third criterion to consider in the family selection process is the family's willingness to collaborate with Habitat. Unlike "need" and "ability to pay" criterion, developing measures of "willingness to partner" that omit character evaluation is a difficult undertaking. HFH policy requires that the affiliate not use character as a basis for selecting the family.

Examples of objective criteria for assessing willingness to partner include:

- The completion and return of the application for housing in a timely fashion.
- Acceptance of the closing costs requirement.
- Attend homeownership / financial management seminars at our offices;
- Have secure employment, good credit, legal residency, no felony convictions, and no more than one misdemeanor;
- Be able to pay a down payment in the amount of \$2,000;
- Demonstrate an ability to pay a mortgage on time, in full, each month; We have secured a lender who is offering 0% Mortgage financing for families.
- The willingness to collaborate with Old Colony Habitat for Humanity by completing the required sweat equity. The requirement is 250 hours of sweat equity per adult in the household with a cap of 500 hours per household. There is no minimum income – the figures are based on the 80% Median HUD limits

Proposal to The Town of Franklin by OCHFH

Lottery drawings shall result in each applicant who has been given a ranking among other applicants with households receiving preference for units based on the above criteria. Household size shall not exceed State Sanitary Code requirements for occupancy of a unit.

The applicant pool, second preference shall be given to households requiring the number of bedrooms in the unit minus one, based on the above criteria. Third preference shall be given to households requiring the number of bedrooms in the unit minus two, based on the above criteria. A "household" shall mean two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

Lottery drawings shall result in each applicant being given a ranking among other applicants with households receiving preference for units based on the above criteria. Household size shall not exceed State Sanitary Code requirements for occupancy of a unit.

Closing, Mortgage and Deed Information:

During the closing of the Habitat home, the owner(s) will sign a mortgage, note and receive the keys to their new home. The approved loan for the family will be from Workers Credit Union at a no-interest rate amortized over a minimum of 30 years. The owner will receive a schedule of payments that will include monthly installments of principal, homeowner's insurance, and real estate taxes. Insurance and tax funds will be accumulated in an escrow account, and the insurance and taxes will be paid out of these funds. It is the owner's responsibility to pay their mortgage on time, and to communicate any difficulties to the financial institution and the Habitat office.

Since the house is being sold at an affordable cost, the fair market value will be much greater than the price at which the family purchases the home. The deed will be subject to an affordable housing restriction that will restrict the resale and pricing in conformance with state guidelines to keep it as an affordable housing unit in perpetuity, as permitted by law. OCHFH will conduct a Buyer selection process for the Affordable Unit in accordance with an affirmative fair marketing plan approved by the Department of Housing and Community Development ("DHCD") through the Local Initiative Program ("LIP") and by the Town.

Continued Family Support:

Habitat will have continued interest in the homeowner's success. OCHFH will work with partner families as needed. Habitat will help with financial planning to avoid payment delinquencies. Habitat makes the family's well-being, as a Habitat homeowner, a priority.

Proposal to The Town of Franklin by OCHFH

Preliminary Project “pro forma”

Sale price of the home will be dependent upon foundations, grants, funding and in-kind donations. The sale price will also take into consideration the applications and qualifications of the families applying. The home will be an affordable home. The Family Services Committee will review the applications and the OCHFH Qualified Loan Originator then presented to the Old Colony Habitat Board of Directors.

Development Sources and Uses of the home will be a single-family affordable home with 3 bedrooms to a first time homebuyer earning no more than 80% of the median income in the Metropolitan Statistical Area including the Town the Franklin and will be on the SHI for the town of Franklin

Financial Plan

OCHFH has a relationship with Workers Credit Union, who can offer a line of credit or construction financing at 0% interest to supplement OCHFH’s fundraising. Please see letter of reference from Workers Credit Union in the attachments.

As mentioned previously, OCHFH has the support of local contractors and subcontractors who have been willing to donate their time and expertise over the years, and we are projecting considerable revenue from funding sources that are listed in the projected budget included in this proposal.

OCHFH has funded all nine of our home builds with volunteer or discounted labor, and donations of land, materials, as well as a minimum of 250 sweat equity hours the Habitat family invests into building their own home. We receive funding through individual donations, donations from local groups, businesses, and grants through local foundations to cover expenses associated with a build that are not covered by volunteer labor and donated material. Details of projected funding can be found on the projected budget.

OCHFH plans on submitting an application for funds through the Community Preservation funds to cover infrastructure costs associated with the excavation, septic system installation, and well drilling. As well as any other infrastructure costs that may arise. OCHFH will provide detailed cost estimates for such work. OCHFH will also secure other sources of funding to cover the remaining costs associated with the build. OCHFH has a relationship with Workers Credit Union at 0% if a line of credit or construction loan is needed.

List of potential funders to help carry out proposed development

OCHFH plans on submitting an application for funds through many funders and grantors listed below. We have a solid relationship in the community and a well-known brand. We have built up our volunteer committees including, a Build Committee, Marketing Committee, Land Acquisition Committee and a Family Services Committee. OCHFH will also seek out in-kind gifts such as the flooring, cabinets, discounts on work, granite countertops as well as any other

Proposal to The Town of Franklin by OCHFH

infrastructure costs that may arise. OCHFH will provide detailed cost estimates for such work. OCHFH will also secure other sources of funding to cover the remaining costs associated with the build. Our partners include:

List of Businesses / Companies to be solicited for Cash Donations

- Rockland Trust Bank
- Plansee
- Charlestown Bank Foundation
- Dean Bank
- Bank of America
- Middlesex Savings Bank
- Garelick Farms
- XPO Logistics
- EMS Warehousing
- Amazon
- UPS
- New England Group
- Victory Packaging Inc.
- Blue Linx
- Thermo Fisher
- JEM Electronics
- Eastern Gas
- Tegra Medical
- Entegris
- Franklin Professional Physical Therapy
- Hamilton Storage
- New England Appliance Group
- RT Automation
- Planet Fitness
- Adirondack Club
- Vendetti Buick
- CVS
- BIG Y
- Stop n Shop
- Star Market

Proposal to The Town of Franklin by OCHFH

List of Companies and Businesses to be solicited for product and services donations

- Asphalt Engineering
- Charron Tree Service
- Franklin Lighting Center
- Bellingham Lumber (Located less than 4 miles from location)
- Bellingham Electric (ALL kitchen appliances)
- Republic Plumbing Supply (Norwood) – (bathroom and kitchen fixtures)
- Ferguson Plumbing Supply
- Home Depot (Bellingham) –
- D&D Mulch & Landscape
- Lola Landscaping
- O’Koren Electric
- John Donovan Plumbing
- G&S Plumbing
- WJ Plumbing
- Aubuchon Hardware (Paint)
- Dadario Hardware (Paint)
- Sherwin Williams (Paint)
- Life in Color – Painters
- HM Painters
- Services Plus (Painters)
- Franklin tile and Carpeting
- Scandia Kitchens
- Custom Kitchens
- Hillside Nursery

