



HUNTER TERRACE

A Proposal By:

Washingtonville Housing Alliance, Inc. & Westhab, Inc.

In Response To:

Hunter Tier All-Affordable Mixed-Use Development Request
for Proposals | Village of Mamaroneck, New York

October 23, 2023

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Village of Mamaroneck – Board of Trustees
Village Hall
123 Mamaroneck Avenue
Mamaroneck, NY 10543

Re: Hunter Tier All-Affordable Housing Development Request for Proposals - Village of Mamaroneck

Dear Mayor Murphy and Board of Trustees:

Washingtonville Housing Alliance (“WHA”), a community-based nonprofit, and its parent organization, Westhab Inc., the leading, non-profit affordable housing developer in Westchester County, are excited to present our proposal for **Hunter Terrace**, an all-affordable housing development for the Village of Mamaroneck. Hunter Terrace will be comprised of 77 units of high-quality, permanently affordable housing, a 2,370 square foot Community Hub, and a total of 122 parking spaces for residential and community use. The partnership of WHA and Westhab combines WHA’s deeply-imbedded local knowledge of the Village of Mamaroneck with Westhab’s regional development expertise, resources, and financial capacity – creating a development team that is entirely mission-based and uniquely well-suited to undertake the development of the Hunter Tier site.

Like many communities across the nation, the Village of Mamaroneck is facing a severe shortage of low- and moderate-income housing. In addition, the lower income housing that does exist in the Village is largely warehoused in the highly flood-prone area of the Washingtonville/Flats neighborhood. Hunter Terrace will literally uplift residents out of the flood zone to a higher standard of living, allowing the Village to take a small but significant step toward alleviating the affordable housing crisis and delivering on the community’s commitment to promote a sustainable, culturally diverse, multi-generational, and mixed-income community.

In seeking to develop an affordable housing project at the Hunter Tier site, the Village of Mamaroneck has shown leadership and courage in addressing the myriad and difficult challenges posed by expanding affordable housing in the Village. WHA and Westhab stand ready to shepherd this effort in partnership with the Village of Mamaroneck and to create a model for affordable housing development that will become an integral and symbiotic part of the community.

Our vision for Hunter Terrace is set forth in detail on the following pages. We look forward to your favorable review and the opportunity to bring this pioneering project to fruition.

Sincerely,



Richard Nightingale
President & CEO
Washingtonville Housing Alliance, Inc.
c/o Westhab, Inc.

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HUNTER TERRACE

Hunter Tier All-Affordable Mixed-Use Development
Village of Mamaroneck

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A. Project Description

Washingtonville Housing Alliance (“WHA”) and Westhab Inc., are pleased to present our proposal for Hunter Terrace, a welcoming and distinctive development that will bring 77 high-quality, affordable apartments, 2,370 square feet of service-oriented community facility space, and a total of 122 parking spaces to the Village of Mamaroneck. WHA is the only nonprofit housing developer and manager solely focused on serving the Village of Mamaroneck, and Westhab, its mission-oriented, nonprofit parent entity, is the largest provider of affordable housing and related services in Westchester County. In joining forces to develop Hunter Terrace, the partners are seeking to expand the supply of well-built, attractive, and sustainable affordable housing in the Village of Mamaroneck, and create a model for inclusive, resilient, and socioeconomically diverse development in Westchester County.

A contextually designed, 6-story building, Hunter Terrace will occupy a prominent site in the Village, connecting the commercial core of Mamaroneck Avenue with the civic and cultural institutions along and adjacent to Prospect Avenue. True to its name, Hunter Terrace will include an expansive landscaped terrace as its front yard, inviting residents and visitors alike to the building. On the ground floor, the building will house a new, multipurpose community space, dubbed the Community Hub, that will be jointly operated by WHA and the Community Resource Center (“CRC”), WHA’s long-time partner in serving low- and moderate-income residents of the Village. The Community Hub will be available to building residents as well as to the general public and will provide a centrally located meeting space for delivering community programs, hosting events, and providing services to the Village of Mamaroneck community.



Hunter Terrace will be beautifully designed and built to Passive House energy efficiency and sustainability standards, which are programmed to be all-electric and achieve an airtight building for reduced energy consumption and maximum resident comfort. The building will include two levels of parking - an at-grade lot hidden from view behind the building will provide 52 public parking spaces, and a below-grade parking garage will provide 70 parking spaces for residents to meet the zoning requirement. Other building highlights include a grand and inviting entry lobby and lounge, generous indoor and outdoor amenity space on the 6th floor with spectacular views of the Mamaroneck Harbor and Village downtown, and free Wi-Fi in all apartments and common areas.

The Village of Mamaroneck: A Microcosm of the Larger Issue

The Village of Mamaroneck reflects the challenges of many suburban communities in New York State confronting a severe shortage of affordable housing. According to the 2019 Westchester County Housing Needs Assessment, 41 percent of total households in the county are living in homes and apartments that are paying more than 30 percent of their income toward their housing costs and are thus considered “rent burdened.” This is the case in the Village, where the percentage of rent-burdened households has been increasing since 1990 to more than 50 percent as of 2019.

As noted in the Village of Mamaroneck’s 2023 Comprehensive Plan, key economic factors contributing to this shift include new construction consisting of predominantly luxury housing, insufficient construction or preservation of affordable or middle-income units, high construction and regulatory costs, and high demand for housing proximate to jobs in city centers. The Comprehensive Plan notes that over the past five years, the Village has lost approximately 50% of its below-market-rate housing due to expiring affordability provisions.



726 Old White Plains Rd, Mamaroneck, WHA property.

These factors have all led to an acute shortage of affordable housing in the Village, with far-reaching consequences for newcomers wishing to move to the Village as well as for the existing low-income and immigrant population that already lives in the Washingtonville neighborhood. Rent-burdened families and individuals are often forced to live in overcrowded and substandard conditions, impacting their overall well-being.

One of the pressing needs of the community is for affordable housing that is not in the flood zone, as currently all of the Village’s affordable units are housed in the areas most prone to flooding. Flooding in the Washingtonville neighborhood and throughout the Downtown severely impacts residents, creating a crisis to meet basic needs of food and shelter for lower income residents after storms, and straining the capacity of the Village’s municipal workers and service providers such as WHA, CRC, and the Hunger Task Force that aid during these more frequent extreme weather events. While the Village is constantly working on the issue of flooding, Village officials have acknowledged that it is imperative that the placement of affordable housing be more widely and fairly spread throughout the Village.

As described in the 2023 Comprehensive Plan, the Village continues to be a relatively diverse community in terms of ethnic/racial identity, national origin, and household income. This multicultural and socioeconomic diversity is what sets the Village apart from other neighboring communities in Westchester, and is part of its strength and vitality. However, as property values rise, lower income families, long-time residents including 2nd generation Villagers, and the young adult population find it increasingly difficult to remain in the community. This struggle threatens the social fabric and diversity of the village, as families are forced to relocate or live in less than ideal situations due to unaffordable housing options.

Mamaroneck Coalition for Affordable Housing

In an effort to address the lack of affordable housing, co-developer WHA and its community partner Community Resource Center (CRC) founded the Mamaroneck Coalition for Affordable Housing (MCAH) in 2020. With support from Coalition member CURE (Communities Understanding Racism through Education), the MCAH was established for the express purpose of supporting the development and preservation of affordable housing in Mamaroneck. By educating the community and enlisting their support, MCAH has been able to bring numerous stakeholders to join the effort, including faith-based institutions located in the Village such as St. Thomas Church and the Westchester Jewish Center, as well as concerned citizens, housing experts, local leaders and business owners. Taking on a life of its own, MCAH developed a village-specific housing platform and will be a strong YIMBY (“Yes In My Backyard”) voice when future affordable housing developments are proposed in the Village.



Hunter Terrace: A Proposed Solution

Hunter Terrace will provide 77 new low- to moderate- income units, taking a significant step toward improving the supply of quality affordable housing in the Village of Mamaroneck. These modern, amenity rich, energy-efficient apartments will become home to the working-class residents of the Village and surrounding communities who have been priced out of safe and sanitary housing and forced to live in substandard housing often located in flood prone environments. With its Passive House design, Hunter Terrace will be a resilient, healthy, and secure environment to call home.

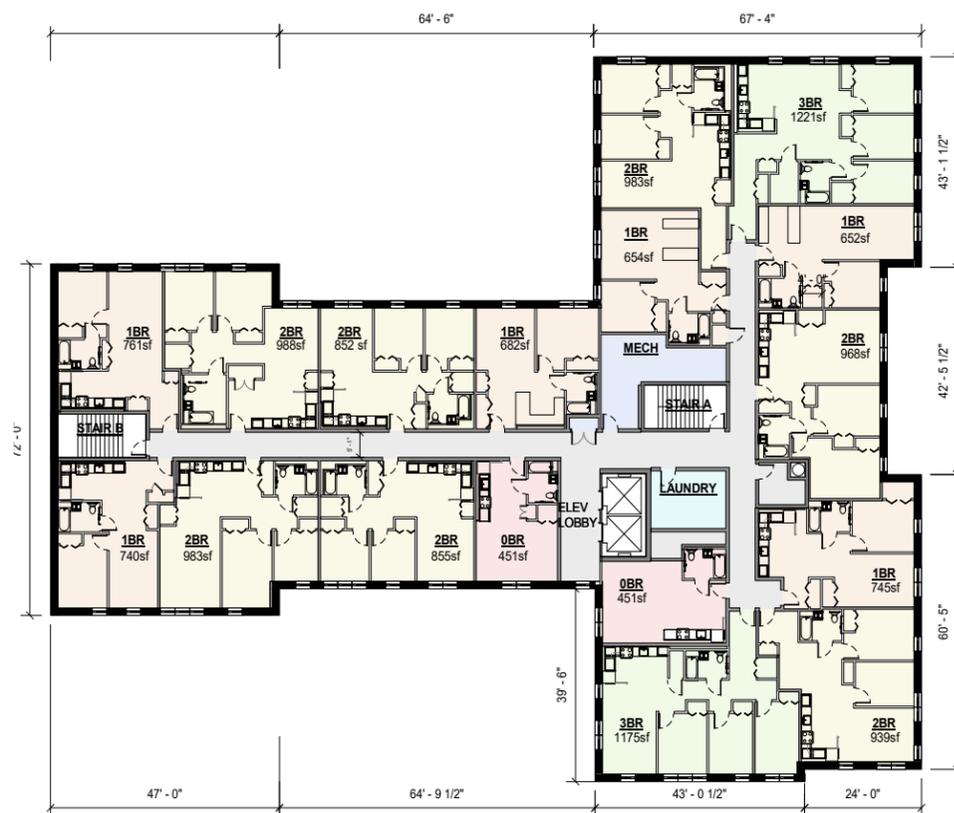
Development Program

Residential Program

The six-story Hunter Terrace building is designed to accommodate a range of family sizes, with a mix of studios, one-, two- and three-bedroom units. As shown on the table on the next page, the 77 apartments include 11 studios, 26 one-bedroom, 32 two-bedroom, and eight three-bedroom apartments. The apartments will range in size from an average of approximately 450 square feet for a studio, 650 square feet for a one-bedroom, 875 square feet for a two-bedroom, and 1,175 square feet for a three-bedroom. The apartments will have attractive kitchens and bathrooms, high quality materials including durable wood cabinets, stone countertops, ceramic tile backsplashes and tub surrounds, and spacious closets. All units will be equipped with all-electric energy efficient stainless-steel appliances, water-saving plumbing fixtures, individual thermostat controls and LED lighting, resulting in an eco-friendly building with lower tenant utility bills.

Proposed Unit Mix

LEVEL	UNIT TYPE				TOTALS
	0 BED	1 BED	2 BED	3 BED	
6TH FLOOR	2	3	5	1	11
5TH FLOOR	4	4	8	1	17
4TH FLOOR	2	6	7	2	17
3RD FLOOR	2	6	7	2	17
2ND FLOOR	1	7	5	2	15
1ST FLOOR	0	0	0	0	0
TOTAL	11	26	32	8	77
UNIT PERCENTAGE:	14%	34%	42%	10%	100%
REQ PARKING	8.25	19.5	32	10	69.75
AVERAGE UNIT SIZE	450	650	875	1100	



3rd Floor Plan Diagram (typical)

Building Rents

Rents for Hunter Terrace are targeted at income tiers ranging from 30% to 80% of AMI, with overall income designations averaging less than 60% of the area median income (AMI). Below is the proposed rent matrix based on 2023 HUD rent limits

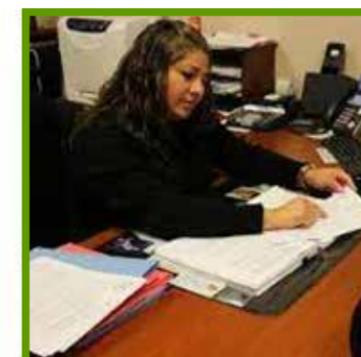
UNIT SIZE	PROJECT BASED VOUCHER	30% AMI	40% AMI	50% AMI	60% AMI	80% AMI
Studio	\$2,827	\$771	\$1,028	\$1,285	\$1,542	\$2,056
1BR	\$3,027	\$825	\$1,101	\$1,376	\$1,651	\$2,202
2BR	\$3,635	\$991	\$1,322	\$1,652	\$1,983	\$2,644
3BR	\$4,199	\$1,145	\$1,527	\$1,908	\$2,290	\$3,054

Housing that benefits the Community's workforce

The housing to be provided at Hunter Terrace will target a wide range of income levels and will become home to low- and middle-income workers including professionals such as police officers, firefighters, teachers, health care workers, retail clerks, and tradespeople. These individuals and families are vital members of the Village's workforce and are foundational to the Village's economy.



MEDICAL ASSISTANT
Northwell Health
\$39,290/year
40% of AMI



ADMINISTRATIVE ASSISTANT
Westchester Day School
\$55,000/year
60% of AMI



ASST. BUILDING INSPECTOR
Mamaroneck Building Dept.
\$77,265/year
80% of AMI

Amenities

Residents of Hunter Terrace will have access to a variety of amenities. The landscaped terraced courtyard out front will provide a welcoming place for residents and visitors to enter the building or gather informally and sit outside to watch the everyday activities on Prospect Avenue. The terraced lawns of the courtyard will provide passive recreational space for residents, with a variety of native trees, shrubs, and flowering plantings adding lushness and color. The green courtyard is designed to complement the Village green space across Prospect Avenue and serve as an extension of the public realm.

The first-floor lobby and adjacent lounge will be a grand and spacious 1,000 SF space. This stately entrance will feature a double-height ceiling and soaring windows overlooking the terrace which will flood the space with light. The warm and inviting front room will be comfortably furnished to serve as a resident lounge and gathering space. While focused on serving building residents, the grand lobby/lounge area could also be made available to host meetings or events for Village residents.

At the 6th floor level, Hunter Terrace will include an expansive, south-facing rooftop lounge of 1,160 SF with an adjoining 1,750 SF outdoor terrace that will be landscaped and planted. These indoor and outdoor spaces will have dramatic views of the Village Downtown as well as spectacular views of Mamaroneck Harbor and the Long Island Sound beyond. The outdoor terrace will be decorated with a planted trellis canopy, and seating and tables to enjoy the vistas, sunshine and sunsets, or dine al fresco. During the daytime, the indoor multipurpose space could be home to a variety of programs and activities such as fitness and wellness classes, after school tutoring, or a computer lab, while in the evening the indoor and outdoor spaces could serve as an event or party space to host social gatherings for residents or galas and fundraisers for WHA and other civic organizations. By co-locating various functional communal spaces, the layout is intended to create a social gathering hub for residents and a living environment that promotes an active and healthy lifestyle.



Other resident amenities include laundry rooms on each floor, and free bike parking to be provided in the garage areas. Security for building residents will be ensured through a CCTV system for the interior and exterior of the building, along with a video intercom system, and a FOB-style keyed entrance.

Residents will also enjoy free Wi-Fi throughout the entire building including in all apartments and common areas and in the Community Hub. Westhab has an ongoing

partnership with Cisco to ensure that residents enjoy superior access and state-of-the-art equipment for their internet and security needs.

Community Facility

A key feature of Hunter Terrace will be the 2,370 square foot ground floor “Community Hub”, a versatile and spacious multi-purpose community space. The Hub will be operated jointly by WHA and the Community Resource Center (CRC) to deliver vital services and programs to the larger community. Located at the southeast corner of the building and facing Prospect Avenue, the Hub will include a large, welcoming multipurpose room, classrooms, and a kitchen.



The Community Hub will enhance and expand the services that WHA and CRC are able to provide, and will serve to address the lack of adequate centrally-located convening space for community programming in the Village. Programming could include recreational and wellness offerings such as yoga and meditation, family programming such as parent and child reading time, and educational workshops and forums like English as a Second Language (ESL), financial literacy, first

time homeownership, and entrepreneurship classes. The Hub could host Chamber of Commerce and other merchants’ associations meetings from Mamaroneck Avenue or PTA events when school spaces are not available.



The Community Hub will be available for both Hunter Terrace residents as well as the general public. It will provide supplementary space to the existing spaces of WHA and CRC, which are not always available or adequate to accommodate all programs. The Hub will provide the opportunity for two of the Village's leading grassroots, community-oriented organizations, WHA and CRC, to work together to meet the diverse needs of the community.

Emergency Shelter

Crucially, in addition to these everyday uses, the hub space could be utilized as a place of refuge during emergencies and/or in the event of a natural disaster such as the horrific flooding from Hurricane Ida, or another call to action. The Hub's electricity will be entirely backed up by the building's generator. This includes all life safety systems and heating/cooling, lighting and receptacles in the community area which will house refrigerators that can be used to store tenants' perishable medicine during emergencies, as well as charge phones and other essential equipment. In the event of flooding or power outages, the space could be made available as a central place for service delivery, donation collections, and/or to host community meetings.

Sustainability

Hunter Terrace will incorporate both tried and true technologies, as well as novel strategies to reduce energy consumption, increase healthy living, and lower the building's carbon footprint. The building will be designed to Passive House standards, a program that creates a highly resilient and healthy structure. Passive House developments provide numerous health benefits for residents because the buildings are tightly sealed and insulated. These benefits include significant noise attenuation from the urban environment, improved air quality and odor control within apartments, improved pest control, and prevention of conditions that lead to mold and mildew growth.

In keeping with New York State goals and those of the Village of Mamaroneck, the project will be fully electrified, utilizing air source heat pumps to provide heating, cooling, and domestic hot water, and will have all electric appliances and equipment. In-unit controls for lighting and heating/cooling systems will be included throughout the project, giving residents control over lighting, temperature, and overall comfort.



The building will have solar photovoltaic (PV) arrays on all available roof areas to produce as much renewable energy as possible, offsetting the building's overall energy reliance on the grid and reducing the project's annual operational costs.

To provide back-up power in the event of an emergency, Hunter Terrace will be equipped with an elective, natural gas backup generator powered by interruptible gas service (the

Con-Edison Gas Moratorium only applies to firm gas). During emergencies, this system will provide power to critical building systems including exit signs, path of egress lighting (in stairways, corridors, and in the parking garage), elevator motors and cab lighting, the fire pump and alarm system, and ventilation fans for the centralized exhaust system and parking garage. As noted above, the backup generator will also power the Community Hub, providing essential services during an emergency.

Parking

Parking at Hunter Terrace will be provided on two levels on newly constructed decks - an at-grade parking lot for the public, and a below-grade garage for building residents. The community parking lot will be separately accessed at the western side of the building and will provide 52 parking spaces for the public. The lot is purposefully located behind the building so that it is mostly hidden from view. An electronic metering system will allow for monthly permits and daily visitors. Village officials can determine for themselves which, if any, of the public spaces will be designated for Village employees, including for the Fire Department, and which can be used for public use. Parking spots not utilized by Hunter Terrace residents may be made available to the Village for public use. Revenue from the metered public parking will be paid to the Village directly or reimbursed to the Village by WHA on a monthly or quarterly basis.

Resident parking comprising 70 spaces to meet zoning requirements will be located in a below-grade garage accessed by a ramp at the eastern side of the building. Both parking areas are designed for an easy and safe parking experience, with separate entrances for both levels to avoid confusion. The security gates at both entrances/exits are setback from the street at a sufficient distance so that a car can pull fully into the entrance, past the street and sidewalk. A driver waiting at the security gate won't be an impediment to pedestrians walking on the sidewalk or cars driving down the street. Sufficient lighting and signage will be visible for drivers entering the parking areas to make navigation easy.