Build Budget Attached

762 Washington St Franklin :: Financial Summary

smartsheet

Primary	Baseline Budget	Current Estimate	Variance
1 NET COST		\$0	
2 CONSTRUCTION	\$300,000	\$0	
3 Plans, Permits & Insurance	\$15,000	\$0	\$15,000
4 Site Prep	\$2,500	\$0	\$2,500
5 Foundation	\$5,000	\$0	\$5,000
6 Septic	\$18,000	\$0	\$18,000
7 Framing	\$45,000	\$0	\$45,000
8 Roofing	\$18,000	\$0	\$18,000
9 Exterior Doors & Windows	\$18,000	\$0	\$18,000
10 Siding & Trim	\$5,000	\$0	\$5,000
11 Exterior Paint	\$7,500	\$0	\$7,500
12 Gutters	\$2,000	\$0	\$2,000
13 HVAC	\$25,000	\$0	\$25,000
14 Plumbing	\$12,000	\$0	\$12,000
15 Electrical & Lighting	\$12,000	\$0	\$12,000
16 Insulation	\$10,000	\$0	\$10,000
17 Board & Plaster	\$12,000	\$0	\$12,000
18 Interior Doors & Millwork	\$10,000	\$0	\$10,000
19 Interior Paint	\$3,000	\$0	\$3,000
20 Flooring	\$10,000	\$0	\$10,000
21 Kitchen	\$20,000	\$0	\$20,000
22 Baths	\$15,000	\$0	\$15,000
23 Landscaping	\$5,000	\$0	\$5,000
24 Paving	\$5,000	\$0	\$5,000
25 Other	\$0	\$0	\$0
26 Contingency	\$25,000	\$0	\$25,000
27 Rebates	\$0	\$0	\$0
28 DONATIONS		\$0	
29 Grants/ Foundations			
30 Corporations			
31 Individuals			
32 Clubs			
33 Churches			

Proposal to The Town of Franklin by OCHFH

OCHFH has demonstrated a financial and experiential ability to develop South Franklin Congregational Meeting House and to comply with the requirements of this RFP. We have the financial and fund raising experience and qualified Board members and volunteers who have helped us build many affordable housing units.

OCHFH has experience with affordable housing and has successfully developed at a similar property in Mansfield, Massachusetts and several communities of similar size to the Town of Franklin as presented in the plan of service section of this RFP.

Team Experience *Most Advantageous:* *OCHFH* is a non-profit corporation and demonstrates that they have completed 8 builds including one demo project in Mansfield. Applicant has experience working with a comparable community. OCHFH serves our most vulnerable neighbors in a pay-it-forward housing partnership by giving a hand up and empowering families to become part of their own housing solution. We build decent, safe, well-built, affordable homes alongside families who struggle to make rent - in our community, giving a family a foundation to build a strong future on. We build homes with volunteer labor and donations of land, money and materials, as well as a minimum of 250 sweat equity hours the Habitat family invests into building their own home. Homes are sold to Habitat families and financed with affordable low-interest and no interest rate loans. Mortgage payments are reinvested, allowing additional families in the community to be served.

Quality of References *Most Advantageous:* At least two references rate positively the applicant's special skills and abilities as demonstrated on similar developments. Please see letters from the Town Manager in Mansfield for the demo and rebuild of Columbine Street and a letter from the Mayor of Attleboro for our Holman Street build.

Project Funding *Most Advantageous:* Applicant demonstrates experience securing funding for affordable housing, providing financial housing assistance, identifying and assisting eligible homebuyers through closing. As mentioned in the Eligible Purchaser Selection Process, OCHFH assists families in securing affordable housing and assisting them with their prequalification's and education on financing and maintaining a home. We build stronger families! Owning a home has the potential to provide opportunities of success for families, especially for the next generation. By obtaining a home, the family has healthier surroundings that enable the whole family's health to improve, both mentally and physically. With a greater sense of stability, children often make better grades and stay in school longer. Some further their education and grow in their careers because they have gained confidence due to the responsibility of owning a home. A new cycle begins, and it all starts at home. Families with low-income need affordable homeownership opportunities to provide a healthy, stable environment for their family.

Development Guidelines (Refer to Section II) *Most Advantageous:* The proposed project meets the intent of the guidelines as applicable as possible. OCHFH is a qualified nonprofit who has built affordable housing units in Bristol and Norfolk counties.

Proposal to The Town of Franklin by OCHFH

Attachments:

- **June 30, 2021 Annual Financial Statements & Current financial statement as of 9/30/22**
- **Certificate of Good Standing, ST2, IRS Tax Exemption Attached**
- **Concept Sketch from Engineer**
- **Preliminary Floor Plans**
- **References**
 - **BlueStone Bank Charitable Foundation-Corporate Donor**
 - **Bristol County Bank Charitable Foundation-Corporate Donor**
 - **Donna McGrath- Norton Habitat family**
 - **Mayor Dumas of Mansfield-town supporter**
 - **Workers Credit Union-financing**

Old Colony Habitat for Humanity Inc

Statement of Financial Position Summary

As of November 6, 2022

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	491,998.60
Accounts Receivable	-5,970.12
Other Current Assets	371,836.75
Total Current Assets	\$857,865.23
Fixed Assets	17,275.00
Other Assets	0.00
TOTAL ASSETS	\$875,140.23
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	0.00
Other Current Liabilities	2,376.98
Total Current Liabilities	\$2,376.98
Long-Term Liabilities	0.00
Total Liabilities	\$2,376.98
Equity	872,763.25
TOTAL LIABILITIES AND EQUITY	\$875,140.23

Old Colony Habitat for Humanity

Financial Statements

June 30, 2021 and 2020

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INDEPENDENT AUDITORS' REPORT

To the Board of Directors
Old Colony Habitat for Humanity
Attleboro, Massachusetts

Report on the Financial Statements

We have audited the accompanying financial statements of Old Colony Habitat for Humanity, Inc. (a nonprofit organization), which comprise the statement of financial position as of June 30, 2021, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Old Colony Habitat for Humanity, Inc. as of June 30, 2021, and its change in net assets and its cash flows for the year then ended in accordance with the accounting principles generally accepted in the United States of America.

Report on Summarized Comparative Information

The financial statements of Old Colony Habitat for Humanity, Inc. as of June 30, 2020 and for the year then ended were reviewed by other accountants whose report dated April 22, 2021, stated that based on their procedures, they are not aware of any material modifications that should be made to those financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2020, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Damiano, Burk & Nuttall, P.C.

Damiano, Burk & Nuttall, P.C.
Lincoln, Rhode Island
July 11, 2022

Old Colony Habitat For Humanity, Inc.

Statement of Financial Position

June 30, 2021

(With Comparative Summarized Information as of June 30, 2020)

	<u>ASSETS</u>	
	<u>2021</u>	<u>2020</u>
		(Unaudited)
Current assets:		
Cash and cash equivalents	\$ 484,224	\$ 481,345
Insurance recovery receivable	18,265	-
Mortgage receivable, current	5,200	32,327
Prepaid insurance	3,038	-
Total current assets	<u>510,727</u>	<u>513,672</u>
Property and equipment:		
Furniture and equipment	46,978	46,978
Transportation equipment	4,000	4,000
Leasehold improvements	25,022	25,022
	<u>76,000</u>	<u>76,000</u>
Less: accumulated depreciation	<u>(58,725)</u>	<u>(52,284)</u>
Property and equipment, net	<u>17,275</u>	<u>23,716</u>
Other assets:		
Mortgage receivable, net of current portion	110,883	91,990
Deposits	-	7,131
Total other assets	<u>110,883</u>	<u>99,121</u>
 Total assets	 <u>\$ 638,885</u>	 <u>\$ 636,509</u>
	<u>LIABILITIES AND NET ASSETS</u>	
Current liabilities:		
Accounts payable and accrued liabilities	\$ 2,671	\$ 843
Total current liabilities	<u>2,671</u>	<u>843</u>
Long-term Liabilities		
Note payable-PPP Loan	43,106	23,709
Total long-term liabilities	<u>43,106</u>	<u>23,709</u>
 Total liabilities	 <u>45,777</u>	 <u>24,552</u>
Net assets		
Without donor restrictions	521,178	563,436
With donor restrictions	71,930	48,521
	<u>593,108</u>	<u>611,957</u>
 Total liabilities and net assets	 <u>\$ 638,885</u>	 <u>\$ 636,509</u>

The accompanying notes are an integral part of these financial statements.

Old Colony Habitat For Humanity, Inc.

Statement of Activities and Change in Net Assets

For the Year Ended June 30, 2021

(With Comparative Summarized Information for the Year Ended June 30, 2020)

	Without Donor Restrictions	With Donor Restrictions	Total	2020 (Unaudited)
Revenue and Support:				
Grants and donations	\$ 19,341	\$ 36,669	\$ 56,010	\$ 19,913
Restore	469,688	-	469,688	282,076
Other income	-	-	-	503
Interest income	338	-	338	6
Forgiveness of PPP Loan	23,709	-	23,709	-
Insurance recovery	18,265	-	18,265	-
SBA Grant	-	-	-	7,000
Net assets released from restriction	13,260	(13,260)	-	-
Total revenue and support	<u>544,601</u>	<u>23,409</u>	<u>568,010</u>	<u>309,498</u>
Operating Expenses:				
Program services	576,887	-	576,887	558,745
Supporting services	9,972	-	9,972	23,625
Total operating expenses	<u>586,859</u>	<u>-</u>	<u>586,859</u>	<u>582,370</u>
Change in net assets	(42,258)	23,409	(18,849)	(272,872)
Net assets, beginning of year	<u>563,436</u>	<u>48,521</u>	<u>611,957</u>	<u>884,829</u>
Net assets, end of year	<u>\$ 521,178</u>	<u>\$ 71,930</u>	<u>\$ 593,108</u>	<u>\$ 611,957</u>

The accompanying notes are an integral part of these financial statements.

Old Colony Habitat For Humanity, Inc.

Statement of Functional Expenses

For the Year Ended June 30, 2021

(With Comparative Summarized Information for the Year Ended June 30, 2020)

	2021				2020	
	Housing	Restore	Total Program	General and Administrative	Total	Total (Unaudited)
Salaries and benefits	\$ -	\$ 288,858	\$ 288,858	\$ -	\$ 288,858	\$ 141,798
Rent	-	122,265	122,265	-	122,265	109,420
Payroll expenses	-	38,528	38,528	-	38,528	17,196
Utilities	-	28,444	28,444	-	28,444	18,300
Professional fees	-	19,548	19,548	6,606	26,154	14,594
Habitat for Humanity	16,000	-	16,000	-	16,000	7,500
Insurance	-	11,371	11,371	-	11,371	8,538
Office expense	-	9,886	9,886	-	9,886	3,419
Auto expense	-	8,612	8,612	-	8,612	8,572
Bank and credit card fees	-	7,518	7,518	-	7,518	5,352
Rubbish removal	-	6,812	6,812	-	6,812	4,433
Depreciation	-	6,441	6,441	-	6,441	7,116
Repairs and maintenance	-	4,485	4,485	-	4,485	5,698
Consulting fees	-	-	-	3,366	3,366	23,625
Vehicle rental	-	2,189	2,189	-	2,189	1,723
Dues and subscriptions	-	1,975	1,975	-	1,975	3,356
Advertising	-	1,542	1,542	-	1,542	3,289
Meals and entertainment	-	811	811	-	811	763
Website and internet	-	432	432	-	432	234
Discount on sale of mortgages	-	-	-	-	-	194,707
Construction costs	-	-	-	-	-	2,237
Postage and delivery	-	1,170	1,170	-	1,170	359
Licenses and permits	-	-	-	-	-	92
Closing costs	-	-	-	-	-	49
Totals	\$ 16,000	\$ 560,887	\$ 576,887	\$ 9,972	\$ 586,859	\$ 582,370

The accompanying notes are an integral part of these financial statements.

Old Colony Habitat For Humanity, Inc.

Statement of Cash Flows

For the Year Ended June 30, 2021

(With Comparative Summarized Information for the Year Ended June 30, 2020)

	<u>2021</u>	<u>2020</u> (Unaudited)
Cash flows from operating activities:		
Change in net assets	\$ (18,849)	\$ (272,872)
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Depreciation	6,441	7,116
Forgiveness of PPP loan	(23,709)	
Change in operating assets and liabilities:		
Insurance recovery receivable	(18,265)	-
Mortgage receivable	8,234	527,033
Prepaid insurance	(3,038)	-
Deposits	7,131	-
Accounts payable and accrued expenses	1,828	(1,133)
Net cash provided by (used in) operating activities	<u>(40,227)</u>	<u>260,144</u>
Cash flows from financing activities:		
Proceeds from note payable - PPP loan	43,106	23,709
Net cash provided by financing activities	<u>43,106</u>	<u>23,709</u>
Net change in cash	2,879	283,853
Cash, cash equivalents, and restricted cash, beginning of year	<u>481,345</u>	<u>197,492</u>
Cash, cash equivalents, and restricted cash, end of year	<u>\$ 484,224</u>	<u>\$ 481,345</u>

The accompanying notes are an integral part of these financial statements.

Old Colony Habitat For Humanity, Inc.

Notes to Financial Statements

June 30, 2021

(With Comparative Summarized Information as of June 30, 2020)

1. Summary of Significant Accounting Policies:

Business Operations and Organization:

Old Colony Habitat for Humanity, Inc. (the "Organization") is a Massachusetts faith-based, incorporated, nonprofit organization dedicated to building affordable housing in partnership with families in need. The Organization was founded in 1988 as an affiliate of Habitat for Humanity International (HFHI).