Electric Vehicle (EV) charging stations will be installed at 5 percent of the resident parking spaces and 15 percent of the community parking spaces, far exceeding the current code requiring 5 percent of total parking spaces be dedicated to EV. The development team expects that there will be more EV parking demand among visiting community members than among the lower income building residents. Nonetheless, the development team will provide for future EV charging stations by pre-installing conduit and increasing the size of the building’s electrical load. If more EV chargers are needed in the future, the development team can easily install more stations on an as-needed basis.



Hunter Terrace will also provide easily accessible free bike parking for building and community residents to encourage the more sustainable practice of biking around the Village instead of driving.

Impact on Schools

WHA and Westhab are acutely aware of the opposition to multifamily development (and particularly affordable multifamily development) on the basis of its impact on schools. As our own experience, bolstered by external research, has taught us, this opposition is built on a logical fallacy. Multifamily developments do not result in more school-aged children than other forms of development. Studies show that apartment development results in far fewer children per occupied unit than single-family homes. On average, 100 single-family owner-occupied houses include 51 school-age children, while 100 apartment units average just 31 children. The disparity is even greater when considering only new construction: 64 children per 100 new single-family houses versus 29 children per 100 new apartment units. Residents earning less than 80 percent of AMI also have fewer children (37 per 100 households) than single-family homes.

A survey of 40 units in WHA’s portfolio of properties in the Village of Mamaroneck showed a total of 17 school-aged children, or 42.5 per 100 households. The children were concentrated in 2- and 3-bedroom units, with 12 children in the 16 2-Bedroom units, and five children in the seven 3-bedroom units. Based on the American Housing Survey data and Westhab’s own data, we anticipate that upon completion, Hunter Terrace will be home to between 28 and 33 children, or approximately 2-3 children per grade. Thirty-three children would account for approximately 0.6% of the Village’s total school district enrollment of 5,300 children.

Though the affordable units will be affirmatively marketed, Westhab anticipates that a large percentage of Hunter Terrace residents will already live in the Village, and therefore their school-aged children will already be enrolled in local schools. A survey of three of Westhab’s buildings in Yonkers that recently went through the required marketing process – Summit on Hudson, Dayspring, and Ludlow – revealed that between 35 percent and 78 percent of applicants were existing residents of Yonkers, with as much as 80 percent of accepted tenant households being residents of Yonkers at the time of their applications. Based on the above data, future student enrollment at Hunter Terrace could be anywhere from 7 to 21 children, or less than one to two children per grade. The Village of Mamaroneck is a highly desirable location to live and raise a family, so Hunter Terrace will likely draw interest from outside of Mamaroneck. It is, however, still expected that a significant portion of all families in the project will be from the Village of Mamaroneck, with children already enrolled in local schools and therefore not placing an additional burden on the school system.

MWBE Goals and Local Hiring

The construction of Hunter Terrace is estimated to create approximately 57 construction jobs during the 21-month construction period. Once the residential building is constructed, there will be 2 jobs permanently created including a live-in superintendent and a property manager.

WHA and Westhab are firmly committed to advancing affirmative hiring policies that offer economic opportunities to minority and women-owned businesses, especially firms and individuals having ties to the local Mamaroneck and neighboring Westchester communities. Not only is this our philosophy, it is our practice. In prior projects such as Dayspring Commons and Summit on Hudson, Westhab has exceeded the significant MWBE hiring goals set by HCR.

Westhab has extensive experience delivering employment services to individuals in need, including in the field of construction. Our Career Pathways Construction program and First Source Referral Center trains Westchester County residents in the following areas: OSHA 30, Site Safety Certification, Flagger, Scaffolding, Fire Prevention and Protection, Asbestos Awareness, Hazard Communication, and Silica Standards Awareness. WHA and Westhab would look to enroll Village residents in our construction employment training

and hire program participants on our construction sites upon completion of their training.



We believe that working in concert with diverse firms and training future potential employees ourselves allows us to foster increased creativity in how we design, build, and operate our projects, and create greater economic expansion, more jobs, and increased upward mobility for the residents of the communities we serve.

Community Engagement

Co-developers WHA and Westhab are committed to conducting a comprehensive community engagement process that will provide opportunities for meaningful input and participation by residents of the Village of Mamaroneck in the development of Hunter Terrace. The team is committed to transparency, active listening, and keeping the community fully informed about the project, its potential impact on neighbors, and the benefits and opportunities that Hunter Terrace will provide to the Village of Mamaroneck. The community outreach process will keep local residents abreast of the construction timeline, hiring opportunities, and application processes.

The team brings extensive experience in community outreach and engagement, as virtually all of their projects have involved public/private partnerships with local municipalities. With WHA's intimate local knowledge of the Village and Westhab's extensive regional experience, the team will strive to be a trustworthy, accountable, and collaborative partner to the community.



Public Benefits

Hunter Terrace will bring a myriad of public benefits to the Village of Mamaroneck.

- First and foremost, it will provide 77 units of high-quality, sustainable affordable housing to the Village.
- The housing will target and serve a mix of income ranges for low- and moderate-income working-class residents.
- These individuals and families already are or will become part of the Village's workforce, adding to the labor pool of service providers, healthcare workers, clerks and municipal employees that are foundational to the Village's economy.
- Building residents will be customers as well as employees of the businesses on Mamaroneck Avenue. Additional patronage of local businesses will increase sales tax revenue for the Village.
- The Village will receive approximately \$3.5 Million for selling the development site.
- The metered public parking will generate revenue for the Village without the cost of having to maintain or insure the parking lot.
- Hunter Terrace will generate revenue for the Village in the form of annual property taxes, unlike now where the property is owned by the Village and doesn't contribute real estate taxes to the Village.
- The building will bring a beautiful new aesthetic to the area with a stately and contextual yet modern building that will become an integral and seamless part of the surrounding community.

Conclusion

In 2023, Governor Hochul announced the New York Housing Compact to build 800,000 new homes in the next decade. The plan included local participation requirements and incentives to achieve housing growth in every community, to ensure that each part of the state plays a role in solving the affordable housing crisis. The highly controversial plan was met with significant opposition from municipalities across the State and failed to pass in the New York State legislature. New York State ultimately passed the Pro-Housing Community Program to reward local governments that are working hard to address New York's housing crisis.

In seeking to develop an affordable housing project at the Hunter Tier site, the Village of Mamaroneck has shown leadership and courage in addressing the challenge posed by Governor Hochul's Housing Compact. We believe Hunter Terrace, with its nonprofit, deeply imbedded, community-based development team, is the ideal project to place the Village on a path to increasing its supply of affordable housing. In doing so, the Village will become a model for other communities genuinely interested in alleviating the affordable housing crisis and expanding the supply of desperately needed, quality affordable housing.



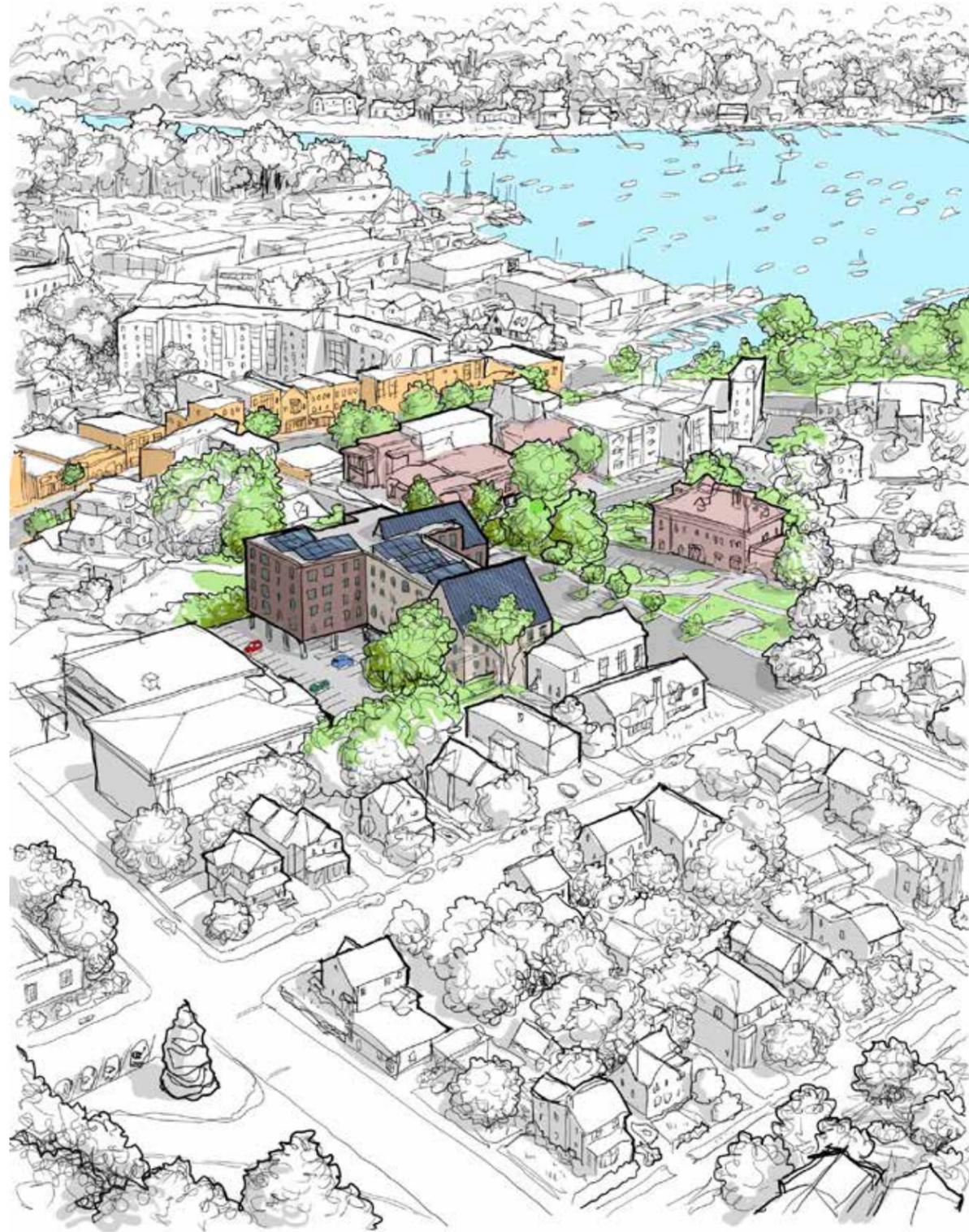
TAB B. Design



**HUNTER
TERRACE**

Hunter Tier All-Affordable Mixed-Use Development
Village of Mamaroneck

WASHINGTONVILLE HOUSING ALLIANCE | WESTHAB | MARVEL



A Home in the Village

Hunter Terrace is an extraordinary opportunity to create accessible, vibrant, and sustainable housing that is affordable in the heart of Mamaroneck. The design team did not take this opportunity lightly, and developed a design that is imaginative, modern and contextual and designed to fit within the city's current zoning. Hunter Terrace utilizes advanced construction techniques to create a dynamic building that harmonizes with the neighborhood context. The project highlights described below were the basis for the building's design.

77 New Homes: Hunter Terrace will create 77 affordable housing units which will provide homes for the teachers, clerks, service providers, and public servants who are essential to the Village's economy and operation.

High Performance: These residents will live in apartments shaped by award-winning architects and built to the highest quality, including Passive House level energy performance, timeless construction materials and landscape that will make a long-term contribution to the Village.

Village Vitality: While the design includes 70 parking spaces for residents and 52 for the public, the proximity to the Village's Central Business District, Metro North, and Bee-Line bus will mean that residents will not rely on cars for their day-to-day needs, enhancing the economic vitality of the Village and limiting the traffic burden on city streets.

Civic Presence: A terraced front yard mirrors the open space around the municipal building and invites the public to enjoy the landscape and take advantage of the programming at the Community Hub. The yard slopes up to a resident terrace gradually transitioning from public to private. A generous lobby and common room anchor the residences in the life of the Village.

Public Benefit: The comfortable and inviting Community Hub, with its flexible multipurpose room, classrooms, and kitchen, will serve as a new, centrally located focal point for the public to convene community meetings, activities, and programs. Hunter Terrace will also deliver numerous fiscal benefits in terms of new revenue to the Village, and create a new community parking area with 52 spaces focused on short-term parking with easy at-grade access to Prospect Avenue and through block connections to Palmer Avenue.

Integrating landscape, nuanced architectural responses, and civic purpose the building takes its place in Mamaroneck Village

Responding to Neighbors

The design integrates itself into the Village by recognizing and responding to the distinct spaces around it. The site straddles two distinct zones of the Village each with its characteristic uses and built form:

Mamaroneck Avenue's has the form of a "main street," with a continuous street-wall of residential buildings and commercial storefronts just off the sidewalk that continues up Prospect Avenue. main street" with a continuous street-wall of commercial storefronts just off the sidewalk.

The Municipal Buildings form an informal "village green" of landscaped setbacks surrounded by cultural and civic uses including the Village Courthouse, the Public Library, the American Legion Building, Bennett Academy and the Emelin Theatre.

Approved plans for the development of 129-133 Prospect will reinforce the street-wall character to the east making the Hunter Terrace site the transition point. This transition is reflected in the city's zoning districts, including C-2 Commercial zoning for the site and areas to the east, and R-5 Residential to the west.

To respond to these distinct adjacencies, the east side of the building has a shallow 10' front yard matching the adjacent street-wall, the west has a deep 50' front yard setting the building behind a landscaped yard. The east side of the building houses the Community Hub, making it and the activity within easily accessible from the sidewalk. In contrast, the deep front yard on the west side of the building provides a gracious residential entry and sets the parking back from the sidewalk. The deep yard also sets the new façade behind the historic American Legion building, allowing that structure to retain its object identity.



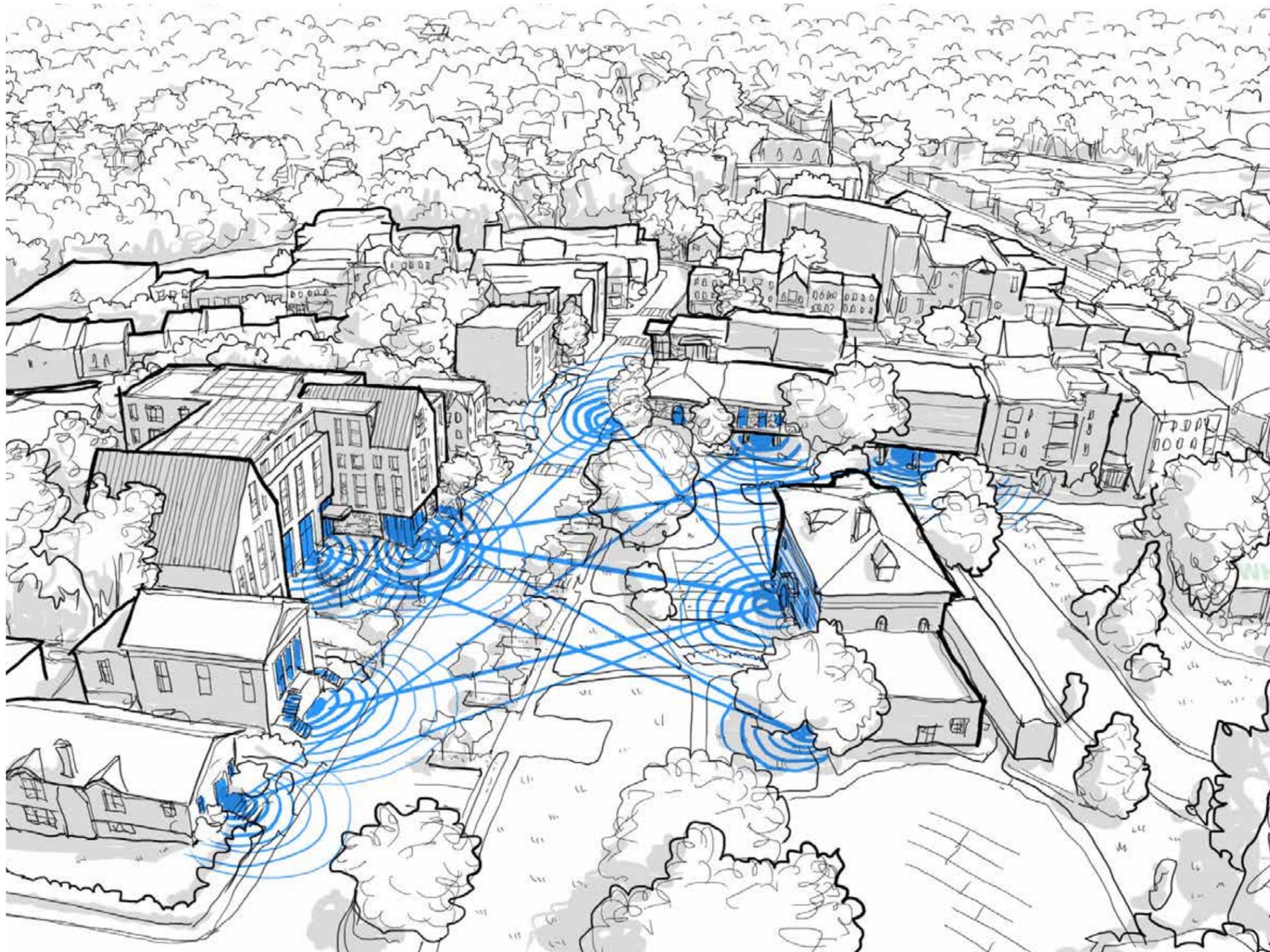
Mamaroneck Avenue and Post Road "Main Street"



The Cox Garden and Municipal Building "Village Green"

The collection of civic and cultural institutions which surround the municipal building establish this area as an informal village green. Hunter Terrace will reinforce this community character by providing public parking for visitors and a meeting and activity space for community groups. By extending the green across Prospect Avenue with a terraced garden the design provides a convenient meeting spot and a place to overlook the activity on the green. This landscaped space will complement the Cox Poetry Garden and reinforce the understanding of the green as an important civic space.





The collection of civic and cultural institutions surround the municipal building and establish an informal village green.



Mamaroneck Library



Mamaroneck Municipal Building



Historic Town Hall,
American Legion Station 93



Emilin Theater

Massing Development

Shaped for Scale

While the building provides over 85,000 square feet of housing, resident amenity and community facility space, its mass is shaped to minimize its bulk, especially adjacent to the R-5 district. The deep front yard reduces the building's scale from the street and creates a pleasant vista for pedestrians. The western gable further reduces the scale. In a deferential note to the American Legion building, it slopes down to meet its neighbor and brings light to the side yard. Both the east and west gable roofs serve the double purpose of reducing the building's scale and housing southwest facing solar PV arrays.

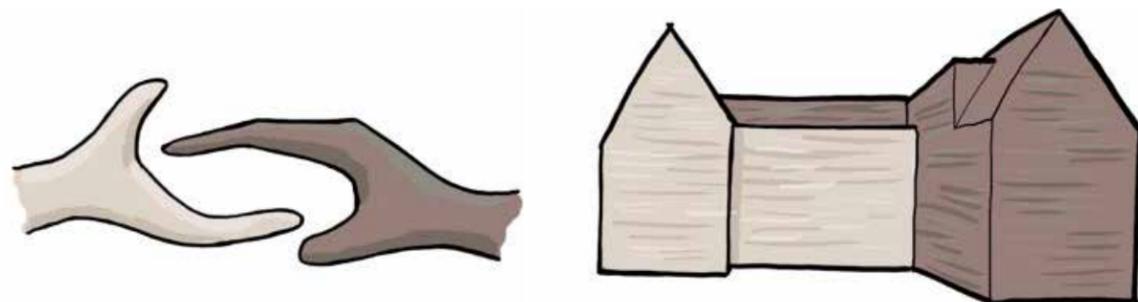
On the east side of the building, an outdoor amenity garden is carved out of the sixth floor reducing the scale next to 143 Prospect Avenue. This setback allows for a landscaped terrace including lush plantings and trellis which will beautifully highlight the space for anyone viewing the terrace from the street level or from the Harbor.

A shallow setback on the sixth floor in the middle section of the building reduces the bulk facing the front yard, while also providing space for a green roof and added onsite water retention. Perimeter front, rear, and side yards will help limit the impact of construction on adjacent properties and act as a water retaining buffer between the proposed development and neighbors.