The Organization carries out its mission by building homes with donated materials and supplies, land with low cost or donated, volunteer labor and contributed funds. The Organization then sells these homes at cost plus the value of the donated materials to selected, low-income families. Since the land is typically donated by cities and towns, frequently, these donations subject the home sale to a maximum selling price. The Organization will also provide recipients with no cash down payments and no-interest financing. The families contribute labor to the building of their home and or subsequent homes built in the program. For the years ended June 30, 2021 and June 30, 2020, there was little construction activity.

Restore – The Organization also operates the Habitat Restore. The Habitat Restore is a retail business that accepts donations of new and gently used building materials, furniture, appliances and housewares and sells them to the general public on a retail store front, warehouse setting. For year the years ended June 30, 2021 and June 30, 2020, this was the principal business activity of the Organization.

Basis of Presentation:

The Corporation is required to report information regarding its financial position and activities according to two classes of net assets: net assets without donor restrictions and net assets with donor restrictions. Furthermore, information is required to segregate program service expenses from support expenses. Support expenses include costs for services such as public relations, accounting, human resources, office services and computer systems.

Contributions received are recorded as support with or without donor restrictions depending on the existence and/or nature of any donor restrictions. Donor restricted contributions whose restrictions are met in the same reporting period are reported as support without donor restrictions in the accompanying statement of activities. Contributions received for the purchase of long-lived assets without donor stipulations about how long the assets must be used are reported as support with donor restrictions

Use of Estimates:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Cash, Cash Equivalents, and Restricted Cash:

The Corporation classifies traditional bank balances, money market accounts, and other highly liquid debt instruments with a maturity of three month or less as cash equivalents. For the purposes of the statement of cash flows, the Corporation includes cash held for tenant security deposits, reserves, and escrows, as restricted cash. For the years ended June 30, 2021 and 2020, the Corporation had no restricted cash.

Old Colony Habitat For Humanity, Inc.

Notes to Financial Statements

June 30, 2021

(With Comparative Summarized Information as of June 30, 2020)

1. Summary of Significant Accounting Policies (continued):

Revenue Recognition:

Contract revenue is recognized in the period earned provided, persuasive evidence of an arrangement exists, services have been rendered, the price is fixed or determinable, and collectability. Revenue received but not earned is classified as a liability, or as net assets with donor restrictions in the financial statements depending on the nature and conditions as to use.

Contributions and grants are recognized at the earliest point both determinable and measurable by the Organization, including when an unconditional promise to give is known. Contributions and grants are recorded by the Organization as increases in net assets with or without restrictions based on the existence or absence of donor-imposed restrictions.

Volunteers contribute significant amounts of time to the Organization's program services. These services are not recorded on the financial statements for the years ended June 30, 2021 and 2020 because they do not meet the recognition criteria prescribed by accounting principles generally accepted in the United States of America. Donations are recognized as contributions at estimated fair value if the services create or enhance non-financial assets or require specialized skills, which would otherwise be purchased. The donation at fair value of construction trade services provided by electricians and plumbers would be an example of a donated service which the Organization has recorded in the financial statements in the past. As there was minimal housing activity for the years ended June 30, 2021 and 2020, specialized volunteer services were not needed by the Organization.

The Organization receives donations of building materials and supplies. Noncash donations are recorded at their estimated fair value at the date of donation.

Revenue from the retail store comprise sales of furniture, appliances, housewares, and building materials donated to the Organization. Revenue is recognized when the goods are sold. The Organization collects sales tax on the sales and remits the taxes to the Commonwealth of Massachusetts.

Construction in Progress

The Organization capitalizes costs associated with the acquisition and development of land and costs incurred to build a home on that land as construction in progress. Upon the sale of a home, the related costs are recognized as costs of homes sold in the Statement of Activities and Change in Net Assets. Due to certain restrictions imposed by Habitat for Humanity, Inc. and donors of land, the Organization is usually required to sell the land and home at specified prices. Therefore, on an annual basis, management evaluates construction in progress and the estimated costs to complete each home to determine whether such costs are in excess of amounts to be realized upon the sale of the property. A reserve is recorded if estimated costs, exclusive of in-kind donations, are expected to exceed the sale amount. The Organization had no construction in progress at June 30, 2021 and 2020.

Fixed Assets and Depreciation:

Fixed assets are stated at cost. Depreciation is provided using principally the straight-line method over the appropriate class lives of the related assets as follows:

Furniture and equipment	5 years
Transportation equipment	5 years
Leasehold improvements	15 years

Old Colony Habitat For Humanity, Inc.

Notes to Financial Statements

June 30, 2021

(With Comparative Summarized Information as of June 30, 2020)

1. Summary of Significant Accounting Policies (continued):

Functional Allocation of Expenses:

The costs of providing various programs and other activities have been summarized on a functional basis in the Statements of Activities and Functional Expenses. Accordingly, certain costs, such as subcontractor fees, have been allocated among the program and supporting services benefits based on level of activity.

Compensated Absences:

Employees of the Organization are entitled to paid vacation, sick, and personal days off, depending on job classification, length of service, and other factors. It is impractical to estimate the amount of compensation for these future absences, and accordingly, no liability has been recorded in the accompanying financial statements. The Organization's policy is to recognize the costs of compensated absences when actually paid to employees.

Advertising:

The Organization charges advertising costs to expense in the period incurred. Advertising expenses for the years ended June 30, 2021 and 2020 amounted to \$1,542 and \$3,289, respectively.

Income Taxes:

The Corporation is an exempt organization as defined under the Internal Revenue Code Section 501(c)(3).

Income tax benefits are recognized for income tax positions taken or expected to be taken in a tax return, only when it is determined that the income tax position will more-likely-than-not be sustained upon examination by taxing authorities. The Corporation has analyzed tax positions taken for filing with the Internal Revenue Service and all state jurisdictions where it operates. Management believes that income tax filing positions will be sustained upon examination and does not anticipate any adjustments that would result in a material adverse effect to the Corporation's financial condition, results of operations or cash flows. Accordingly, the Corporation has not recorded any reserves or related accruals for interest and penalties for uncertain income tax positions at June 30, 2021. Tax years prior to 2017 have been closed for examination by taxing authorities.

Liquidity and Availability of Resources:

The Organization is primarily supported by contributions with and without donor-imposed restrictions and retail sales. A restricted donor contribution requires the donation to be used in a particular manner or timer period. The Organization is required to maintain sufficient resources to meet those responsibilities.

Financial assets available for general expenditures within one year comprise primarily cash balances of approximately \$484,000. Of this amount, approximately \$72,000 is subject to donor-imposed restrictions as to use.

Old Colony Habitat For Humanity, Inc.

Notes to Financial Statements

June 30, 2021

(With Comparative Summarized Information as of June 30, 2020)

1. Summary of Significant Accounting Policies (continued):

Reclassifications:

Certain amounts and disclosures in the financial statements for the year ended June 30, 2020 have been reclassified to conform to the current year presentation. These reclassifications had no effect on previously reported net assets or changes therein.