Façade Design

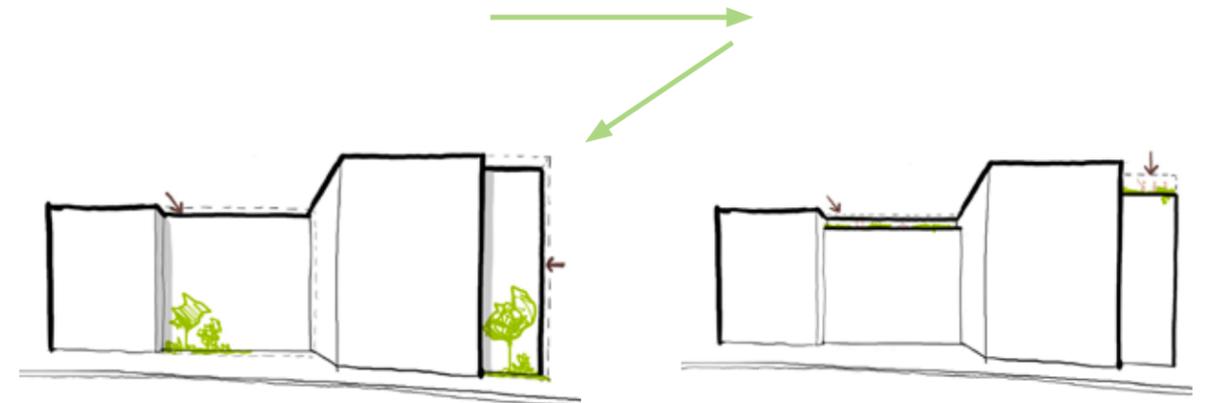
The building façade is a distinct blend of modern and vernacular - the natural stone cladding of the building's first floor is a direct connection to the stone of the Public Library and the retaining walls south of the Village Courthouse. The natural variation of the stone is the source for the light and dark tones of the building's two wings. Glass Fiber Reinforced Concrete panels provide texture, durability and subtle variation. Their horizontal articulation recalls traditional clapboard in a high-performance rain screen assembly. The warm, contrasting colors of the two wings bring together the two sides of the building like interlocking hands.

The roof design incorporates both sloping gables and flat roofs. The gable roofs evoke the nearby sloped roofs of the Village Courthouse, Public Library, American Legion Building, 143 Prospect Avenue, and the historic St. Thomas Church. The flat roofs relate to the larger, mixed-use residential and commercial buildings along Mamaroneck Avenue. Solar PV arrays will be incorporated onto both roof types, with the flat roofs also housing the building's all electric building systems - VRF's for heating, cooling and Domestic Hot Water as well as a generator in case of outages.



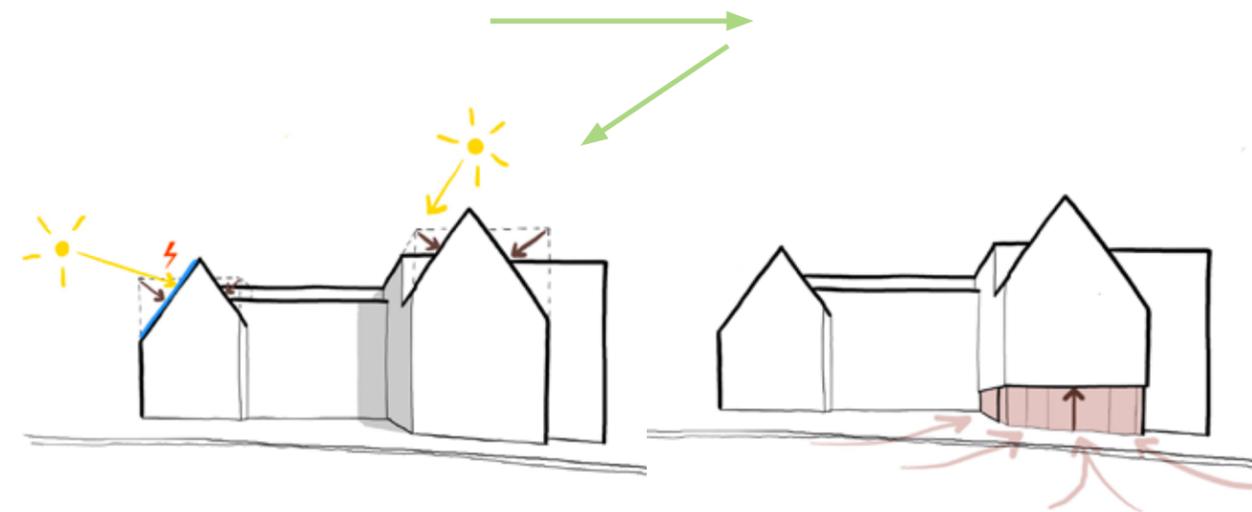
1 STREETWALL

2 SETBACK



3 ARTICULATION

4 SETBACKS



5 SOLAR ORIENTATION

6 STREET ACTIVATION

Starting from the allowable zoning envelope the design team shaped the building to respond to its neighbors and the needs of the program



aerial view from southeast

Residential Entrance & Typical Floor

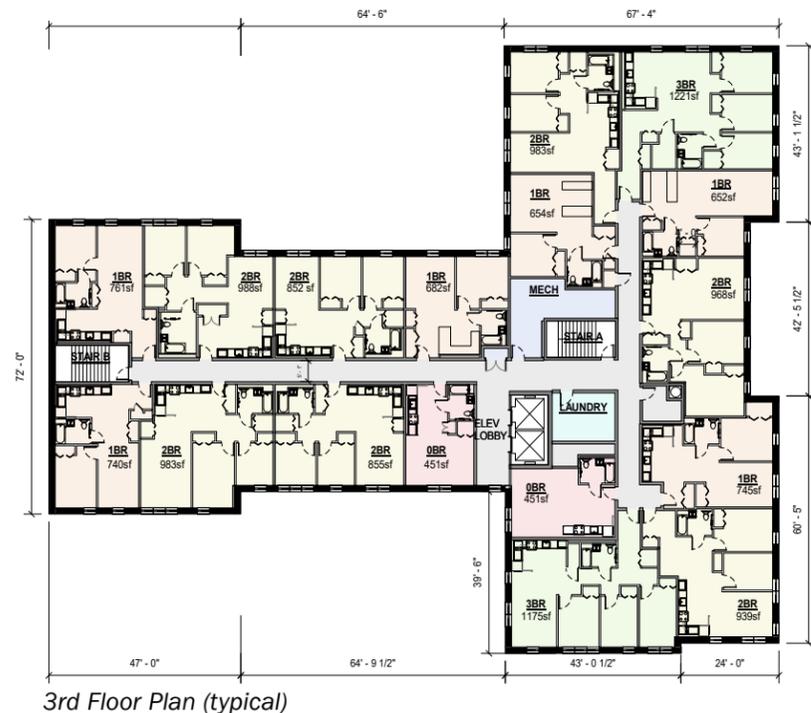
Residential Entrance

The design for Hunter Terrace takes advantage of the slope of the site to create a gradual transition from public to private. This landscaped transition gradually rises from the sidewalk to the building entry while still being fully accessible at a 1:20 maximum grade. This sequence leads to the building entrance which is sheltered at the interior corner of the yard and protected by a canopy that distinctively splits the double height window at the building's entrance vestibule. The elevated entrance, combined with the double height windows at the first floor celebrate the residential ground floor with luxury and grandeur.

Stepping inside are the residential lobby and an all ages lounge - a front parlor where neighbors meet and welcome the community. Generous openings give the building's first floor the feeling of being both indoors and outdoors with interior spaces opening out onto the landscaped terrace which benefits from a protected southern exposure.

Typical Floor

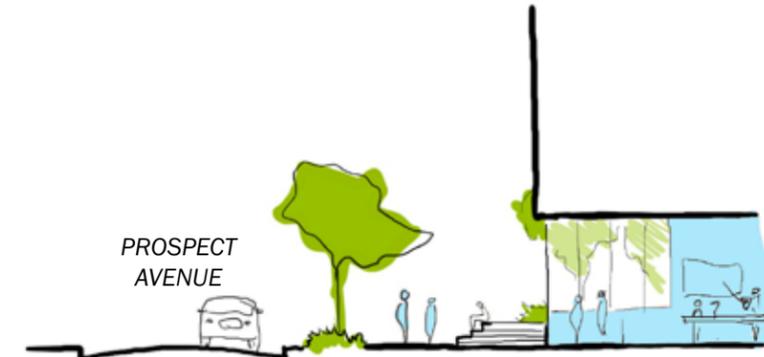
The typical residential floor is organized around a day-lit elevator lobby and main stair. The "T" shaped plan minimizes the area lost to circulation and reduces the distance from any unit to the stair, elevator, and laundry. Laundry rooms are provided at a central location on every floor - an incredible convenience for tenants of any building. The preliminary unit mix includes a total of 11 studio apartments, 26 1-bedroom, 32 2-bedroom, and 8 3-bedroom units for a balance between family units and units for singles and couples. Of the 77 total units, one 2-bedroom unit will be reserved for an onsite building super.



Public Floor

The ground floor of the building is designed to serve the Village community with visual and physical accessibility in mind. The Community Hub is the main public attraction; a dedicated space for classes and community activities sponsored by WHA and CRC, a space for community meetings, and a place of refuge and a logistics hub in case of an emergency. The ground floor also features a landscaped garden area that creates a pleasant place to pause for pedestrians walking along Prospect Avenue and for visitors to the Community Hub or public parking lot.

The entrance to the public parking is given a visible and convenient location at grade level, but the parking itself is tucked away behind the building's beautiful façade. Separate driveways at opposite ends of the site serve the public parking and residential parking, thereby reducing the traffic impact from each and enhancing the continuity of the sidewalk pedestrian experience.



Section at community hub



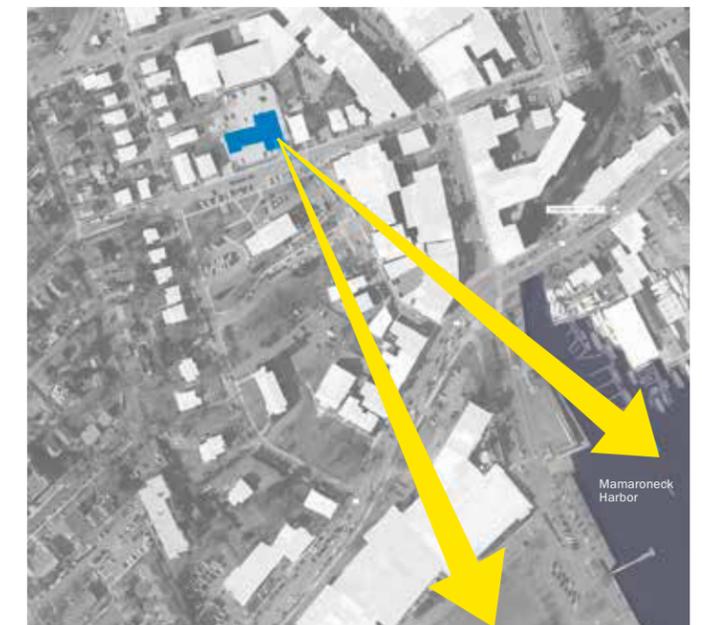
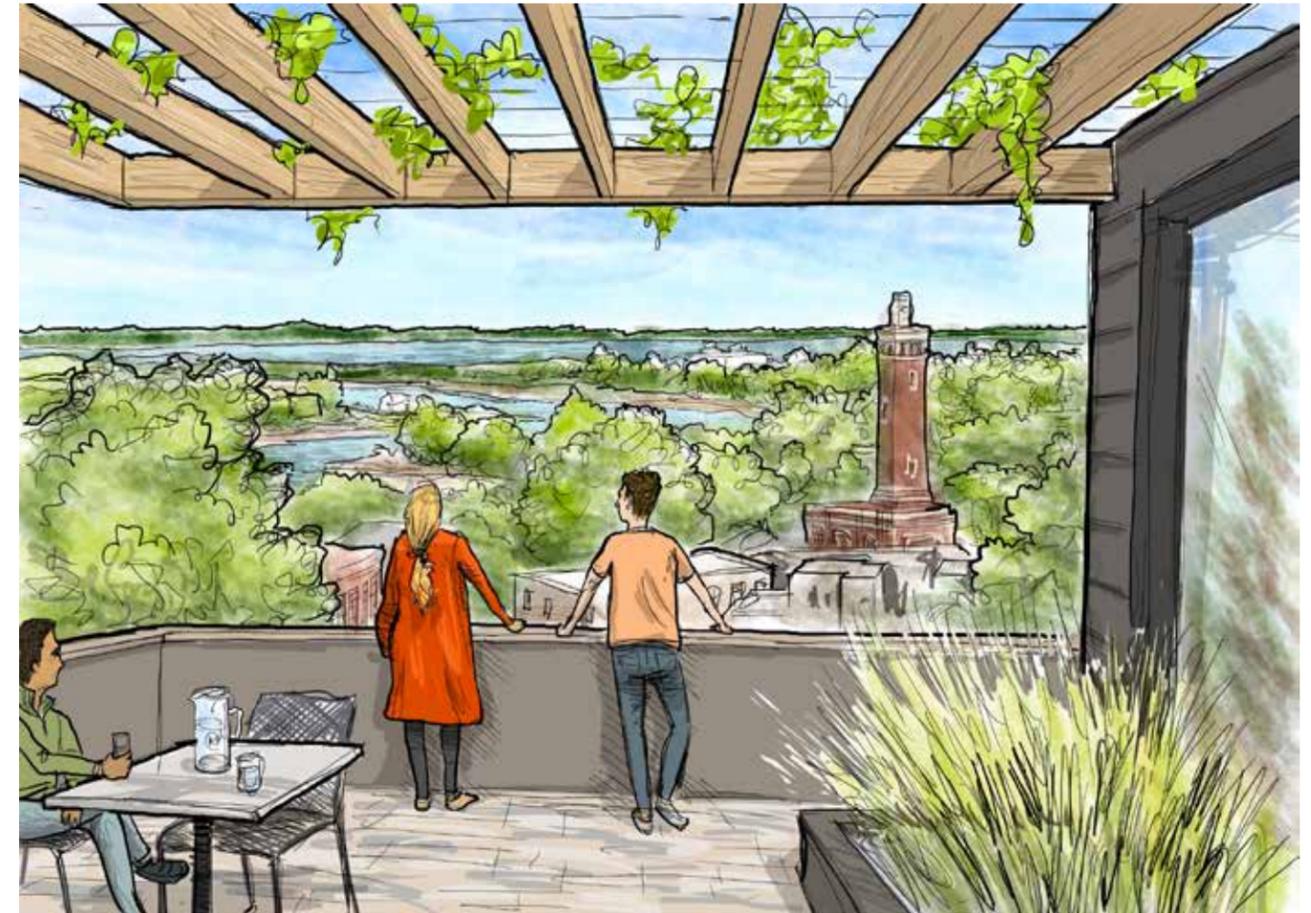
Section at terrace to residential entry



Rooftop Amenity Space

The sixth floor includes a 1,160 SF lounge space which takes advantage of the striking front gable and spacious windows and opens out onto a 1,750 SF roof terrace. Building residents will enjoy breathtaking views overlooking Mamaroneck’s downtown to the East and the Harbor and Long Island Sound beyond. While the multipurpose common space and landscaped yard at the ground floor area straddle the public and private, the 6th floor lounge and roof deck are private spaces dedicated to resident use. Both areas will feature distinctive architecture elements providing an elegant backdrop for residents and their visitors to relax and entertain.

The roof deck will incorporate areas of both green roof and pavers to make the space a special place to spend time with family and friends, eat dinner, and enjoy the views. Seating and viewing areas will be incorporated into the design to facilitate small group social gatherings. The design includes a trellis canopy that will be adorned with natural plantings and vines to add greenery for shade and color to the rooftop.



The site is on a high point in the village which will provide the site with expansive view over the harbor from the 6th floor terrace

Building Design and Performance

Sustainability and Cost Efficiency

Hunter Terrace will incorporate Passive House design strategies and strive for a Passive House Institute United States (Phius 2021+ CORE) certification. The Passive House standards will serve as the framework for the construction of a high-performing building that preserves natural resources, enhances the health, safety, and comfort of occupants, and improves the fabric of the surrounding community.

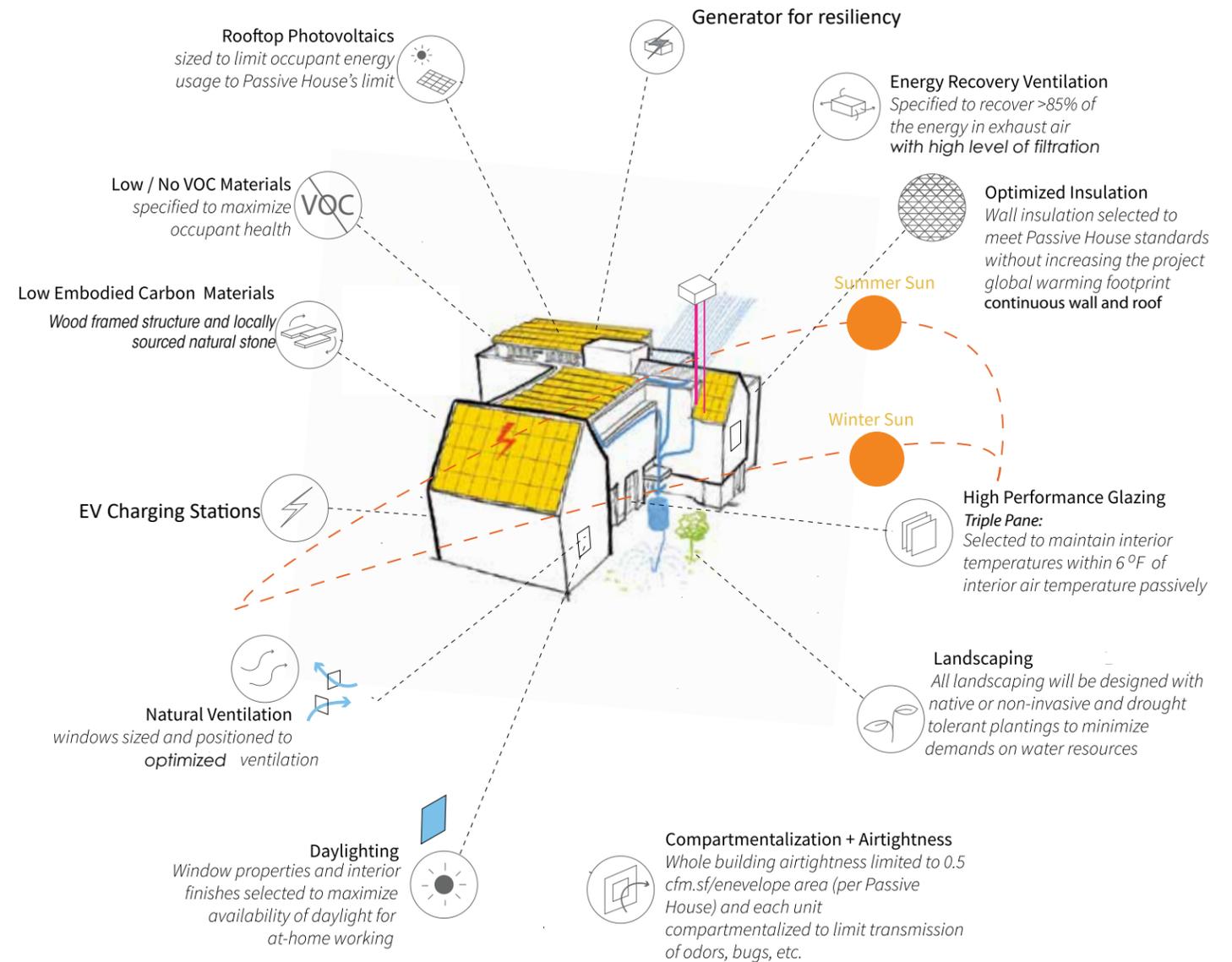
Photo voltaic arrays on both the building’s flat roofs and its southwest facing slopes will offset a significant portion of the building’s energy usage. Low flow fixtures in all bathrooms will reduce domestic water demand and sewer load. Passive house design will reduce the building’s heating and cooling load through a tightly sealed and well insulated envelope. At the same time energy recovery ventilation will maintain a comfortable and healthy indoor environment and balance air pressure to limit the migration of odors between units and hallways. The heating and cooling will be accomplished by VRF units which allow each tenant to adjust the temperature to their preference, avoiding the overheating that often results from central systems. Because the VRF’s and the heat pump water heaters are all electric, their carbon footprint can be fully offset by a combination of on-site and off-site renewables.