2. Commitments:

The Organization conducts its retail operations from a facility subject to a non-cancelable operating lease through December 31, 2025 and has two five-year extension options. The Organization is also responsible for a portion of the real estate taxes and common area maintenance of the building. Rent expense for the years ended June 30, 2021 and 2020 amounted to \$122,265 and \$109,420, respectively. Future minimum lease payments are as follows:

For the years ending June 30:	
2022	\$ 100,000
2023	100,000
2024	100,000
2025	100,000
2026	100,000

3. Concentrations:

The Organization maintains is cash balances at several financial institutions located in Massachusetts. Accounts at the institutions are insured by the Federal Deposit Insurance Corporation up to \$250,000 per financial institutions. From time to time, the Organization's cash balances will exceed the federally insured limit. Management monitors the Organization's balances and the financial health of each financial institution. As of June 30, 2021, the Organization's cash balances in excess of federally insured limits amounted to approximately \$231,000. Management does not believe it is subject to any significant risk due to the financial health of the institution.

4. Mortgage Note Receivable:

The Organization has one mortgage note receivable consisting of a non-interest-bearing note, which is secured by real estate and payable in monthly installments. The borrower is in default on the mortgage note receivable. Management has determined that no allowance for uncollectible accounts is required as the borrower continues to make payments and that the value of the real estate securing the note exceeds the balance of the receivable. Future maturities of the mortgage note receivable for each of the next five years and in the aggregate thereafter are as follows:

For the years ending June 30:	
2022	\$ 5,200
2023	5,200
2024	5,200
2025	5,200
2026	5,200
Thereafter	90,083
	<hr/>
	\$ 116,083

Notes to Financial Statements

June 30, 2021

(With Comparative Summarized Information as of June 30, 2020)

5. Government Assistance Income:

First Draw Loan:

During the year ended June 30, 2020, the Organization received loan proceeds of \$23,709 under the Paycheck Protection Program ("PPP"). The PPP, which was established as part of the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"), provides for loans to qualifying businesses for amounts up to 2.5 times certain average monthly payroll expenses of the qualifying business. The loan and accrued interest, or a portion thereof, may be forgiven after twenty-four weeks so long as the borrower uses the loan proceeds for eligible purposes including payroll, benefits, rent, mortgage interest, and utilities, and maintains its payroll levels, as defined by the PPP. At least 60% of the loan proceeds must be spent on payroll costs, as defined by the PPP.

Accounting principles generally accepted in the United States of America do not contain authoritative accounting standards for forgivable loans provided by governmental entities. Absent authoritative guidance issued and commonly applied by financial statement preparers allow for the selection of accounting policies amongst acceptable alternatives. Based on the facts and circumstances, the Organization has determined it most appropriate to account for the PPP loan proceeds under the debt model. Under the debt model, the Organization will continue to recognize the proceeds as a refundable advance until formally forgiven by the Small Business Administration ("SBA").

The Organization was notified by the Small Business Administration in January 2021 that the PPP loan was forgiven in its entirety.

Second Draw Loan:

During the year ended June 30, 2021, the Organization received loan proceeds of \$43,106 under the Paycheck Protection Program Second Draw Loans ("PPP SD"). The second round of PPP funding, which was established as apart of the Consolidated Appropriations Act, also provides loans to qualifying businesses for amounts up to 2.5 times certain average monthly payroll expenses of the qualifying business. Similar to PPP, the PPP SD and any accrued interest, or a portion thereof, may be forgiven after twenty-four weeks so long as the borrower uses the loan proceeds for eligible purposes including payroll, benefits, rent, mortgage interest, and utilities, and maintains its payroll levels. The PPP SD also requires that no more than 40% of the amount forgiven can be attributable to nonpayroll costs.

The PPP SD follows the same accounting policies as the first draw of PPP loans. The Organization recognized a refundable advance of \$43,106 during the year ended June 30, 2021. The Organization applied for and received forgiveness of the PPP SD in its entirety in October 2021.

If it is determined that the Organization was not eligible to receive the PPP and PPP SD, or that the Organization has not adequately complied with the rules, regulations, and procedures applicable to the SBA's loan program, the Organization could be subject to penalties and could be required to repay the amounts previously forgiven plus accrued interest thereon.

EIDL Grant

During the year ended June 30, 2021, the Organization also received a \$7,000 grant under the SBA's Economic Injury and Disaster Recovery Loan program. The grant is not required to be repaid.

Old Colony Habitat For Humanity, Inc.

Notes to Financial Statements

June 30, 2021

(With Comparative Summarized Information as of June 30, 2020)

6. Subsequent Events:

Management has evaluated subsequent events through July 11, 2022, the date through which the financial statements were available to be issued. Except as described below, no matters were identified requiring adjustment to or disclosure in the financial statements.

As discussed in Note 5, the Organization received notification from the SBA that its PPP SD was forgiven in its entirety.

Subsequent to June 30, 2021, the Organization received insurance proceeds of \$18,265 related to missing deposits from the retail store during the year ended June 30, 2019.



Commonwealth of Massachusetts
Department of Revenue
Geoffrey E. Snyder, Commissioner

mass.gov/dor

Letter ID: L0250322368
Notice Date: June 30, 2022
Case ID: 0-001-585-995



CERTIFICATE OF GOOD STANDING AND/OR TAX COMPLIANCE



090000

OLD COLONY HABITAT FOR HUMANITY
9 WASHINGTON ST
ATTLEBORO MA 02703-5530

Why did I receive this notice?

The Commissioner of Revenue certifies that, as of the date of this certificate, OLD COLONY HABITAT FOR HUMANITY is in compliance with its tax obligations under Chapter 62C of the Massachusetts General Laws.

This certificate doesn't certify that the taxpayer is compliant in taxes such as unemployment insurance administered by agencies other than the Department of Revenue, or taxes under any other provisions of law.

This is not a waiver of lien issued under Chapter 62C, section 52 of the Massachusetts General Laws.

What if I have questions?

If you have questions, call us at (617) 887-6400 or toll-free in Massachusetts at (800) 392-6089, Monday through Friday, 9:00 a.m. to 4:00 p.m..

Visit us online!

Visit mass.gov/dor to learn more about Massachusetts tax laws and DOR policies and procedures, including your Taxpayer Bill of Rights, and MassTaxConnect for easy access to your account:

- Review or update your account
- Contact us using e-message
- Sign up for e-billing to save paper
- Make payments or set up autopay

Edward W. Coyle, Jr., Chief
Collections Bureau



Commonwealth of Massachusetts
Department of Revenue
Christopher C. Harding, Commissioner

mass.gov/dor

Letter ID: L0283679360
Notice Date: November 1, 2018
MA Taxpayer ID: 10466366



CERTIFICATE OF EXEMPTION



MANNY CUNARD
OLD COLONY HABITAT FOR HUMANITY
9 WASHINGTON ST
ATTLEBORO MA 02703-5530



Attached below is your Certificate of Exemption (Form ST-2). Cut along the dotted line and display at your place of business. You must report any change of name or address to us so that a revised ST-2 can be issued.