Resilient Design

The design proposes several elements to enhance resiliency both for building residents and for the broader community. Along with all the required emergency systems such as emergency lighting, fire pump, and fire alarm, an emergency generator will provide stand by power for additional elements:

- Complete back-up power for the **Community Hub**
- **Booster pumps** providing running water throughout the building in a power outage.
- One elevator will continue to be operational in a black-out.
- The building design provides daylight to building elevator lobbies providing an underlying level of resiliency.
- Back-up power for medicine and outlets for cell phone and laptop **charging**

For more information, please refer to the Sustainability tab.

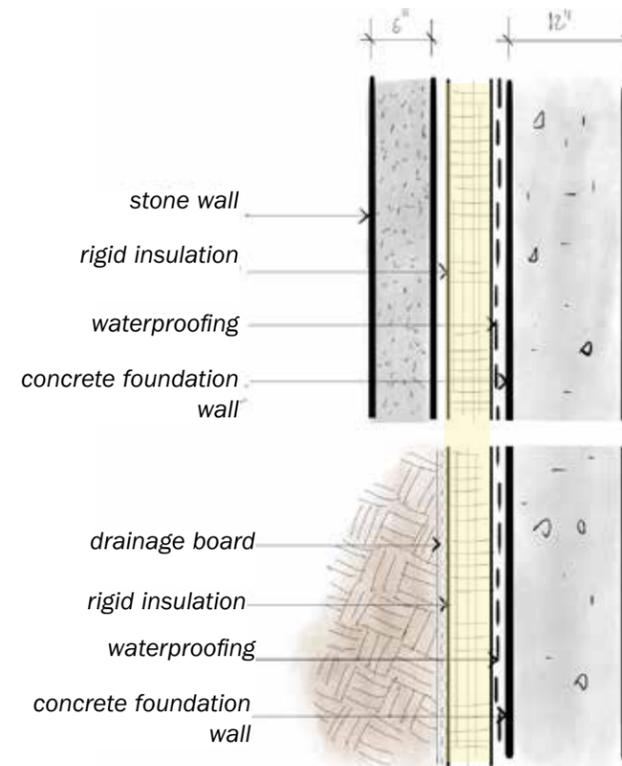
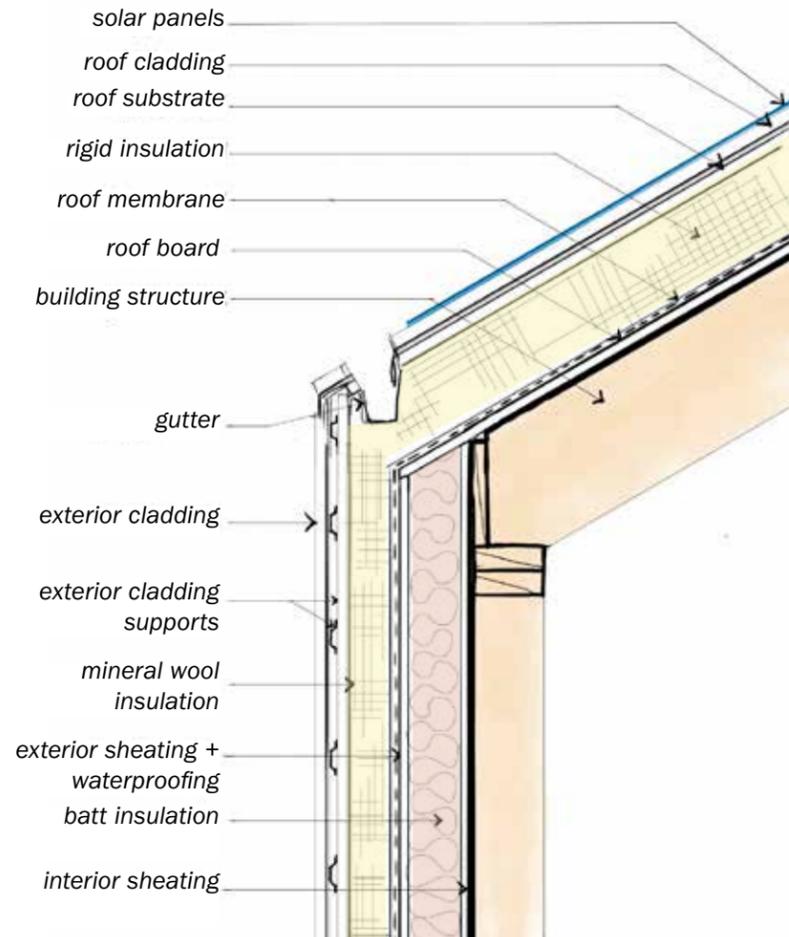
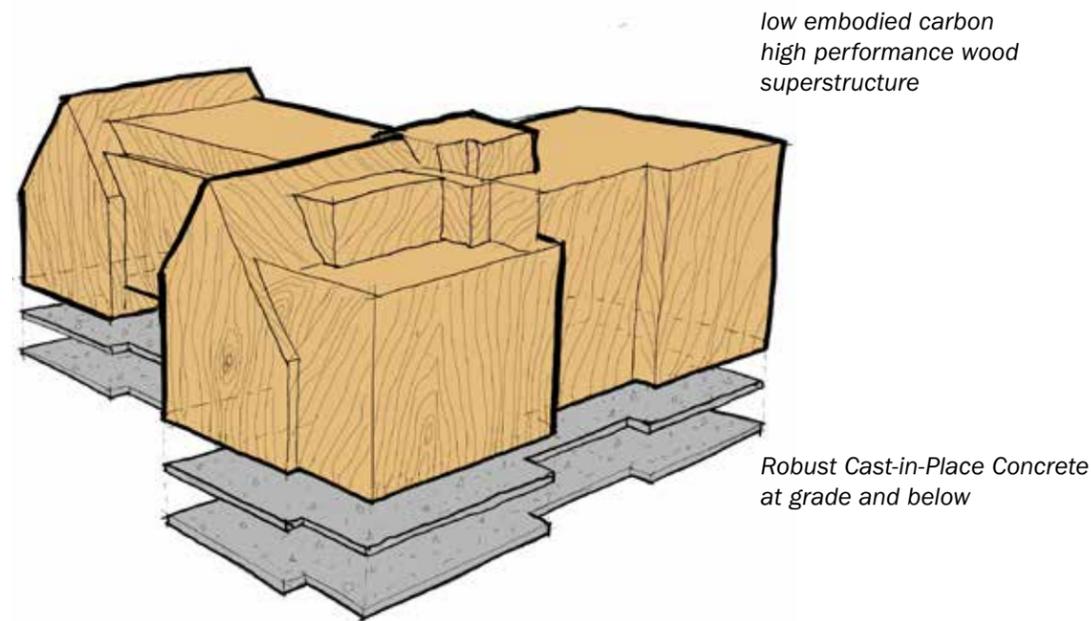


Construction Typology

The distinction between base and top in the building's exterior is also an expression of its structure. The cellar parking level and the ground floor are proposed to be built in cast in place concrete. Concrete's rugged wear-resistance and integral fire resistance are suited to floors for which parking is the dominant program much of which will be below grade.

A wood frame structure is proposed for floors two to six. Wood offers economy in construction, the lowest embodied carbon, and aids the creation of a highly insulated high-performance envelope because it does not undermine the value of insulation in the wall in the way steel does. Fire resistance of the wood structure is achieved through rated sheathing and sprinklers. Moisture resistance and protection from air infiltration are achieved by an air-water barrier installed outside of the sheathing and sealed to all windows and doors.

We understand that noise during construction is a major concern of the Village. While we do not have on-site borings, verification of conditions adjacent to the site suggests that the proposed excavation can be achieved with limited rock removal. The offset from all neighboring lots around the perimeter of the site will limit impacts on neighbors from excavation. A more complete description of these and other mitigating measures is included in the Construction tab.



Safety and Security

The building provides an active frontage with multiple entryways along Prospect Avenue, creating a front-to-front relationship with the street. The community center, residential building, and the terrace contribute to eyes-on-the-street security. The community center and residential units above provide oversight of the Prospect Avenue sidewalk.

Transparency, Enhanced Lighting, and Secured Access

Along with these passive security elements, the site will be improved with enhanced lighting and security cameras around the building perimeter and will be monitored by building staff with additional remote monitoring if necessary. Within the building, separate access to each residential building and to community space will ensure that only residents and their guests have access to residential floors. Placed at grade, the Community Hub can be controlled independently of the residential building.

The lighting approach to the site will follow responsible design strategies:

1. **Useful** - All light should have a clear purpose - Consider how the use of light will impact the area, including wildlife and the environment.
2. **Targeted** - Light should be directed only to where it's needed by using shielding and careful aiming to target the direction of the light beam so that it points downward and does not spill beyond where it is needed.
3. **Low level** - Illumination should be no higher than necessary
4. **Controlled** - Light should be used only when it is useful -Use of controls such as timers or motion detectors to ensure that light is available when it is needed, dimmed when possible, and turned off when not needed.
5. **Warm-colored** - Use warmer-color lights where possible -Limit the amount of shorter wavelength (blue-violet) light to the least amount needed.



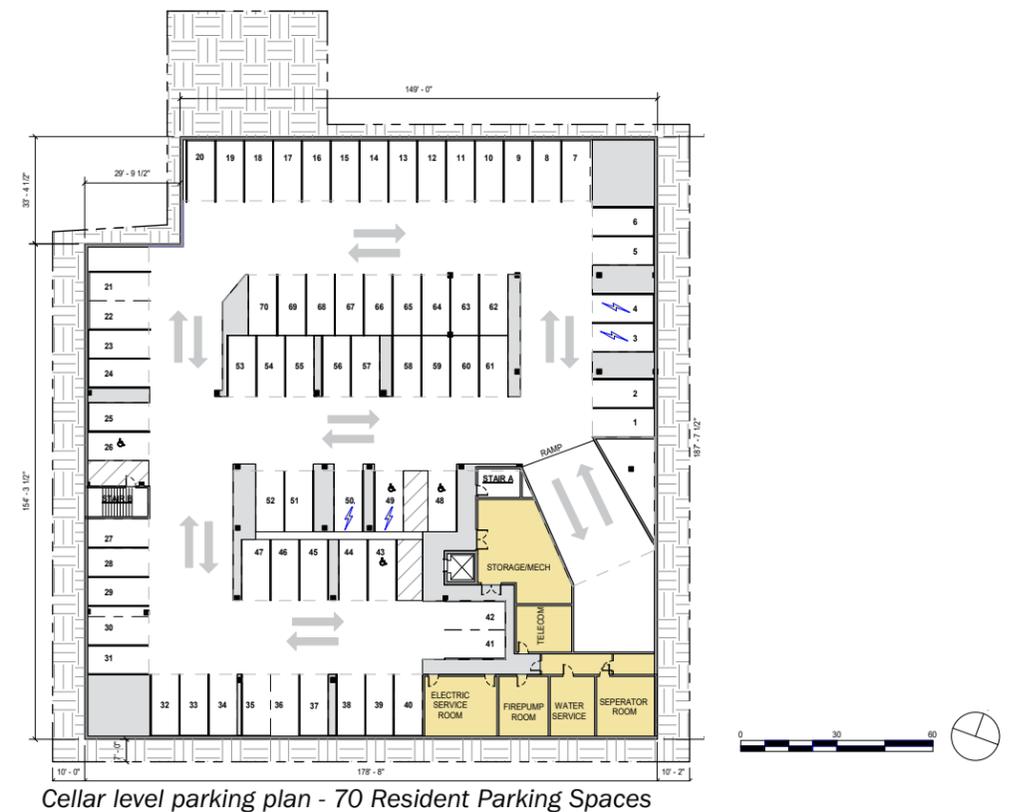
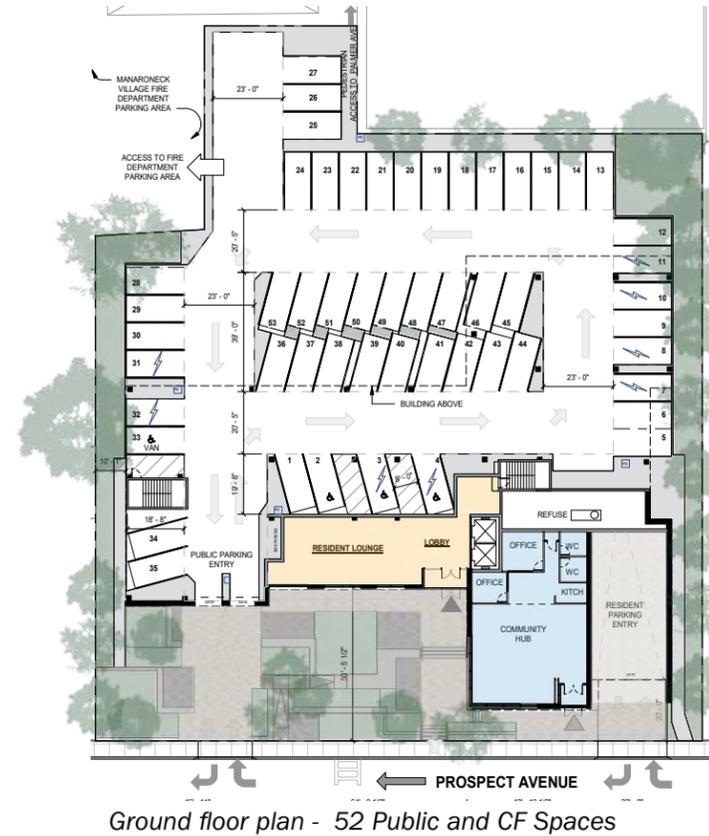
The surface parking area needs to be well lit for safety but lighting needs to respect neighbors with dark sky fixtures and limited light bleed



Parking

Prior to beginning the design of the Project, the Development Team considered whether it would be structurally possible and financially feasible to reuse the existing Hunter Tier parking deck and construct the residential structure on top. The Team's structural engineer inspected the garage and determined that it has significant structural defects that made reuse of the parking deck infeasible due to the cost and difficulty of stabilizing the structure, as well as the limitations that reusing the deck would place on the design of the future building. As a result, the Hunter Terrace design imagines the demolition of the existing structure and construction of all new parking and residential space.

The Project will include two levels of parking to serve both the residential tenants and the Mamaroneck community, including short-term parking for visitors to the Central Business District, Emelin Theater, Public Library, and Village Municipal Building. The lower-level parking area will contain 70 parking spaces for residential use, with a dedicated ramp on the southeast corner of the property. The community parking area will be accessed via a driveway on the west side of the property and located at ground level. It will include 52 parking spaces which will be dedicated for public use as well as for visitors to the Community Hub. At the rear of the site on the ground floor, access is provided to the Village of Mamaroneck Fire House. The ceiling height at the ground floor parking deck and at the driveway entrance will be at least 9' to accommodate the height requirements of the firehouse vehicles (no more breaking antennas).





ING

Village Green / Landscape

In the heart of the Village of Mamaroneck, Hunter Terrace stands as a beacon of modern, affordable housing, seamlessly integrating with the surrounding civic center. Our landscape design approach is rooted in the idea of fostering a strong sense of community, blending functionality and aesthetics to create an open public space that resonates with the spirit of a village green. We have crafted a design that transforms the front of the building into a harmonious extension of the Village Civic Center, ensuring that residents and visitors alike experience a space that is both welcoming and enriching.

Terraced Elegance:

Central to our landscape design is the creation of terraced lawns, offering passive recreational spaces for residents and the wider community. These verdant steps not only provide a visually striking focal point but also encourage social interaction, inviting people to sit, relax, and engage with one another. The terraced layout extends the pathways of the Village Courthouse Green across the street, establishing a seamless connection between the two spaces.

Nature and Biodiversity:

To enhance the aesthetic appeal and ecological diversity of the area, a variety of native (or non-invasive) trees, shrubs, and flowering plants have been strategically planted. These elements serve multiple purposes, providing shade, adding lushness to the surroundings, and attracting local wildlife. This deliberate integration of nature into the urban landscape creates a vibrant environment that residents can enjoy and be proud of.

Connectivity:

Thoughtfully aligned pathways guide residents and visitors through the space, mirroring the walkways of the adjacent Village Courthouse Green. This deliberate alignment not only enhances the visual harmony between the sites but also creates a meaningful and intuitive flow for pedestrians. The pathways act as a natural ADA accessibility ramp through the terraced garden space. The pathways encourage exploration, making the space conducive to both solitary walks and social gatherings.





Prospect Avenue street and Terrace plan

Green Tiers:

In line with our commitment to sustainability, our design incorporates a green tier, focusing on native plant species that thrive in the local climate. This approach not only minimizes environmental impacts but also fosters biodiversity, supporting the local ecosystem. Additionally, our lighting design emphasizes low-level and dark sky full cut-off lighting, ensuring the space is well-lit while minimizing light pollution. This sustainable approach contributes to a safer environment without compromising the natural beauty of the surroundings.

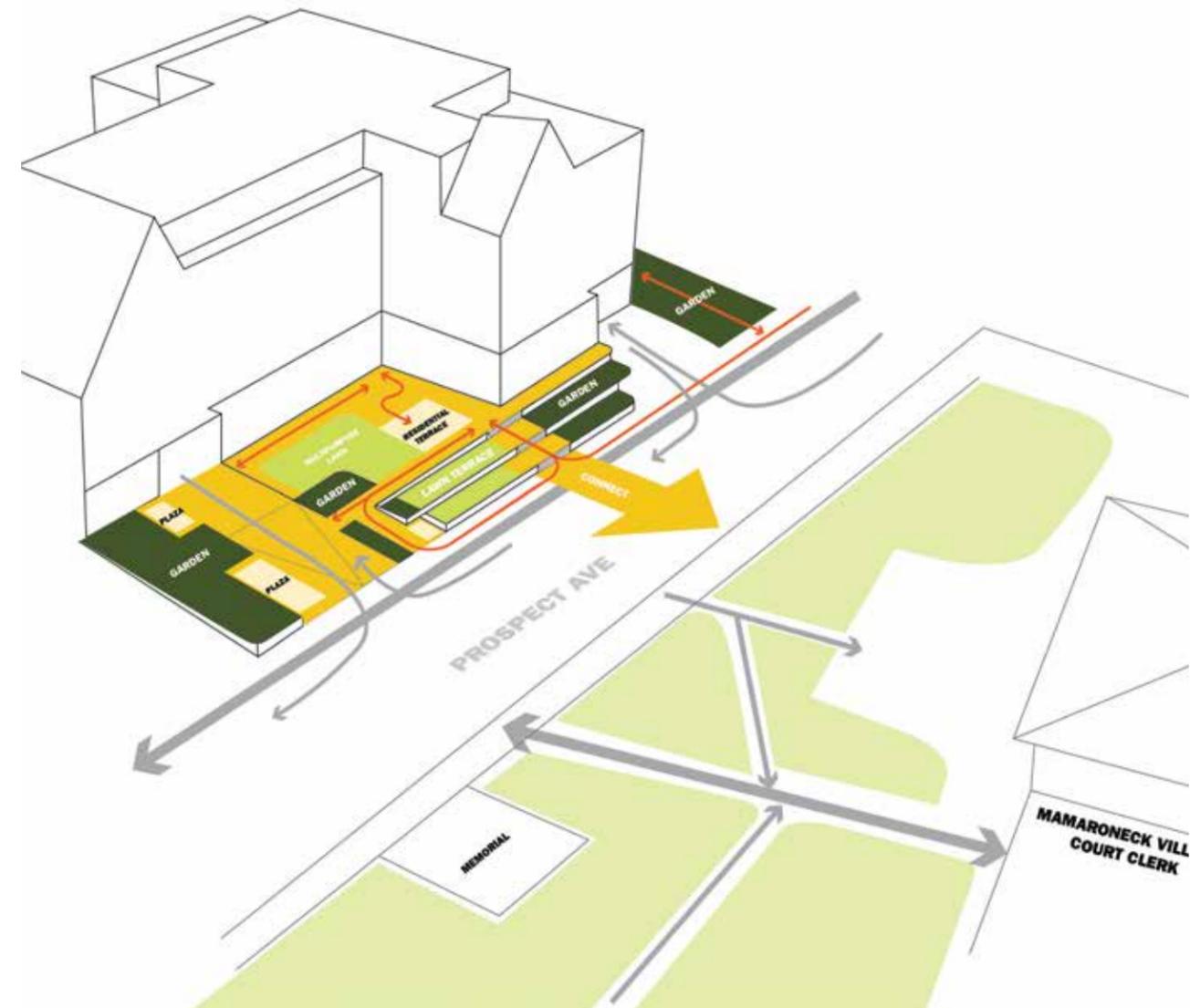
Integration and Harmony:

Hunter Terrace’s landscape design harmoniously integrates with the surrounding civic center by respecting the distinct architectural and spatial characteristics of the adjacent buildings. The terraced design provides a smooth transition from public to private, seamlessly blending the building with the Village Municipal Building, Public Library, American Legion building, and Bennett Academy. The landscape acts as a visual buffer, defining the boundaries between public and private spaces while maintaining a sense of continuity within the community.

The landscape design for Hunter Terrace reflects our dedication to creating spaces that enrich lives and strengthen communities. By integrating beautiful open spaces, promoting biodiversity, and ensuring seamless connectivity, we have crafted a landscape that not only fulfills its functional purpose but also elevates the overall quality of life for the residents and visitors of the Village of Mamaroneck. Hunter Terrace’s open public space stands as a living testament to the harmonious coexistence of modernity, nature, and community spirit.



Existing site photo toward the site from West in front of Village Courthouse



Planting Palette

The landscape design incorporates native plant species that thrive in the local climate such as

Marginal Sheild Fern

Scarlet Oak

Whitewood Aster

Raydon's Favorite Fall Aster

Allegheny Spurge

Butterfly Milkweed

Common Milkweed

Christmas Fern

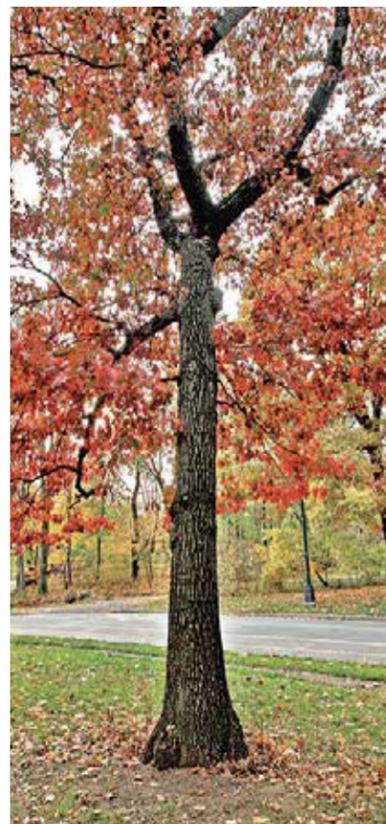
Color Dream Coral Bells

Honeylocust Tree

Little Bluestem

Nyssa Sylvatica Wildfire

Switchgrass



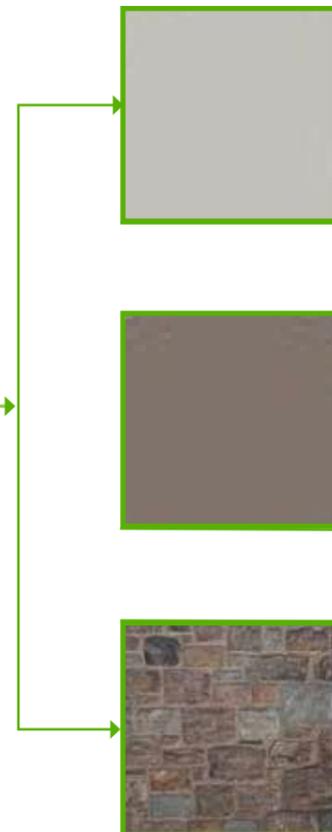


View across Prospect Avenue

Material Palette

Mamaroneck’s building fabric is a rich source for material inspiration. The base of the building draws directly on the stone walls of the Library and the Village’s tradition of stonework. The proposed stone will feature more regular horizontal coursing but with a similar variation in tones. The stone is rugged enough to stand the wear of ground level use without damage and has the texture and variety to satisfy in a close-up view.

The two wings of the building that rise from the stone base adopt contrasting tones of light and dark. These warm gray tones are reiterated in fiber reinforced concrete panels in a rain screen of horizontal bands. Subtle variations within each tone are achieved by altering the finish of the same concrete mix from smooth to sand blasted, providing variation in both tone and reflectance.





View from courthouse entrance



TAB C. Sustainability



HUNTER TERRACE

Hunter Tier All-Affordable Mixed-Use Development
Village of Mamaroneck

WASHINGTONVILLE HOUSING ALLIANCE | WESTHAB | MARVEL



Tab C. Sustainability

Green Building Strategy

Hunter Terrace will bring safe, affordable, resilient housing to a low- and moderate-income community, incorporating both tried and true technologies, as well as novel strategies to reduce energy consumption, increase healthy living, and lower the building's carbon footprint.



Hunter Terrace will pursue Passive House Certification (Phius 2021+ CORE) along with Enterprise Green Communities (EGC) 2020. Passive House is a performance-based approach that reduces energy in buildings by 30-40% from the already restrictive New York State Energy Code and achieves an almost equal reduction in carbon emissions. Passive House certification is the most well-balanced certification program for reducing energy consumption while offering substantial benefits, including reduced environmental impact, superior indoor comfort, enhanced health, and durability. It lowers operating costs, increases property values, and ensures the building is more resilient in the case of extreme weather.

Enterprise Green Communities (EGC) is a points-based green certification program targeted to improve energy efficiency and health and well-being for the affordable housing sector. The program targets reduced consumption of water and energy with low-flow fixtures, efficient systems, rooftop solar arrays, reduced heat islands, and healthy/nontoxic building materials.



In keeping with New York State goals and those of the Village of Mamaroneck, the project will be fully electrified utilizing air source heat pumps to provide heating, cooling, and domestic hot water, and will have all electric appliances. Unfortunately, the cost of electricity is currently 5-6x more expensive than natural gas per unit of energy, which outweighs the economic benefits of higher efficiency. To help to curtail the increased cost of electricity, Hunter Terrace will follow passive house design principles to reduce overall energy use, including increased continuous thermal insulation, improved building airtightness, and balanced ventilation through energy recovery systems. The Development Team will install an approximately 97 kW building-mounted solar photovoltaic (PV) array on the roof to produce as much renewable energy as possible, offsetting the building's overall energy reliance on the grid and reducing the project's annual operational costs.

With these attributes and more, Hunter Terrace will serve as an example of how efficient, low-carbon buildings are not only achievable, but vital to the growth and vibrancy of communities. This building, located within a region experiencing a natural gas service moratorium, will provide a replicable model to developers, architects, and contractors across the state and country on how to cost-effectively incorporate new technologies and materials into buildings to consciously advance the sustainable building industry.

Health, Wellness and Connections to Nature

The COVID-19 pandemic has fundamentally changed the way design teams approach multifamily development, and our design responds to these challenges by putting health and wellness at the forefront of our design decisions. To create a living environment that enables a healthy lifestyle, the project team will implement several strategies to reduce indoor pollutants, enhance indoor air quality, and provide individual control over thermal comfort. The project will use low-to-no-emitting VOC materials including adhesives, sealants, paints, and coatings, as well as formaldehyde-free flooring systems and composite wood products. Building materials will contain recycled content where possible and the project team will aim to source these materials from local manufacturers. In-unit controls for lighting and heating/cooling systems will be included throughout the project, giving residents control over lighting, temperature, and overall comfort.

Since our project will feature Passive House level design elements, the building will be naturally set up to provide numerous health benefits for residents due to the building's intensive air sealing and insulation. Noise from the surrounding environment will be less audible because the tightly constructed building envelope provides noise attenuation. Second, air quality within individual dwelling units will be better compared to air quality within conventional buildings because of the ventilation systems with energy recovery units. These ventilation systems help prevent conditions that lead to mold and mildew growth as well as ensure that strong odors will not percolate from one unit to the next. Finally, a tightly sealed building means that the walls and foundation are naturally set up to provide rodent and pest control since it is difficult for even small pests to gain entry into the envelope of the building.

Landscaping and Green Roof

Hunter Terrace will feature a landscaped terrace at the south entrance to create a passive recreational space for tenants as well as for the public, and to frame the entrance to both the Community Hub and the residential building. Plantings utilized in the terrace will feature all native and non-invasive species, as well as drought-resistant options when available. Native species are key to a sustainable landscape, as they require less inorganic fertilizer to thrive, and are adapted to native pests, thereby reducing the need for harmful pesticides, resulting in less run-off into our waterways. They require less water to maintain, and compared to lawns, native landscapes absorb more water and reduce flooding during rain events. Finally, native plants promote biodiversity and support the local ecology of birds, insects, pollinators and other wildlife.



In addition to the landscaped terrace at the building entrance, Hunter Terrace will feature select areas of green roof to retain water and add insulation to the roof. Due to concerns over long term durability and maintenance, the development team will be selective in the areas to which green roofs are applied.

Green roofs moderate the heat flowing through the roof, helping to reduce temperature fluctuations caused by solar radiation. The additional thickness of the growing medium provides extra thermal insulation to the building and lowers ambient temperatures through evapotranspiration. Green roofs also retain moisture from rainwater, further cooling the roof surface while simultaneously alleviating pressure on sewer systems. Green roofs are also thought to protect roofing membranes, reduce noise, and filter

pollutants, all while reducing energy consumption. Total reductions of up to 90% in solar gain on roof areas shaded by plant cover can be achieved - compared to unshaded locations, resulting in an indoor temperature decrease of 6-8°F.

Electrification

Heating, Ventilation and Air-Conditioning (HVAC)

Heating, ventilation, and air conditioning (HVAC) at Hunter Terrace will feature state-of-the-art equipment for high-performance design and construction. Space heating and cooling will be provided with a Variable Refrigerant Flow (VRF) system utilizing air source heat pumps. These systems are among the most efficient options available to multifamily buildings today and are 30% to 40% more efficient than conventional HVAC systems. VRF systems also require fewer penetrations in the building envelope when compared to other options like PTACs and individual window A/C sleeves. By having fewer penetrations in the building envelope, the buildings will be less impacted by infiltration and exfiltration, resulting in significantly lower energy required to heat or cool the space. During both heating and cooling seasons, tenants will be able to control the temperature in their units. Additionally, VRF condensing units will be zoned by predominate exposure, which will provide for more predictable loads and allow for more accurate sizing to optimize efficiency.

Fresh air and exhaust ventilation requirements for both the common areas and apartments will be met through rooftop energy recovery ventilator (ERV) systems that will use exhaust air to pretreat the outside air prior to distribution into the building. This will allow for reduced cooling and heating of the outside air and reduce energy usage for ventilation. The ERVs will be augmented with MERV 13 filtration. MERV 13 filtration filters out viruses, outdoor air pollution, and particulate matter, thereby improving indoor air quality for residents by ensuring an ample supply of filtered, fresh air, something that is especially important in the post-Covid-19 era. In keeping with a growing trend in high-performance buildings, the ERVs will be centralized and roof mounted, rather than decentralized within dwelling units, which will provide easier access for building staff for unit maintenance, servicing, and filter replacement. This will also keep operating costs to run the ventilation equipment on the master electricity meter, rather than on the apartment meters, thereby passing the benefit of fresh air ventilation entirely on to tenants.

To increase the performance and efficiency of the HVAC systems, including the ERVs, all vertical and horizontal ductwork joints will be sealed by Aeroseal, which will virtually eliminate ductwork leakage. This will ensure that fresh air is delivered directly to the dwelling units and does not leak into interstitial spaces, such as shafts and ceilings. It will also help reduce the fan energy required to deliver ventilation to the building.

Plumbing

In keeping with New York State electrification goals, the development team will incorporate fully electric heat pump water heaters (HPWHs). HPWHs will be of the air-source type, roof-mounted, with ample storage to meet the loads of the apartment units. Low-flow plumbing fixtures will be utilized throughout the building, and all fixtures will be EPA WaterSense labeled or equivalent, where applicable.

Robust Building Envelope

One of the central principles of passive house design is a solid building envelope. To achieve this, thermal bridge-free construction will be a major focus of attention during the design phase. Thermal bridges, also known as heat bridges or thermal bypasses, are areas of the building which have higher thermal conductivity than the surrounding materials, creating a path of least resistance for heat transfer, which results in major heat and energy loss as well as higher utility bills.



The building envelope will be highly insulated at floors and roofs. Two (2") of insulation (R-10) will be installed at slabs-on-grade. Dwelling units above the parking area will be air-sealed and thermally isolated with a minimum layer of 4" (R-17) of mineral wool. The roof will also be insulated with approximately 10" (~R-53) insulation, with all mechanical equipment dunnage thermally isolated from the superstructure through use of thermal isolation blocks and other thermally broken materials. The underside of the transfer slab between the parking lot and the residential units above, a commonly forgotten element, will also be highly insulated.

Hunter Terrace will also target passive house level airtightness. Great attention will be paid to detailing the air barrier assembly to minimize leakage and maximize efficiency gains from airtight building strategies. The air barrier system will be either a sheet- or fluid-applied air barrier product applied directly to the building sheathing behind the insulation board.

Hunter Terrace will also feature high-performance triple-pane fiberglass windows. These windows will be well integrated into the exterior wall assembly and will help future-proof the building envelope. As windows have long useful lives, it is critical to select triple-pane windows to ensure that performance of the well-insulated and air sealed envelope is not degraded. Selected triple pane windows will have U-Factors below U-0.20, solar heat gain coefficients (SHGCs) designed to mitigate external heat gains based on the façade orientation, and thermally broken framing. These high-performance windows and doors will be used to further ensure that energy loss is minimized, thus resulting in less site energy consumed

Lighting and Appliances

Throughout the building, lighting and plug loads will be reduced to the greatest extent possible through utilization of state-of-the-art light fixtures and appliances. Ultra-high efficiency LED lighting will be used for both interior and exterior fixtures. Exterior lighting will feature timed and/or motion activated lighting, and light fixtures in common spaces will be equipped with controls to power down or reduce lighting levels when spaces are not in use and where such controls would not endanger occupant safety.



Appliances throughout the building will be ENERGY STAR certified, where applicable, in both the residential units and in common spaces. The appliances include electric ranges and refrigerators in the dwelling units, and clothes washers and dryers in the common laundry room. In keeping with the full electrification of the building, Hunter Terrace will incorporate electric clothes dryers into the design instead of natural gas-fired dryers, which are typically used in multifamily housing applications.

Resiliency

Emergency Power

The Village of Mamaroneck is prone to horrendous flooding, especially in the low-income neighborhood of Washingtonville where the majority of Mamaroneck's affordable housing is located. As such, resiliency is a key component of Westhab and WHA's housing strategy.

Hunter Terrace will be equipped with an elective, natural gas backup generator powered by interruptible gas service (the Con-Edison Gas Moratorium only applies to firm gas) to provide emergency power in the event of power outages. Though the backup generator is not a requirement of this building type, Westhab feels strongly that a generator is needed for critical life safety reasons and added resiliency in a densely populated, affordable housing building. During emergencies, this system will provide power to critical building systems including exit signs, path of egress lighting (in stairways, corridors, and in the parking garage), elevator motors and cab lighting, the fire pump and alarm system, and ventilation fans for the centralized exhaust system and parking garage.

In addition to powering standard building systems, the team plans to upsize the generator so that the Community HUB can act as a place of refuge during potential weather emergencies. The Community HUB, which is located on the ground floor and is fully ADA accessible, but out of the flood zone, will be entirely on the building's generator. This includes all life safety systems and heating/cooling, lighting and receptacles in the community area which will house refrigerators that can be used to store tenants' perishable medicine during emergencies, as well as charge phones and other essential equipment. Between the passive house design features and the inclusion of the generator, tenants will be able to shelter-in-place during emergencies that impact critical external infrastructure. In the event of flooding or power outages, the Community HUB will be open to the Mamaroneck community as a place of refuge.

Passive Survivability

An added bonus of a Passive House building's robust building envelope is that the building maintains interior temperatures longer (passive survivability) than a conventional building in the event of a power failure, ensuring that residents stay cool in hot summer months or warm in the winter. By nature of the high-performance design techniques, the building will require minimal energy input for heating and cooling to maintain adequate space temperatures. With a highly insulated and air sealed envelope, along with triple-pane windows designed to mitigate solar heat gain/loss throughout, residents will be shielded from severe temperature fluctuations even during outages in the most extreme weather conditions.

PASSIVE SURVIVABILITY

The ability of a building to maintain critical life supporting system functions like water, temperature during extended outages of power/heating or water.

Stormwater Retention and Quality Control

Blue roofs are an innovative stormwater management technique that involve designing and installing a roof with the primary goal of retaining and managing rainwater. While they are not as commonly used as other stormwater management strategies like green roofs or traditional retention ponds, they offer several benefits such as water quality improvement, stormwater management, and flood mitigation in the event of a storm. Hunter Terrace is assessing the feasibility of installing areas of blue roof to provide further resiliency in the case of extreme weather events.

Following completion of the building, a water quality control structure will be implemented onsite according to all local, County and State regulations to filter the stormwater before it reaches the Village's stormwater system. The water quality structure will capture oil, grease, trash, debris and sediment before entering the Village's stormwater system.

Embodied Carbon

Wood Frame Construction

Hunter Terrace will seek to minimize concrete construction by using wood-framed construction for typical residential floors. The wood-framed floors will be built atop a concrete podium for the parking garage, thus limiting the use of concrete to the first-floor level. Using a lightweight wood structure for the residential building also avoids using more concrete in the podium, reducing the size of the transfer slab between the parking garage and the residential building from 36” to 18”.

When appropriately managed, wood can be a highly sustainable material, serving as an effective carbon sink and sequestering carbon from the atmosphere. Additionally, it is far less energy and carbon intensive to manufacture for use in the construction industry than its common counterpart, concrete.

Current affordable multifamily housing construction relies heavily on concrete and steel, which are highly carbon intense products. While poured concrete, precast plank, concrete masonry units (CMU), and steel are durable, structurally solid, and currently necessary in many locations, they can be reduced or eschewed in favor of more sustainable building materials using the proper design. From an environmental perspective, “Steel and concrete consume 12% and 20% more energy, emit 15% and 29% more greenhouse gases, and release 10% and 12% more pollutants into the air, and generate 300% and 225% more water pollutants than wood, respectively.”

Other benefits of wood framing include: (1) wood acts as an insulator due to its cellular structure that allows for air pockets, helping to slow the conductivity of heat; (2) wood products store carbon, helping to mitigate climate change while also providing a good alternative for materials that require large amounts of fossil fuels to produce; and (3) wood helps to sustain our forests and increases our carbon storage potential by ensuring that it is affordable for forest owners to continue sustainably managing their forestland.

Insulation

The project team is intentionally choosing insulation with lower embodied energy and low global warming potential (GWP), opting for stone/mineral wool for the above-grade wall insulation. This will provide thermal resilience and soundproofing instead of the typically installed high-GWP plastic foam boards. The specified stone/mineral wool insulation will be formaldehyde-free, and with its inherent fire resistance, no added bio-cumulative toxins will be needed, as is the case with foam insulation. Further, no PVC flooring or vinyl with phthalates will be installed.

EV Charging

Electric vehicle (EV) parking will be provided to both building residents and the Mamaroneck Community. New York State Code requires that developers install EV chargers at 5% of the total parking spaces in new buildings. WHA and Westhab seek to improve this outcome by installing EV chargers at 5% of the resident charging stations and 15% of the community dedicated parking spaces. The Development Team expects that there is more demand among the Village of Mamaroneck community than among the lower income building residents. Additionally, WHA and Westhab will provide for future EV charging stations by pre-installing conduit and increasing the size of the building’s electrical load. If the need for more EV chargers is required in the future, the Development Team can easily purchase more stations on an as-needed basis.

By providing convenient charging infrastructure, the project will encourage more people to adopt EVs and reduce greenhouse gas emissions. The provided EV parking not only aligns with eco-friendly initiatives but also offers practical benefits, contributing to a cleaner environment, increased property value, and potential financial returns.

Verification and Testing

Bright Power. Inc., the energy consultant, and Lasberg Construction Associates, Inc. (LCA), the general contractor (GC) will closely monitor the site during the construction phase to ensure that subcontractors adhere to air sealing guidelines and industry best practices. Bright Power will perform whole building blower door testing which will play a pivotal role in achieving Passive House certification, serving as a critical assessment tool for measuring the energy efficiency and airtightness of the building.

Once the building is complete and operational, energy and water performance will be tracked on an ongoing basis in Bright Power’s EnergyScoreCards tool. This will enable the property management team to monitor the performance of the property to help ensure that the projected energy and water performance is achieved and maintained. The use of EnergyScoreCards will enable the Development Team to share the performance data of the building with other entities that are committed to the development of environmentally sustainable and energy efficient affordable housing.