DETACH HERE



MASSACHUSETTS DEPARTMENT OF REVENUE

Form ST-2

Certificate of Exemption

OLD COLONY HABITAT FOR HUMANITY
PO BOX 100
ATTLEBORO MA 02703-0002

MA Taxpayer ID: 10466366
Certificate Number: 1639159808

This certifies that the organization named above is an exempt purchaser under Chapter 64H, section 6(d) or (e) of the Massachusetts General Laws. All purchases of tangible personal property by this organization are exempt from taxation to the extent that such property is used in the conduct of the business of the purchaser. Misuse of this certificate by any tax-exempt organization or unauthorized use of this certificate by any individual will lead to revocation. Willful misuse of this certificate is subject to criminal sanctions of up to one year in prison and \$10,000 (\$50,000 for corporations) in fines. This certificate is non-transferable and may be suspended or revoked for failure to comply with state laws and regulations.

Effective Date: December 31, 2018

Expiration Date: December 30, 2028



We build strength, stability, self-reliance and shelter.

November 2, 2020

Old Colony HFH
PO Box 100
Attleboro, MA 02703

RE: Old Colony HFH, Tax Exempt Verification #04-3014778

Dear Affiliate:

This letter will confirm that Old Colony HFH, with employer identification number 04-3014778 is considered a subordinate under the group tax exemption umbrella of Habitat for Humanity International, Inc. ("HFHI") under Section 501(c)(3) of the Internal Revenue Code.

The group exemption number assigned to HFHI by the IRS is 8545. This number may be provided to prospective donors, foundations and other grant organizations as they request it and is required on certain IRS forms.

Enclosed is a copy of the determination letter dated Feb. 4, 2020 provided by the IRS as evidence of HFHI's tax exempt status as well as its group exemption. The determination letter, together with this letter, confirms Old Colony HFH, subordinate status and provides evidence of its tax-exempt status under Section 501(c)(3) of the Code.

In partnership,

A handwritten signature in black ink, appearing to read "Jim Mellott".

Jim Mellott
VP Finance

Enclosure



Department of the Treasury
Internal Revenue Service

P.O. Box 2508, Room 4010
Cincinnati OH 45201

In reply refer to: 4077967774
Feb. 04, 2020 LTR 4167C 0
91-1914868 000000 00

00022612

BODC: TE

HABITAT FOR HUMANITY INTERNATIONAL
INC
HABITAT FOR HUMANITY INTRNL PARENT
% LEGAL DEPARTMENT
270 PEACHTREE ST NW STE 1300
ATLANTA GA 30303-1246

015435

Employer identification number: 91-1914868
Group exemption number: 8545

Dear Taxpayer:

This is in response to your request dated Jan. 09, 2020, for information about your tax-exempt status.

Our records indicate we issued a determination letter to you in January 1987, and you're currently exempt under Internal Revenue Code (IRC) Section 501(c)(3).

We also recognized the subordinates on the list you submitted as exempt from federal income tax under IRC Section 501(c)(3).

For federal income tax purposes, donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106 and 2522.

Because IRC Section 170(c) describes your subordinate organizations, donors can deduct contributions they make to them.

Please refer to www.irs.gov/charities for information about filing requirements. Specifically, IRC Section 6033(j) provides that, if you don't file a required return or notice for three consecutive years, your exempt status will be automatically revoked on the filing due date of the third required return or notice.

In addition, each subordinate organization is subject to automatic revocation if it doesn't file a required return or notice for three consecutive years. Subordinate organizations can file required returns or notices individually or as part of a group return.

For tax forms, instructions, and publications, visit www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676).

If you have questions, call 1-877-829-5500 between 8 a.m. and 5 p.m., local time, Monday through Friday (Alaska and Hawaii follow Pacific Time).

4077967774
Feb. 04, 2020 LTR 4167C 0
91-1914868 000000 00
00022613

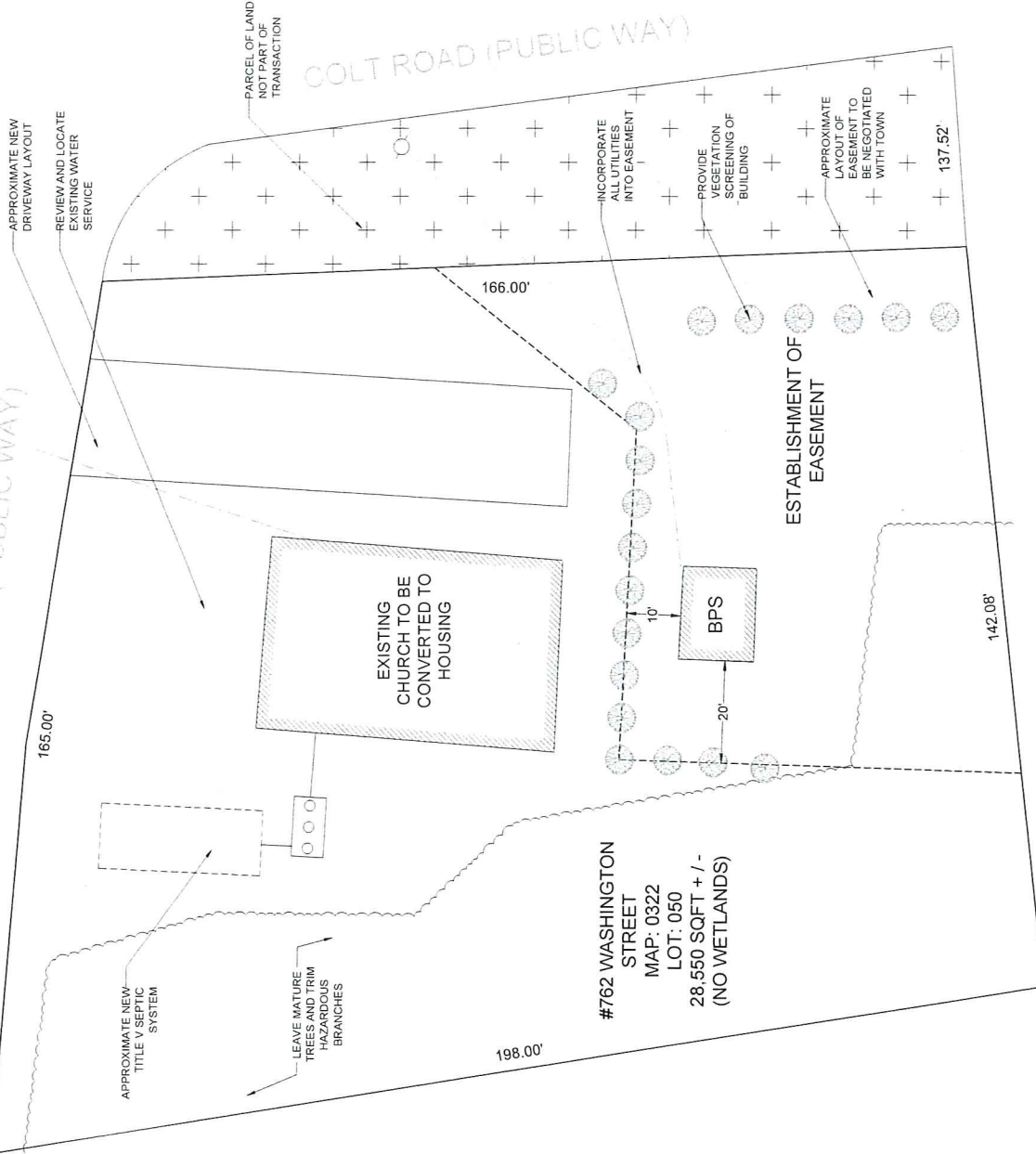
HABITAT FOR HUMANITY INTERNATIONAL
INC
HABITAT FOR HUMANITY INTRNL PARENT
% LEGAL DEPARTMENT
270 PEACHTREE ST NW STE 1300
ATLANTA GA 30303-1246