Renewable Energy

Solar PV

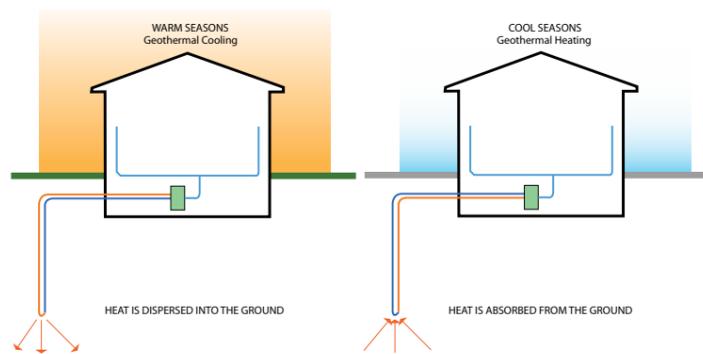
Hunter Terrace will feature an approximately 97 kW solar PV system on all available roof areas, including the flat and pitched roofs. This will generate roughly 111,504 kWh of annual PV production and will offset roughly 20% of the total energy generated on site. Total usage/consumption on all-electric buildings is a much larger load than on partially electric buildings because the heating, cooling, DHW, and ventilation systems are all electrically powered. For reference, the rooftop solar PV system will have roughly 202 Solar PV Modules.

Where solar can’t be installed (such as paved areas of the 6th floor roof), high-albedo paving materials with a solar reflectance (SR) of at least 0.28 will be specified on all hardscaped areas to reduce the building’s heat island effect.

Geothermal (Alternate Scenario)

The Development Team is examining the viability of installing a geothermal system for heating, cooling, and domestic hot water. Geothermal systems are energy-efficient, environmentally friendly, renewable energy systems that exchange heat with the earth through a system of pipes called a loop, which get buried deep below the building (approximately 400-500’).

In the winter, the heat pump removes heat from the heat exchanger and pumps it into the indoor air delivery system, moving heat from the ground to the building's interior. In the summer, the process is reversed, and the heat pump moves heat from the indoor air into the heat exchanger, effectively moving the heat from indoors to the ground. The heat removed from the indoor air during the summer can also be used to heat water, providing a free source of hot water.



There are several advantages to installing a geothermal system, starting with the idea that energy derived from the earth is renewable and doesn't rely on a power producing source (like gas or electricity). The geothermal system significantly lowers the building's utility costs and reliance on the grid, saving both energy and money. Once the boreholes are dug into the earth, the geothermal system utilizes less heat pump equipment, driving down maintenance costs and opening up roof space for other renewable energy sources like solar PV panels.

Geothermal has a significant upfront cost that is only feasible for a project of this scale with today's Federal Tax Incentives offsetting nearly 40% of the upfront installation cost. With the incentives, the upfront cost is still approximately \$250-500k more than the VRF heat pump heating/cooling system. Initial analysis shows operational savings costs approaching 40-50% of the total building energy consumption costs annually, giving it a very reasonable payback period as long as the incentives remain in place.

Initial analysis from a geothermal installation company shows that the site is a good candidate for a geothermal system. Though the Development Team believes a geothermal system might provide tremendous benefits to the Project, it would cause a significant noise disturbance to the community because of the amount of rock drilling that would be required. Additionally, the Development Team would need to be sure that the Federal Tax Incentives would be available, otherwise the system would be financially infeasible for a development of this scale.



TAB D. Construction/ Logistics/Noise

HUNTER TERRACE

Hunter Tier All-Affordable Mixed-Use Development
Village of Mamaroneck

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Tab D. Construction/Logistics/Noise

Traffic, Disturbance Mitigation and Site Safety and Security

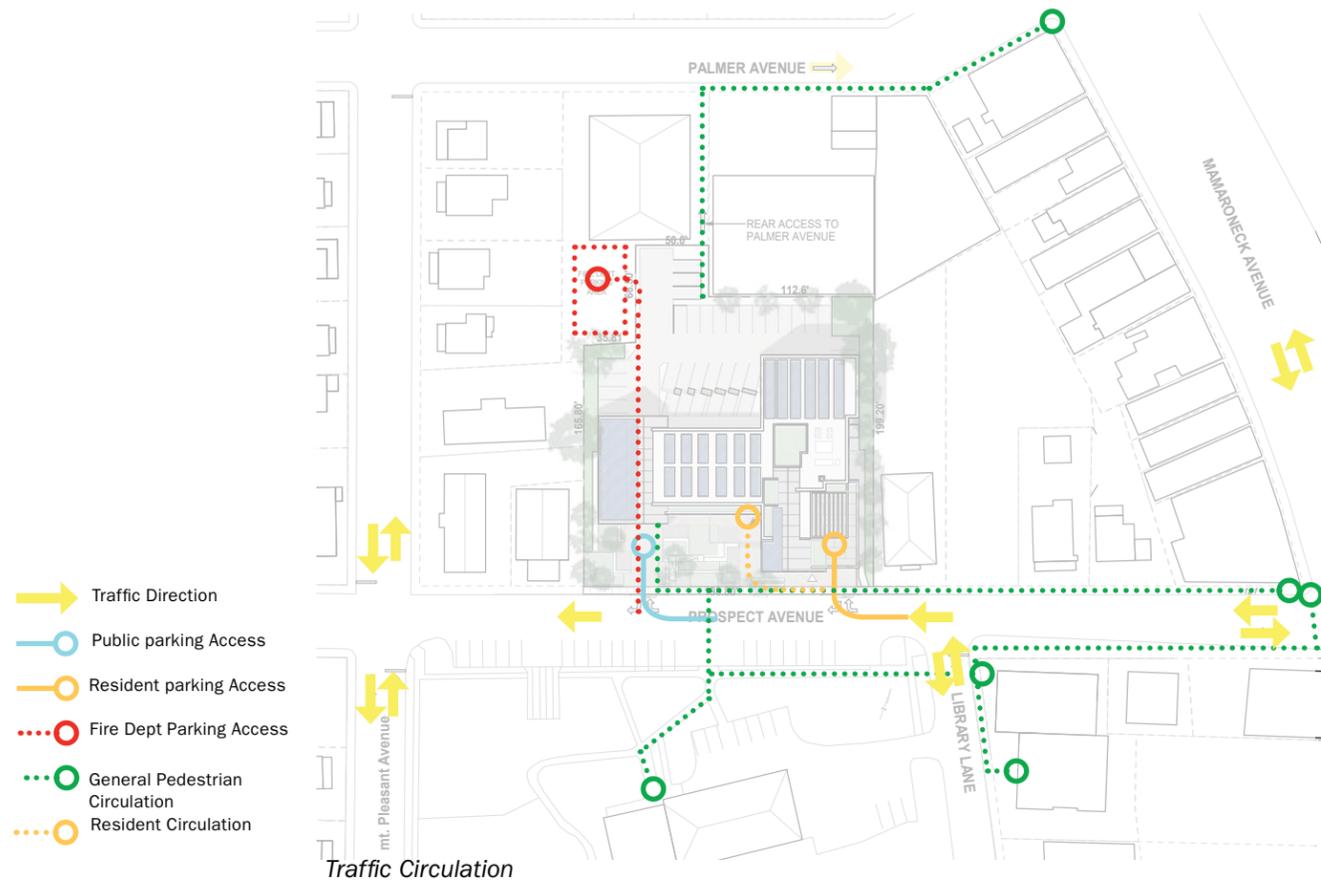
The Hunter Terrace development team, design team, and general contractor all have significant experience designing and constructing buildings in urban and suburban settings, especially on infill lots like the Hunter Tier site. In these instances, as in all instances, constructability, noise mitigation, and site safety are key ingredients in the process, and the development team has given them much thought even at this early design stage. Construction type, staging plans, and cellar locations all have multiple impacts on the construction of the building, including cost-effectiveness, noise and dust mitigation, non-disturbance of the community, and safety. Efficient management of the design and construction processes beginning with the initial concept and program and continuing through construction completion enables us to deliver projects that are top quality, on time, and within budget.

Traffic

Though the Hunter Tier Parking Lot is widely used when the Courthouse is in session or there is an evening event at the Emelin Theatre, Prospect Avenue is otherwise not a heavily trafficked street. Our traffic engineer performed a preliminary traffic study of the site based on the number of dwelling units and parking spaces. Using the Institute of Transportation Engineers (ITE) database, the residential parking lot will create approximately 30 peak hour trips (or approximately one trip every 2 minutes). Further, since the total number of parking spaces at the proposed site is less than the amount of spaces at the existing parking garage, the project is already accounted for in the roadway network for vehicles. Given the immaterial amount of traffic generation, it is unlikely that the project will have a significant impact on the surrounding roadway network.

Nevertheless, the building design underscores our understanding of the Village's concerns regarding traffic congestion. Much like the layout of the existing parking lot, the entrances and exits to the lower level/below-grade resident parking and upper level/at grade public parking are split for safety purposes and to avoid confusion. The security gates at both entrances/exits are setback from the street at a sufficient distance so that a car can pull fully into the driveway (past the street and sidewalk). If a driver for some reason gets stuck at the security gate, the car won't be an impediment to pedestrians walking on the sidewalk or cars driving down the street. Sufficient lighting and signage will be provided for drivers entering the garages to make navigation easy and to avoid confusion.

To encourage environmentally-friendly biking instead of driving, Hunter Terrace will provide bike parking spaces for both the tenants and the community. The bike parking spaces will be situated in an easily accessible location within the building. Primely located at the intersection of the Village's Civic Center, Public Library, Village Courthouse and Emelin Theater, the shopping district on Mamaroneck Avenue, and the nearby Mamaroneck Harbor, the development team hopes that Village residents will utilize the bike parking spaces when they are attending municipal public meetings, shopping and dining, or contesting a parking ticket, thereby further reducing traffic and congestion in the Village.



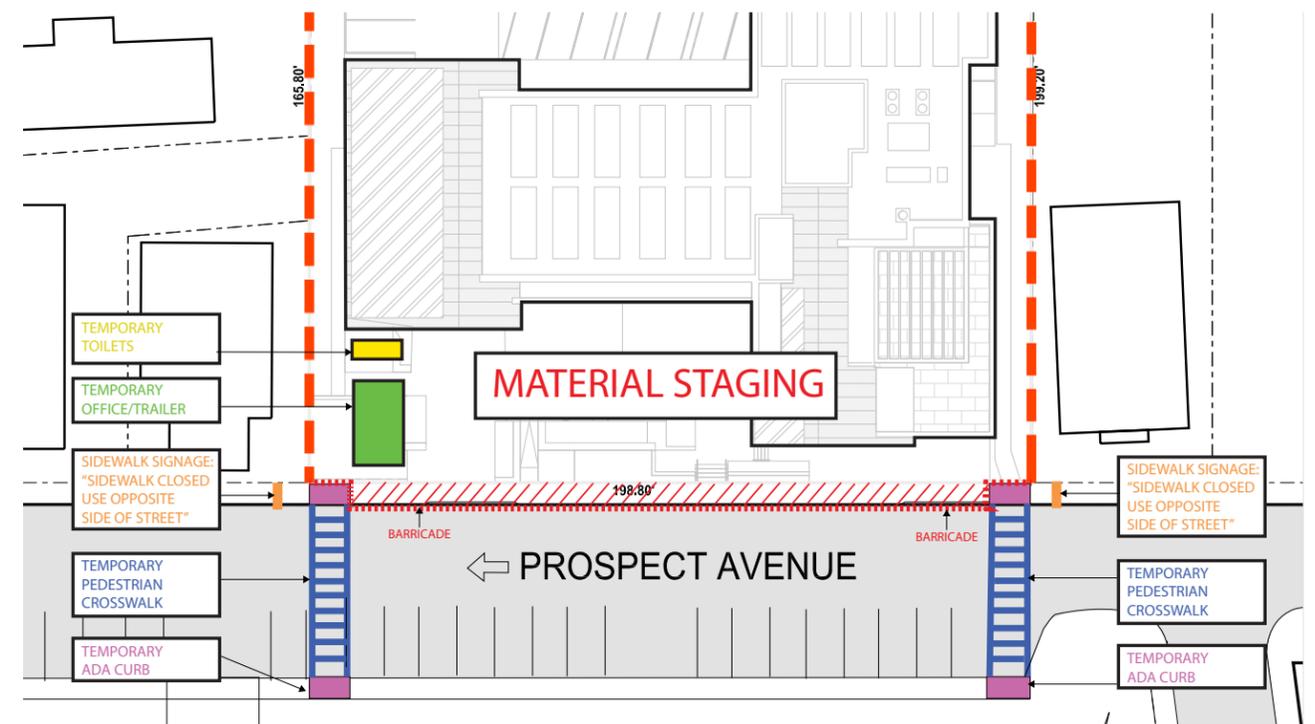
Temporary Construction Parking

The development team has agreed to rent 10-15 spaces from St. Thomas Church during working hours during the construction period so that the construction workers driving to the site have a convenient place to park and aren't using public parking spaces. The Development Team is aware that Village officials using the St. Thomas Church parking lot during the construction period as event parking for the Emelin Theatre. Our rental agreement with the Church would not impact any agreement the Village makes with the church as we would only be using the spaces during permitted, weekday working hours that would not conflict with events at the theater.

Staging during Construction

In addition to the beautiful design aesthetic created by the building's massing and setbacks, the construction benefits of having an open area at the front of a construction site are significant and numerous. Pushing the massing of the west side of the building away from the sidewalk allows for a strategically located staging area during the construction period. The general contractor can utilize this space for its trailer, to accept deliveries, pour concrete, and boom materials into and onto the building. Though the pedestrian sidewalk will likely be closed down for much of the construction period, the enlarged staging area will avoid obstructing traffic in the street in any way. Once construction is complete the sidewalk and street directly in front of the building will be replaced.

The rear and side yard setbacks provide sufficient space for installing the scaffolding necessary to construct the façade of the building and to protect the adjacent buildings.



Site Logistics Plan

Noise and Disturbance Mitigation

The project will strictly adhere to the Village of Mamaroneck Noise Ordinance Chapter 254.

As per paragraph J, all construction work shall be conducted Monday through Saturday (as allowed) between the hours of 8:00 AM and 6:00 PM. Loud radios will not be permitted during the construction process. Any demolition, pile driving, and or hammering shall be conducted Monday through Friday between the hours of 8:00 AM and 6:00 PM. Examples of various mitigation techniques the development team will employ are below.

Minimizing Rock Excavation

Excavation and rock removal will generate the most noise during the construction process. Depending on the character and integrity of the rock to be removed (if any), the removal process will utilize a variety of techniques and equipment. The primary goal will be to minimize the amount of rock excavation required for the construction of the building.

Minimizing the amount of rock excavation necessary to develop a property is critically important from a cost and noise mitigation perspective. Though no geotechnical borings have been performed yet onsite, our experienced structural engineer reviewed the site's existing conditions and those of the neighboring properties (including visiting their below grade cellars) and consulted with geotech engineers who have worked previously in the Village and throughout Westchester to understand the impact and depth of rock. Their educated inference is that rock is not likely to be encountered except in the very southwest corner of the site, and we are optimistic that we will not have to excavate much rock to build the cellar level parking garage.

Foundations and Superstructure

The design team was able to achieve the number of parking spaces required by zoning for the residential units in the cellar, allowing us to commit the entire first floor parking level for public use. To do so, the design team strategically located the cellar level parking lot at distances from the property lines that would mostly avoid expensive and noisy support of excavation (SOE), which can sometimes require driven piles. Typical soil classifications and rock depths in the Village and throughout Westchester suggest that the building is likely to be constructed on spread footing foundations (poured concrete), further avoiding any need for driven piles.



Summit on Hudson mid-construction

Wood framing is generally considered a quiet form of superstructure construction, as the trusses are fabricated off-site and installed directly onto the lumber framing and sheathing below.

Interior Construction and Post Construction

Upon completion of the foundation and building superstructure, the noise impact will be significantly reduced as the majority of work will be inside the building and separated from the public by the insulated exterior walls of the building.

Once the building is enclosed and complete, the Passive House design strategies incorporated into the building for energy efficiency and sustainability purposes will also have substantial noise mitigation benefits. The robust building envelope, complete with continuous exterior insulation, triple pane windows, and air sealing will dampen the noise level emitted from the building. The residential building and its tenants should have no negative impact on the destination locations nearby; only positive benefits from having more excited patrons.

Noise - Engineering Controls

To address the issue of elevated noise levels at the construction site, we will employ well-established engineering and administrative controls, compiled from insights and strategies we have utilized in past projects to effectively reduce noise levels at our construction sites.

In construction, engineering controls refer to the modification of equipment or work environments to minimize noise. Specific examples of engineering controls we will implement include:

- Substituting older, existing equipment with newer, quieter alternatives.
- Retrofitting existing machinery with noise-dampening materials, mufflers, or enclosures.
- Erecting noise barriers.
 - **Barrier Dimensions:** We know that for optimal noise reduction, the length of the barrier should exceed its height.

- **Visibility:** We are aware that the noise source should not be visible from the area where noise reduction is needed.
- **Proximity:** We will strive to position the barrier as closely as possible to either the noise source or the area where noise reduction is required.
- Adhering to regular equipment maintenance routines.
 - **Preventing Loose Parts:** We will actively address loose parts that can contribute to increased noise levels due to improper operation or friction with other components.
 - **Lubrication:** We will prioritize proper lubrication to prevent grinding noises caused by insufficient lubrication.
 - **Maintenance of Noise Control Devices:** We will emphasize the importance of maintaining noise control devices integrated into machinery, promptly addressing any loose or worn components

Stormwater Management and Retention

Stormwater Management

Construction Period

During construction, stormwater run-off will be governed by a Stormwater Pollution Prevention Plan (SWPPP) that meets and/or exceeds all local, County and State codes throughout the construction period. The SWPPP will include requirements for how silt fences and tracking pads get installed, how mud is washed off of trucks leaving the site, and how dust is regulated onsite. The Civil Engineer will perform and submit to the local authority weekly inspections of the required mitigation methods to ensure that everything is in good working order.

Permanent Period

Following completion of the building, a water quality control structure will be implemented onsite according to all local, County, and State regulations to filter the stormwater before it reaches the Village’s stormwater system. The water quality structure will capture oil, grease, trash, debris, and sediment before entering the Village’s stormwater system.

Stormwater Retention

The development team understands that the Village suffers from flooding during significant rain events, and is analyzing different water retention systems for the building to alleviate pressure on the Village’s stormwater system, including a detention tank and/or Blue Roof (a roof that gets pitched in such a way that it retains water for a period of time).

The site’s added green space and green roofs should greatly improve water retention on the site compared to the current concrete parking lot.