Sincerely yours,

Stephen A. Martin

Stephen A. Martin
Director, EO Rulings & Agreements

WASHINGTON STREET (PUBLIC WAY)



<p>LEGEND</p> <ul style="list-style-type: none"> PROPOSED WATER MAIN EXISTING WATER MAIN SEWER EXISTING SEWER PROPOSED SEWER WATER MAIN EXISTING WATER MAIN UNDERGROUND TELEPHONE EXISTING UNDERGROUND TELEPHONE HYDRANT PROPOSED HYDRANT EXISTING HYDRANT 	<p>SHEET NUMBER C-1 SCALE: 1" = 10' DATE: 10/26/22 DRAWN BY: MPM CHECKED BY: MPM ENGINEER STAMP</p>
<p>CONCEPT SITE PLAN FOR PROPOSED HOUSING 762 WASHINGTON ST FRANKLIN, MA 02771 MAP 032 LOT: 050</p>	<p>CONCEPT SITE PLAN FOR PROPOSED HOUSING 762 WASHINGTON ST FRANKLIN, MA 02771 MAP 032 LOT: 050</p>
<p>APPLICANT: OLD COLONY HABITAT FOR HUMANITY INC 9 WASHINGTON STREET ATTLEBORO, MA 02703</p>	<p>APPLICANT: OLD COLONY HABITAT FOR HUMANITY INC 9 WASHINGTON STREET ATTLEBORO, MA 02703</p>
<p>OWNER: OLD COLONY HABITAT FOR HUMANITY INC 75 OAK HILL AVE, 2ND FL SEEKONK, MA 02771 401-574-0871 MARK@OCS@SMALL.COM</p>	<p>OWNER: OLD COLONY HABITAT FOR HUMANITY INC 75 OAK HILL AVE, 2ND FL SEEKONK, MA 02771 401-574-0871 MARK@OCS@SMALL.COM</p>

PROPOSED SEPTIC SYSTEM SITE PLAN
SCALE: 1" = 10'

NO. 1	REV. DATE	DESCRIPTION
1	04/04/2022	Concept Plan

THIS DOCUMENT AND THE CONTENTS HEREIN ARE UNPUBLISHED AND SHALL NOT BE REPRODUCED OR TRANSMITTED IN ANY FORM OR BY ANY MEANS, ELECTRONIC OR MECHANICAL, WITHOUT THE WRITTEN CONSENT OF THE ARCHITECT.

CONTRACTOR SHALL CHECK AND VERIFY ALL DIMENSIONS AND CONDITIONS OF THE WORK PRIOR TO COMMENCEMENT OF WORK AND DISCREPANCIES WITHOUT DELAY.

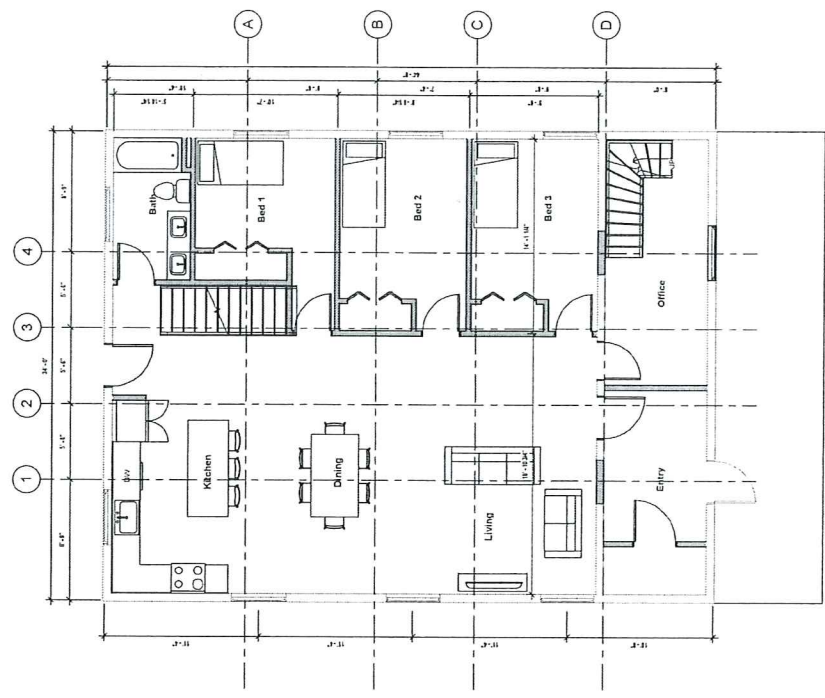
CRAFT ARCHITECTURE LLC
 25 SQUEN STREET
 FRANKLIN, MASSACHUSETTS 01901
 TEL: 508.548.1234

PROJECT NAME: FH - Franklin South Church
 762 Washington Street
 Franklin, MA 02038