Site Safety and Security

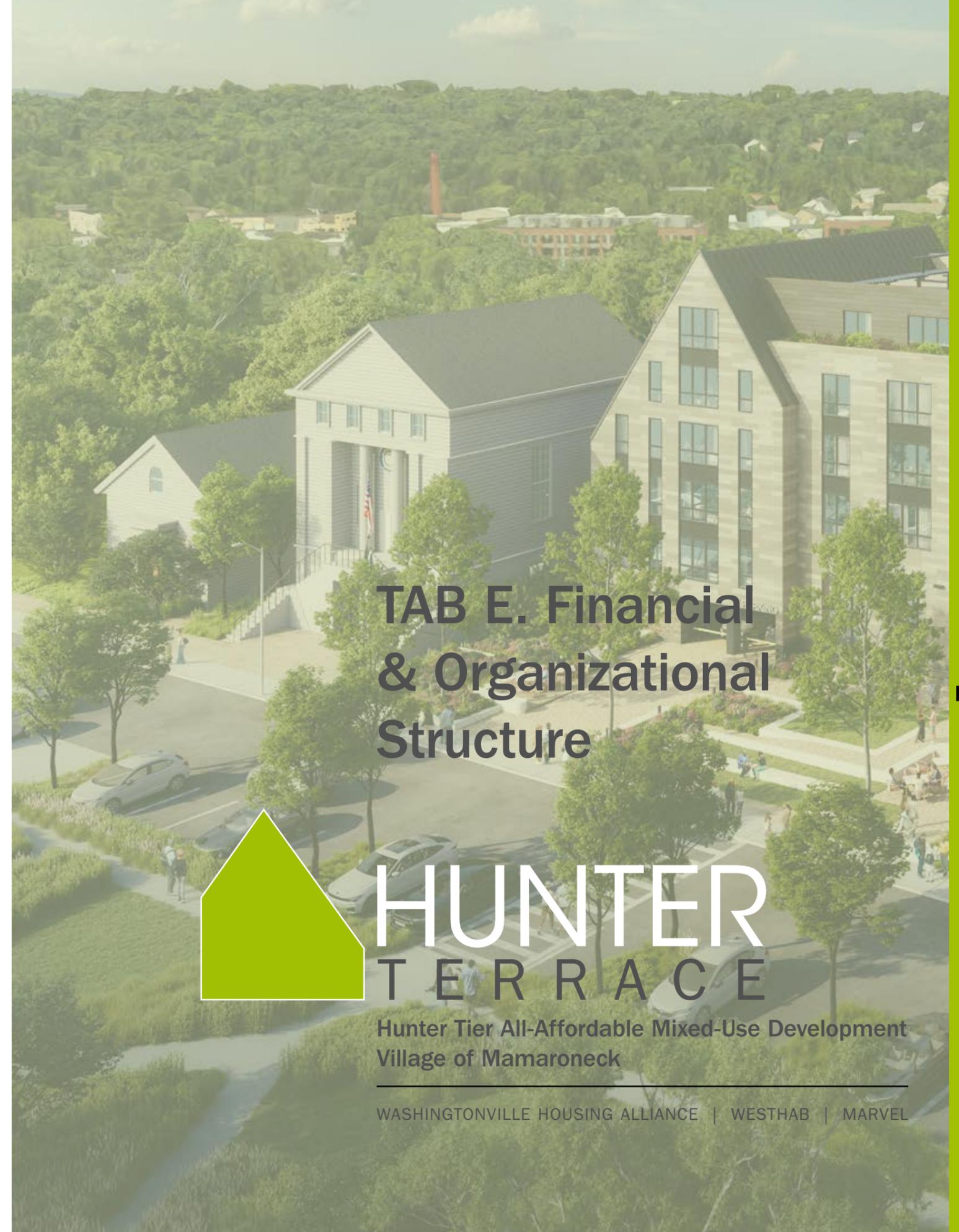
The development team feels strongly that integrating safety and health into every operation in our process is critical and of the utmost importance. The development team will comply with all applicable laws and regulations that govern onsite operations. We will conduct processes and operations in a manner that reduces or eliminates conditions that are unhealthful or could cause injury to employees. Employees are consistently urged to report unsafe conditions in the workplace. Quality or production goals do not supersede the safety of employees. With this in mind, we will work with the GC to implement a full Safety Management Program that focuses on the following goals (see following page):

A continual commitment to improve safety at the Job Site

- Employee awareness and training with regard to safety issues
- A commitment to visitors, neighbors, and the community to lessen or eliminate any safety related issues.

Some of our safety and security highlights are detailed below.

- 24/7 monitoring of the site during construction through an onsite CCTV system.
- Site will be fully fenced with 6' tall construction fencing to prevent unauthorized access to the property and also prevent any debris from leaving the property.
- A sidewalk shed will be installed in front of the property if required by any local or State building code to protect pedestrians from overhead construction activities once construction reaches the 2nd floor.
- Construction monitoring including vibration, crack, and optical monitors will be used during construction, as required by any local or State building code to ensure the safety and structural integrity of surrounding properties.
- Overhead protection will be placed in any yards or alleys of adjacent properties, as required by any local or State building code, to protect residents or patrons from overhead construction activities while retaining access/egress.



TAB E. Financial & Organizational Structure



Hunter Tier All-Affordable Mixed-Use Development
Village of Mamaroneck

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Tab E. Financial & Organizational Structure

Overview

The 77-unit Hunter Terrace Project will be a modern, sustainable, and high-quality development that will offer much needed housing that is affordable to the Mamaroneck community. The Project will be financed utilizing a typical affordable housing financing structure. Project sources will include a conventional bank loan, tax credit equity through the sale of Low-Income Housing Tax Credits (LIHTC), and an array of gap filling subsidies from New York State Homes and Community Renewal (HCR), as well as funding through Westchester County's New Homes Land Acquisition (NHLA) and Housing Flex Funds programs. Westhab has a long and successful working relationship with both HCR and Westchester County, and expects that the agencies will be more than excited to provide the necessary financing for this project.

This financing structure is necessitated by the income and rent restrictions that will be placed on the property's units through a recorded regulatory agreement between the Developer and HCR. In order to meet the targeted affordability goals, these restrictions reduce the building's overall value, cash flow, and appreciation, leading to total development/construction costs that exceed the building's supportable debt. Tax credit equity and low-interest subsidies fill the gap between the building's sources and uses. Westhab has previously discussed the Project with both HCR and Westchester County, and both entities have expressed immense support for the endeavor.

In addition to government partners, private investment is also required to facilitate these transactions. Westhab has an excellent working relationship with its Tax Credit Syndicator, Enterprise Community Partners, and lenders, Bellwether Enterprise and TD Bank, who have expressed interest in financing a portion of the Project. These working relationships ensure that project financing will be available with optimal terms, something that is not always assured. Support letters and Letters of Intent from Enterprise Community Partners, Bellwether Enterprise, and TD Bank are provided in the Appendix.

The proposed financial and legal structure described herein includes payment to the Village of Mamaroneck for the fee simple acquisition of the Hunter Tier site for the sum of \$5,000,000. Of the \$5,000,000 acquisition price, the Village of Mamaroneck would keep \$3,528,125 as the purchase price for the property, and would reinvest the remaining \$1,471,875 into the Project to fund the construction of the community parking deck, which is ineligible for funding by Low Income Housing Tax Credits or other affordable housing subsidy sources. The Development Team and the Village would enter into a Reciprocal Use Agreement, allowing the Village to use and benefit from the parking. Details of the acquisition are further discussed under Acquisition Scenario below. The Development Team believes that this carefully considered acquisition scenario and financing structure is the best way to achieve the desired outcome of paying the Village a substantial acquisition cost, providing the community parking, and achieving the development of high-quality housing that is affordable to very low, low, and moderate-income individuals and families.

Unit Affordability Designations

Hunter Terrace will offer the Mamaroneck community quality housing that is affordable to individuals and families with a wide variety of incomes. Units within Hunter Terrace will be priced at rates that are affordable to a range of incomes, with overall average income designations at less than 60% of the area median income (AMI). AMI for a family of four in Westchester County is currently \$146,800.

Approximately 20% of the units in Hunter Terrace will be affordable to tenants earning less than 30% of AMI, approximately double what the RFP required, 10% at 40% of AMI, 10% at 50% AMI, 40% at 60%

AMI, and 20% at 80% AMI. Eight of the 30% AMI units will be set aside for families receiving rental support in the form of Project Based Vouchers (PBV), which will restrict the tenants' rents to 30% of their income. As per HUD guidelines, PBV rents are priced at Fair Market Rents, which is equivalent to 110% of AMI. The Development Team believes that the income targets identified above are well-suited to the needs of the community, however prior to financing, a market study will be conducted to determine the best mix of units and affordability to target the needs of the Village of Mamaroneck, while staying within the guidelines of the LIHTC and other subsidy programs.

Rental Affordability

Project rents are underwritten to 2023 HUD AMIs for each applicable affordability tier, and actual rents will be adjusted annually to HUD limits. Residents will pay their own electric utilities, though the actual tenant utility costs are expected to be greatly reduced due to the decreased energy consumption resulting from a Passive House building. Standard HUD utility allowances for electricity and electric stoves will be used to reduce the gross rents per unit. Please see below for the 2023 residential gross rent matrix for Hunter Terrace.

Rents:

UNIT SIZE	PROJECT BASED VOUCHER	30% AMI	40% AMI	50% AMI	60% AMI	80% AMI
Studio	\$2,827	\$771	\$1,028	\$1,285	\$1,542	\$2,056
1BR	\$3,027	\$825	\$1,101	\$1,376	\$1,651	\$2,202
2BR	\$3,635	\$991	\$1,322	\$1,652	\$1,983	\$2,644
3BR	\$4,199	\$1,145	\$1,527	\$1,908	\$2,290	\$3,054

The rents at Hunter Terrace will be far lower than market-rate rents in the Village of Mamaroneck, which currently average approximately \$2,400 for a Studio, \$2,950 for a 1-BR, \$4,250 for a 2-BR, and \$5,900 for a 3-BR. A 2-BR unit priced at \$4,250 would be considered affordable for a household earning \$170,000 a year, far higher than the Village of Mamaroneck's median household income of \$118,440. In fact, the median household income for renters in the Village of Mamaroneck is far lower than that of homeowners and of the Village as a whole at only \$59,954, which is approximately 50% of the Village's AMI. It is therefore no surprise that a huge 54% of renters in the Village are considered rent burdened or severely rent burdened. Approximately 21% of renters in the Village of Mamaroneck are considered rent burdened, meaning they pay more than 30% of household income towards housing costs, and an additional 33% are considered severely rent burdened, paying more than 50% of household income towards housing costs. Many longtime Village residents including elected officials have expressed anecdotally to WHA staff that their children who grew up in the Village are unable to return home because the housing costs are unaffordable.

It is clear that affordable rental housing is in exceedingly short supply in Mamaroneck. The Westchester Housing Needs Assessment from 2019 found that waiting lists for the Section 8 Housing Choice Voucher Program at the Town of Mamaroneck Housing Authority is as much as 16 months. The affordable housing units that are available in Mamaroneck are difficult to obtain and consist primarily of older, deteriorating housing stock in the Village's flood prone neighborhood of Washingtonville. Considering the immense need for rental housing affordable to lower income residents, combined with the benefits of living in a high-quality, amenity-rich building, it's clear that the units in Hunter Terrace will be in very high demand.

Financing – Sources

The Project's permanent financing includes a permanent loan from Freddie Mac through its DUS Lender, Bellwether Enterprise, in the amount of approximately \$8,000,000 with an assumed interest rate of 7.0% for a period of 30 years. Additional sources will include \$19,697,230 in tax credit equity from the sale of the 9% LIHTC tax credits.

Permanent subsidy funding will include affordable housing subsidy programs sponsored by NYS HCR and Westchester County. Funding through HCR includes approximately \$8,119,016 through the Housing Trust Fund program, \$1,638,532 through the Federal Housing Trust Fund program, and \$423,500 through the Clean Energy Initiative program. Westchester County funds will include approximately \$5,000,000 in New Homes Land funds and \$4,000,000 in Housing Flex Funds.

To show its commitment to the project and the community and make the Project financially viable, WHA will provide a Sponsor's Loan totaling approximately \$700,000 to design, construct, and furnish the Community Hub.

Permanent Sources	Amount
TD Bank	\$8,000,000
LIHTC Tax Credit Equity	\$19,697,230
HFA Housing Trust Fund (HTF)	\$8,119,016
HFA Federal Housing Trust Fund (FHTP)	\$1,638,532
HCR Clean Energy Initiative (CEI)	\$423,500
Westchester County – New Homes Land	\$5,000,000
Westchester County – Housing Flex Funds	\$4,000,000
Sponsor's Loan	\$700,000
Deferred Developer Fee	\$2,474,078
Reserve Loan	\$364,354
TOTAL SOURCES	\$50,416,710

Uses

The Project is expected to be constructed for a total development cost of \$50,416,710, as detailed below. The estimated construction cost of \$32,348,625 includes approximate hard costs of \$320.85/ GSF for the residential space, plus a budget of \$600,000 for the Community Facility, and \$3,711,875 for the parking facilities, including both residential and community uses. Of the total parking cost, \$1,471,875 is anticipated for the Community Parking facility which will be reconstructed to restore the public parking available for the Mamaroneck community.

Uses	Amount
Acquisition Costs	\$3,528,125
Hard Construction Costs	\$32,348,625
Soft Costs	\$8,337,038
Reserves	\$364,354
Developer Fee	\$5,838,568
Total Uses	\$50,416,710

The development budget includes estimated building permit and recreation fees to be paid to the Village of Mamaroneck.

Operating Expenses & Property Taxes

WHA and Westhab have developed a preliminary operating budget for the Project which accounts for all standard operating expenses necessary to maintain the building over the long term. The team will fund operating and replacement reserves as part of its capitalized development budget to ensure the long-term health and stability of the Hunter Terrace project.

The team anticipates that the Project will pay property taxes under a Real Estate Tax Agreement to be entered into with the Village of Mamaroneck. The goal of the tax agreement is not to pay as little taxes as possible, but to establish a consistent, stable tax payment with regular annual escalations that will be achievable within the Project’s operating budget and the reduced and restricted revenues from the affordable housing. This arrangement will ensure the financial viability of the project while guaranteeing that the project remains on the tax rolls of the Village and contributes to the economy of the community.

Feasibility

As discussed above, the development of an all-affordable project necessitates a complex financing structure including the use of substantial subsidies due to the building’s reduced value and cash flow resulting from the restricted income. Without subsidies, the cash flows would be insufficient to support the debt service on a conventional loan. Tax credit equity and low-interest subsidy loans and/or grants fill the gap between the Project’s sources and uses in order to ensure financial feasibility.

The Low-Income Housing Tax Credit program also creates a unique incentive relationship whereby private investment is mobilized for the purpose of creating affordable housing without requiring the financial returns of a market rate deal. Whereas market rate projects must demonstrate sufficient cash flow to guarantee investor returns, tax credit investors benefit from a dollar-for-dollar reduction in their federal tax liability in exchange for providing capital to finance affordable housing, leaving the Project with no other cash flow obligations other than covering the debt service on the permanent loan and any subsidy loans. The Project proforma demonstrates cash flows sufficient to cover a debt service coverage ratio of 1.15 to 1.20, which is adequate to meet lender and program requirements.

The Development Team believes that the finance structure identified herein is ideal. The subsidy levels proposed are achievable and well within the maximum subsidy amounts allowed for each program. Westhab and WHA have a long and successful track record working with both HCR and Westchester County, and the team’s applications will be very competitive based on the merits of the Project, the affordability levels targeted, the community amenities to be provided, and the high degree of sustainability proposed.

Finance Letters

A Support Letter and Letter of Interest (LOI) has been obtained from Enterprise Community Partners, a national nonprofit that is one of the largest LIHTC syndicators in the country.

TD Bank, which has invested in many recent Westhab projects and which will also be involved in the project during the construction period, has also provided a Support Letter.

An LOI has been obtained from Bellwether Enterprise (BWE) for both the permanent loan.

Please see the Appendix for the letters.

Acquisition Scenario

Westhab, Inc. will apply for a New Homes Land grant through Westchester County to finance the acquisition of the property and construction of the community parking facility. This subsidy is shown as a grant on the Permanent Financing Sources, however in practice the funds will not be distributed directly to Westhab. Instead, Westchester County will purchase the property from the Village of Mamaroneck on behalf of the Development Team. Of the \$5,000,000 acquisition price, the Village of Mamaroneck would keep \$3,528,125 as the purchase price for the property, and reinvest the remaining \$1,471,875 into the Project to fund the construction of the community parking deck, which is ineligible for funding by Low Income Housing Tax Credits or other subsidy sources that can only be applied to the development of affordable housing. The Development Team and the Village would enter into a Reciprocal Use Agreement, which would allow the Village to use and benefit from the parking without requiring the Village to maintain or insure it.

The Development Team will explore all options to achieve the optimal acquisition and legal structure that best meets the needs of the Village and the funding requirements of the development. A long-term ground lease was not proposed because it would preclude the use of the County’s NHLA program. The NHLA program can only be utilized through site conveyance whereby the County would pay the acquisition price to the Village, enabling the Village to reinvest a portion of the acquisition price to pay for the construction of the Community Parking.

Timeline

An estimated schedule of major milestones is below. All tax credit equity and subsidy sources will be in hand by the time of finance closing, which is currently anticipated to be December 2025. The greatest variable which will impact the schedule will be the timeline to get through the Village’s land use entitlement process.

<i>Milestone</i>	<i>Date (Anticipated Completion)</i>
<i>RFP Submission</i>	<i>October 23, 2023</i>
<i>RFP Award (Designation)</i>	<i>December, 2023</i>
<i>Purchase and Sale Agreement Negotiation</i>	<i>March, 2024</i>
<i>Entitlements (Site Plan Approval and SEQRA)</i>	<i>March, 2025</i>
<i>Building Department – Permits</i>	<i>September, 2025</i>
<i>Finance Closing and Construction Commencement</i>	<i>December, 2025</i>
<i>Construction Completion</i>	<i>September, 2027</i>
<i>Lease -up</i>	<i>December, 2027</i>

Legal/Transactional Structure

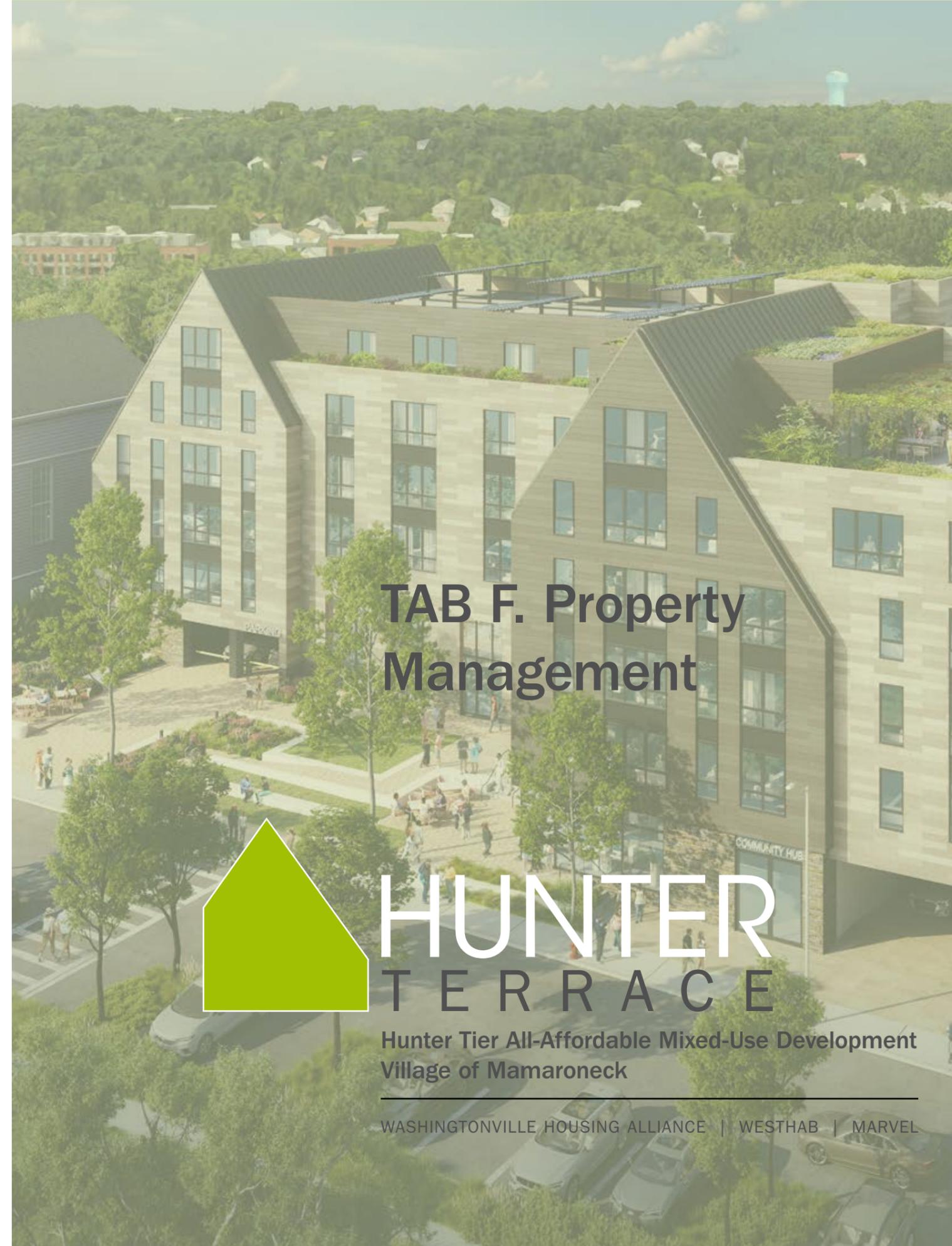
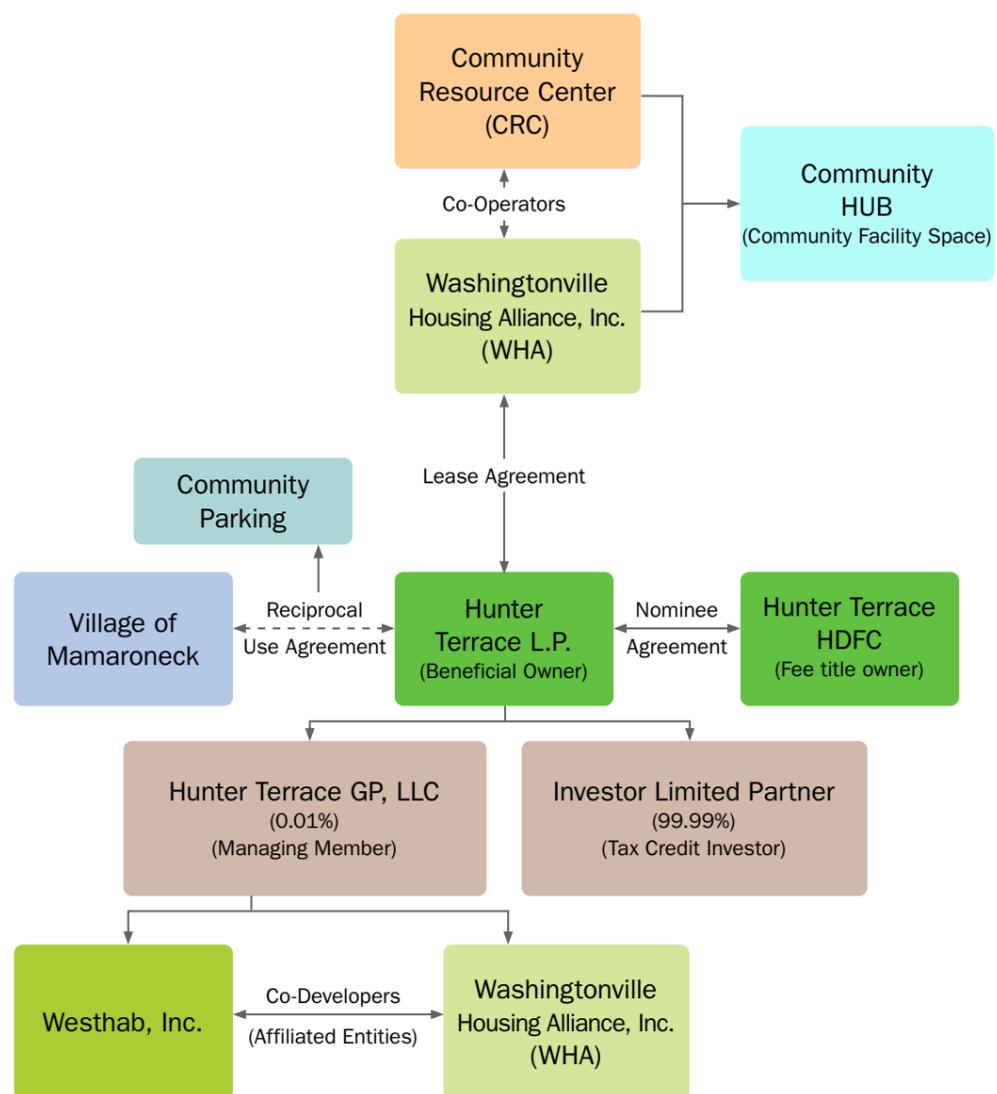
The legal structure for the Hunter Terrace project will follow the structure of a typical tax credit deal. Westhab, Inc. and Washingtonville Housing Alliance (WHA) will be Co-Developers, and the two entities will form the Hunter Terrace General Partner (GP). The Hunter Terrace GP will have a 0.01% stake in Hunter Terrace Limited Partner (LP), with the (99.99%) majority tax related share owned by the Investor Limited Partner, to be formed by the tax credit investor. As the GP, WHA and Westhab will have full control of the day-to-day management of the Project and will have all decision-making authority. Hunter Terrace LP will be the Beneficial Owner of the Hunter Terrace Property, and the Hunter Terrace Housing Development Fund Corporation (HDFC) will be the Nominee, a legal structure which is used to eliminate the State’s mortgage recording tax.