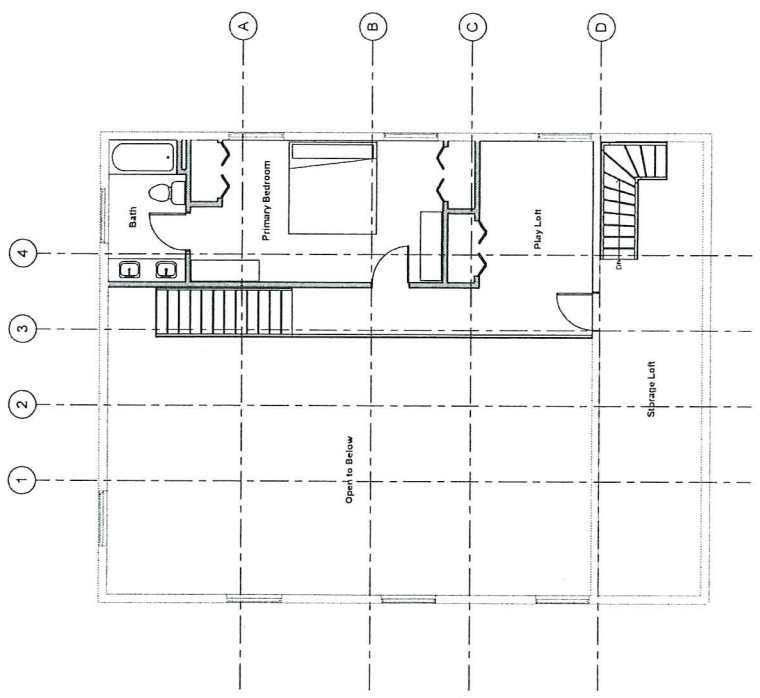
SCALE	1/4" = 1'-0"
DATE	04/04/2022
DESIGNER	CMO
DATE	04/04/2022
PROJECT NO.	1922-001
DATE	04/04/2022

Floor Plan

Sheet No. **A1.00** of 1



1 Main Floor
 1/4" = 1'-0"



2 Loft
 1/4" = 1'-0"



October 13, 2022

Franklin Purchasing Department
355 East Central Street, Room 206
Franklin, MA 02038

Dear Trustees:

It is my pleasure to write a letter of support on behalf of the Old Colony Habitat for Humanity and their proposal for the disposal of the South Franklin Congregational Meeting house into a single-family affordable home.

Since its establishment, Bluestone Bank, formerly Mansfield Bank, has contributed to the health and vitality of our communities. We have been a proud supporter of the Old Colony Habitat for Humanity for many years. By helping people attain affordable housing, they are also helping families achieve the dream of raising their children in a safe, loving home where they can flourish for generations to come.

We fully support the efforts of the Old Colony Habitat for Humanity as they carry out their mission and continue to build better and brighter futures.

Sincerely,

A handwritten signature in cursive script that reads "Meg D. McIsaac".

Meg McIsaac
President

756 Orchard Street | Raynham, MA 02767
508.884.3300 | 800.356.8622
bluestone.bank



October 21, 2022

Franklin Purchasing Department
355 East Central Street, Room 206
Franklin, MA 02038

Dear Trustees,

It is my pleasure to write a letter of support on behalf of the Old Colony Habitat for Humanity and their proposal for the disposal of the South Franklin Congregational Meeting house into a single-family affordable home.

Since the Bank's establishment 176 years ago, and the Bristol County Savings Bank Charitable Foundation inception in 1996, we continue to seek ways that we can make positive impact to the health and vitality of our communities. We feel that everyone and every family should have the opportunity to feel the sense of security that comes with home ownership. And, like Old Colony, we believe that quality, safe, affordable housing plays a critical role in transforming lives and building strong and stable communities.

As a local funder, we look for organizations such as Old Colony Habitat for Humanity, with a strong track record as a valuable community resource, to partner with in these efforts. For many years we have been proud to support Old Colony Habitat for Humanity, both financially as well as with volunteers. By helping people attain affordable housing, they are also helping families achieve the dream of raising their children in a safe, loving home where they can flourish for generations to come.

We fully support the efforts of the Old Colony Habitat for Humanity as they carry out their mission and continue to build better and brighter futures.

Sincerely,

Michele Roberts
EVP-Chief Marketing and Community Relations Officer
Bristol County Savings Bank
29 Broadway
Taunton, MA 02780

October 13, 2022

Franklin Purchasing Department
355 East Central Street, Room 206
Franklin, MA 02038

Dear Trustees,

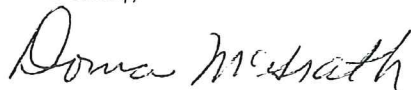
It is my pleasure to write a letter of support on behalf of the Old Colony Habitat for Humanity and their proposal for the disposal of the South Franklin Congregational Meeting house into a single-family affordable home.

We built our home back in 2003 alongside Old Colony Habitat for Humanity at 476 S. Worcester Street in Norton, MA. Everyone worked tirelessly for me and my four children to have a place to call home. They were by our sides explaining, teaching and embracing my family. I am so grateful for this organization and all involved for caring about people who need help at their lowest time. I never felt judged only embraced and grateful still to this day for my blessings.

I strongly recommend Old Colony Habitat for Humanity. When first applying for my home the Board, staff and volunteers were very helpful all along the way through the application process, home build and home dedication. My four children grew up in a spacious home and are thriving today because of this opportunity. I was a single mom trying to buy a home and Old Colony Habitat for Humanity made it possible.

We fully support the efforts of the Old Colony Habitat for Humanity as they carry out their mission and continue to build better and brighter futures.

Sincerely,



Donna McGrath
Old Colony Habitat Homeowner
mcwidak@hotmail.com



Town of Mansfield

6 Park Row, Mansfield, Massachusetts 02048

Town Manager

Kevin J. Dumas

October 19, 2022

Town of Franklin
Purchasing Department
355 East Central Street, Room 206
Franklin, MA 02038

To Whom It May Concern:

It is my pleasure to write a letter of support on behalf of the Old Colony Habitat for Humanity and their proposal for the disposal of the South Franklin Congregational Meeting house into a single-family affordable home.

The town of Mansfield worked with Old Colony Habitat for Humanity to rebuild 10 Columbine Road back in 2018. We have been a proud supporter of the Old Colony Habitat for Humanity for many years. By helping people attain affordable housing, they are also helping families achieve the dream of raising their children in a safe, loving home where they can flourish for generations to come.

We fully support the efforts of the Old Colony Habitat for Humanity as they carry out their mission and continue to build better and brighter futures.

Town of Mansfield
By its Town Manager:

Kevin J. Dumas

October 20, 2022

Franklin Purchasing Department
355 East Central Street, Room 206
Franklin, MA 02038

Dear Trustees,

I am pleased to be writing this letter of support for the Old Colony Habitat for Humanity and their proposal to rebuild the South Franklin Congregational Meeting House into a single family home.

As a "not for profit" financial institution, Workers Federal Credit Union recognizes and shares the values of the Old Colony Habitat for Humanity and its commitment to the communities it serves. We have partnered with both the MetroWest/Greater Worcester and the North Central Massachusetts Habitat for Humanity organizations for several years and are eager to enhance our relationship with the Old Colony organization.

The Habitat for Humanity's mission and vision of bringing people together to build homes, communities and hope in a world where everyone has a decent place to live resonates with our own core fundamentals. As such, we fully endorse Old Colony Habitat for Humanity's endeavors in making a family's dream of home ownership come true.

Sincerely,

Robert H. DaSilva

Robert DaSilva
SVP, Operations
RDaSilva@wcu.com



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815 Main Street, PO Box 8207, Fitchburg, MA 01420 | 800.221.4020 | workerscu.com | NMLS #472618