See Figure E.1 below for an Organizational Chart of the proposed legal structure.

Two pieces of the Hunter Terrace Property will be owned by the Hunter Terrace LP but will be operated by or will benefit other parties. The Community HUB will be co-operated by Washingtonville Housing Alliance (WHA) and Community Resource Center (CRC).

The Community Parking facility will also be owned by the Hunter Terrace LP, but the Village of Mamaroneck will be the beneficiary of the parking facility and will have use of it via a Reciprocal Use Agreement. Under this arrangement, Hunter Terrace LP will be the Owner of the Community Parking facilities and will be responsible for operating and maintaining the parking space, but the Village of Mamaroneck will be able to offer the use of the parking to the community, and will be the financial beneficiary of all parking revenues.

Hunter Terrace Organizational Chart (figure E.1)



TAB F. Property Management

HUNTER TERRACE

Hunter Tier All-Affordable Mixed-Use Development
Village of Mamaroneck

WASHINGTONVILLE HOUSING ALLIANCE | WESTHAB | MARVEL

F Property Mgmt.



Tab F. Property Management

Property Management services at Hunter Terrace will be provided by the in-house Property Management division at Westhab. Westhab is vertically integrated, with both its real estate development and property management arms working together to streamline operations, foster effective communication, and achieve efficiencies. Hunter Terrace will reap the benefits of this structure by having the hands-on, day-to-day staff of the Property Management division working in tandem with the executive, decision-making staff at Westhab and WHA.

Property Management Experience

Westhab currently has over 1,000 units in more than 40 buildings under management, including 45 units located in the Village of Mamaroneck. Westhab is well qualified to manage the Hunter Terrace property and to perform affirmative marketing, tenant selection, lease-up, tenant income certification, rent collection, lease renewals, apartment turnover, and day to day management and maintenance of the premises. In 2022, Westhab successfully leased 63 units in the City of Yonkers following the affirmative fair marketing guidelines of both Westchester County and NYS Homes and Community Renewal (HCR), and is currently affirmatively marketing a 113-unit property in Yonkers.

Our full suite of property management services includes leasing, marketing, compliance, rent collection, financial management, maintenance and operations. Westhab excels in strategic financial management. We handle rent collection with precision, manage financial reporting, and create budgets that optimize property performance, ensuring projects remains financially sound and sustainable so that we are able to invest back into our buildings.

Our team specializes in maintenance, everyday repairs, and preparing and executing on capital repairs. We prioritize the well-being of residents by overseeing routine upkeep and addressing emergencies promptly. Our commitment to providing safe and habitable living spaces enhances the overall quality of life for our tenants. Westhab’s preventative maintenance protocol prioritizes life safety and quality of life for residents. Westhab contracts with vendors as necessary to ensure all life safety inspections are completed annually and in a timely fashion and that critical systems, such as HVAC and elevators, are properly maintained.

As a result of Westhab’s efforts, properties under management consistently perform well on state and federal monitoring visits. Westhab’s senior community in Yonkers recently received a score of 99/100 on an annual inspection with the US Department of Housing and Urban Development’s (HUD) Real Estate Assessment Center, commonly known as REAC. Additionally, last year over 100 units in our portfolio passed annual Housing Quality Standards (HQS) inspections, required for units receiving federal rental subsidy (Section 8). Westhab has an excellent reputation among housing authorities, investors, and state, local and federal agencies for the maintenance of its portfolio.

Moreover, Westhab’s dedication extends beyond property management. We offer support services such as access to social services, community events, and resources that empower residents to flourish. Our holistic approach creates a sense of belonging, fostering a vibrant and engaged community. With our expertise, dedication, and unwavering commitment to compliance and community well-being, we are a proven and trusted affordable housing developer, owner, and manager.

A Draft Management and Operating Plan for Hunter Terrace is provided in the Appendix. The following page contains a table listing all properties currently under Westhab’s management.

Westhab understands how critical compliance is to a property’s success. For added compliance support, and to create checks and balances within Westhab’s own system, Westhab may contract with industry leading compliance consulting firms. This is particularly helpful during high volume periods like lease-ups, where initial compliance is so crucial.

Below is a table listing LIHTC units currently under Westhab’s management.

#	Project	Address	City	ST	# of Buildings	# Units	Square Footage	Property Type	Third Pary Management (Y/N)	LIHTC (Y/N)	LIHTC Syndicator	Year Built / Rehabbed
1	Bruce Knowles	97 Bruce Avenue & 12 Knowles Street	Yonkers	NY	2	24	22,010	Multifamily	N	Y	N/A	1999
2	Elm Street Apartments	125, 129, 139, 141, & 145 Elm Street	Yonkers	NY	5	35	33,420	Multifamily	N	Y	N/A	2003
3	Westhab Community Revitalization	125 Livingston Avenue, 217 Waverly Place & 129 Fourth Avenue	Yonkers & Mount Vernon	NY	3	65	81,624	Multifamily	N	Y	N/A	2005
4	Clinton Place	41-47 Clinton Place	New Rochelle	NY	1	25	26,108	Multifamily / Supportive	N	Y	WNC	2008
5	Shiloh Senior Housing	29 Kress Avenue	New Rochelle	NY	1	40	44,649	Senior (HUD 202 with PRAC)	N	Y	Raymond James	2012
6	22 Tarrytown Road	22 Tarrytown Road	Greenburgh	NY	1	28	15,849	Multifamily / Supportive	N	Y	Raymond James	2013
7	Gouverneur Place	4-12 Gouverneur Place	Bronx	NY	1	68	50,200	Multifamily / Supportive	N	Y	Enterprise	2016
8	Ludlow Commons	7-17 Ludlow Street	Yonkers	NY	1	71	62,793	Senior (HUD 202 with PRAC)	N	Y	Raymond James	2017
9	Dayspring Commons & Community Center	227 Elm Street	Yonkers	NY	2	63	69,000	Multifamily/Supportive	N	Y	Raymond James	2022
10	Summit on Hudson	76 Locust Hill Ave	Yonkers	NY	1	113	101,142	Multifamily/Supportive	N	Y	Enterprise	Under Constructor
11	Elliott Ave Apartments	98 Elliott Avenue	Yonkers	NY	1	3	3,000	Multifamily	Y	Y	N/A	1999
12	Symphony Knoll Apartments	15 Mt Airy Woods Rd.	Croton-on-Hudson	NY	1	12	10,000	Senior	Y	Y	The Richman Group	2009
13	726 OWP	726 Old White Plains Rd.	Mamaroneck	NY	1	10	9,762	Multifamily	N	Y	N/A	2007
					21	557	529,557					

Project-Based Rental Assistance Experience

Over its 40-year history, Westhab has successfully administered and consistently accepted rental subsidy programs. Westhab’s work in this area continues to expand and has grown rapidly in the last year. Westhab recently entered into multiple HAP contracts across various housing authorities and vouchersing agencies for over 100 vouchers in our Mt. Vernon and Yonkers properties and an additional eight vouchers for a new construction project in Yonkers.

In 2022, Westhab was chosen as the primary point of contact for HCR for Westchester County’s Emergency Housing Voucher (“EHV”) program. In this role, Westhab staff validated eligibility of referrals based on approved Continuum of Care (CoC) standards, and successfully coordinated applicants and housing providers to complete and submit mandatory documentation. Since the program began in September of 2022, Westhab has made 565 EHV referrals and 335 applicants have been approved. This success rate far outpaces that of other counties and agencies around the country, making it one of the country’s most successful EHV programs nationwide. These latest awards and contracts are in addition to Westhab’s long standing history of managing HUD 202 and HOME funded properties and administering a variety of HUD voucher programs.

Project Based Voucher contracts, and other similarly effective rental subsidy programs are great resources for both affordable housing developers and their lower-income residents. Developers benefit

from having a long-term, stable income source that allows them to take on debt to construct or renovate their properties and manage the building effectively. The tenant portion of the overall unit rent is sized to 30% of the tenant’s monthly income, ensuring that their rent is affordable so they don’t become rent burdened.

Below is a table listing Project-Based Voucher units currently under Westhab’s management.

Property	Location	Program	Type	# of Vouchers
97 Bruce Avenue	Yonkers, NY	HUD Project-based Voucher HAP Contract (PBV)	Formerly Homeless	6
Ludlow Commons	Yonkers, NY	HUD Section 202	Elderly/Supportive	70
Shiloh Senior Housing	New Rochelle, NY	HUD Section 202	Elderly/Supportive	39
Locust Hill	Yonkers, NY	HUD CoC	Supportive	20
Traver’s House	Yonkers, NY	HUD CoC	Supportive	30
Gouverneur Place Apts.	Bronx, NY	NYS Office of Mental Health Subsidy NY/NY III	Supportive	50
Scattered Site	Westchester County	DCMH RAP/HUD CoC	Supportive	88
Scattered Site	Westchester County	DCMH Vet RAP/HUD CoC	Veterans/Supportive	12
Scattered Site	Westchester County	DCMH Scattered/ NYS Office of Mental Health Subsidy	Supportive	4
Scattered Site	Westchester County	DCMH Vet Home/HUD CoC	Veterans/Supportive	11
Scattered Site	Westchester County	DSS First Steps/HUD CoC	Supportive	35
181 Street	Bronx, NY	NY/NY III	Supportive	7
Scattered Site	Westchester County	Westchester County DSS New Start/HUD CoC	Supportive/Rapid Re-Housing	50
Scattered Site	Westchester County	Westchester County DSS New Start Youth/HUD CoC	Supportive/Rapid Re-Housing	10
Scattered Site	Bronx, NY	NY NY II	Supportive	20
Scattered Site	Westchester County	Rapid Road to Housing/HUD CoC	Supportive/Rapid Re-Housing	50
Scattered Site	Westchester County	DSS Turning Point/HUD CoC	Supportive	46
Scattered Site	Yonkers, NY	City of Yonkers/HUD Emergency Solution Grants (“ESG”)	Supportive/Rapid Re-Housing	10
Scattered Site	Westchester County	NYSHCR EHV Voucher	TBRA	335
Municipal Housing Authority of Yonkers – 9 Locations in Yonkers	Yonkers, NY	HUD Project-based Voucher HAP Contract (PBV)	Formerly Homeless	100
129 South 4 th Street	Mount Vernon, NY	HUD Project-based Voucher HAP Contract (PBV)	Supportive	14
Total Rental Subsidy Vouchers Administered by Westhab				1007

Marketing

Hunter Terrace will be marketed to meet all local, County, and State affirmative fair housing marketing and qualification requirements. Though the target market and lottery process will ultimately be dictated by the project’s financing and affirmative fair housing marketing requirements, the likely target market area will consist of a primary market area and expanded secondary market area. The expected primary market area is the Village and Town of Mamaroneck with the secondary market covering a 9-county area, including Westchester, Rockland, Putnam, and Fairfield Counties, and the five boroughs of New York City. Based on prior experience, it is expected that a large number of the applicants will be from the Village of Mamaroneck and the majority will be Westchester County residents.

The marketing process includes developing a marketing plan (strategy), conducting the marketing and lottery, then qualifying and moving in applicants. From marketing through to stabilized occupancy, the anticipated timeline is eight months, which includes two months of marketing and six months of qualifying applicants and conducting move-ins. Westhab is experienced in this process, most recently leasing up 63 units in Yonkers, with County and NYS HCR affirmative fair marketing requirements. Westhab also has County and State approved marketing currently underway for another 113 units in Yonkers.

The general marketing process is as follows: Westhab will develop a comprehensive marketing plan for review and approval by appropriate financing sources. The plan will include a variety of marketing sources, both online and in print, as well as direct marketing (i.e. outreach to local community groups, religious institutions, employers, etc.). Marketing will be provided in multiple languages, including those targeted to least likely to apply populations. Applications will be made available online and in paper format for a 60-day period, with a lottery conducted at least 10 business days after the close of the application period. A randomized lottery will be conducted electronically with members of the public invited to view the lottery via ZOOM (or similar platform). An applicant list will be generated based on the outcome of the randomized lottery. Applicants will be contacted in order of the list to determine eligibility. All applicants not selected during the initial lease-up will remain on a waitlist, which will be utilized as units turn over.

The costs for affirmative fair marketing of the Hunter Terrace units will be borne by the Development Team and included in the project's development budget, so there will be no cost to the Village. The anticipated cost for a project like Hunter Terrace that has both HCR and Westchester County regulatory agreements will be approximately \$1,500 per unit. This anticipated cost will cover advertising, staff, and marketing and compliance consultants.

Tenant Qualification and Selection

Westhab brings extensive expertise and experience in the policies, criteria and standards for qualifying and selecting tenants in accordance with fair housing requirements. As the Property Manager, Westhab will create a Tenant Selection Plan that outlines the procedures and criteria by which management will conduct the rental process and select or reject tenants for occupancy in units at Hunter Terrace. This policy will be made available to the owners, staff and applicants. The primary goal of the Tenant Selection Plan is to provide a checks-and-balances system to ensure compliance with the program requirements and to develop a standard by which each applicant is treated equally and has equal opportunity for residency in accordance with Federal, State, and Local laws.

The Tenant Selection Plan will ensure compliance with the letter and spirit of the Fair Housing Act that prohibits housing discrimination against persons based upon race, color, religion, national origin, sex (including sexual orientation and gender identity/expression), familial status, and disability. The Plan will also ensure compliance with the letter and spirit of the New York State Human Rights Law that prohibits housing discrimination on the basis of "protected characteristics", which include age, citizenship or immigration status, creed, color, domestic violence survivor status, disability, gender identify or expression, familial status, lawful source of income, marital status, military status, national origin, race, sex, or sexual orientation.

The Tenant Selection Plan will establish eligibility requirements for applicants, including rent calculations, household size requirements, and income limits. The Plan will establish policies and procedures inter alia for:

- Proof of identity requirements
- Applicant screening
- Application intake procedures
- Transfer requests
- Maintaining internal and external waitlists
- Appeals processes
- Annual recertification

These policies and procedures will ensure that there are clear criteria for tenant selection and a fair and unbiased selection process. Westhab is familiar with the documentation and compliance requirements of the fair housing laws and will maintain all necessary reports and certifications required under State and Federal law.



TAB G. Team Description & Experience



HUNTER TERRACE

Hunter Tier All-Affordable Mixed-Use Development
Village of Mamaroneck

WASHINGTONVILLE HOUSING ALLIANCE | WESTHAB | MARVEL

G
Team Description



Tab G. Team Description & Experience

The development of the Hunter Tier site will be undertaken jointly by the Washingtonville Housing Alliance (“WHA”), a Village of Mamaroneck-based nonprofit, in partnership with its parent organization, Westhab Inc., a leading, non-profit affordable housing developer in Westchester County. WHA is the only nonprofit housing developer and manager solely focused on the Village of Mamaroneck, with a mission of preserving and enhancing the quality of life in the Village of Mamaroneck by expanding the supply of affordable housing and delivering services to low- and moderate-income residents. Westhab is the largest provider of low-income, affordable housing, and related services in Westchester County, and is dedicated to building and managing high-quality affordable and supportive housing in the County and the throughout the New York metro area. WHA and Westhab formed a strategic alliance in 2014, combining forces to grow and strengthen their housing portfolios and to increase services within the Mamaroneck community. Working together over the past nine years, WHA and Westhab have sought to provide housing and services that will promote and sustain culturally diverse, multi-generational, and mixed income communities. The partnership will combine WHA’s intimate local knowledge of the Village of Mamaroneck with Westhab’s regional development expertise, resources, and financial capacity – creating a winning development team that is entirely mission-based and uniquely well-suited to undertake the development of the Hunter Tier site.

Washingtonville Housing Alliance (WHA) – Background



Named for the Washingtonville neighborhood in the Village of Mamaroneck, Washingtonville Housing Alliance was formed in 1980 to improve the housing conditions of low and moderate-income residents in the Mamaroneck area. WHA is chartered by the State of New York as a Neighborhood Preservation Company and is a 501(c)3 not-for-profit corporation. WHA seeks to preserve and enhance the quality of life for low- to moderate-income residents of the Village of Mamaroneck and the surrounding areas. WHA constructs new housing, improves existing housing for low- to moderate-income residents, and provides other supportive activities and programs. WHA currently owns and manages 40 apartment units within 8 buildings in the Village. WHA board members all live and/or work in Mamaroneck, some in the Washingtonville neighborhood, and have long-standing ties to the Village.

For over four decades, WHA has been a stabilizing force in the community, building communities and improving the lives of the community members it serves. After forming its alliance with Westhab in 2014, WHA has been able to enhance its operations, further its mission, and deepen its impact in the Mamaroneck area, while maintaining a hyper local focus.

WHA has always been the housing provider and support organization for low- and moderate-income residents in the Village, with a deep knowledge of community needs. WHA Partners with all relevant community stakeholders including the Community Resource Center, St. Thomas Church, the Larchmont Mamaroneck Hunger Taskforce, and many others, to design unique programs to enhance community life. Currently, WHA provides youth services, general community programs like ESL and peer support groups, eviction prevention protection, and tenant mediation services to low-income families who reside in its affordable housing units, as well as to community residents at-large.

WHA residents include historically underserved populations, especially the low-and moderate-income frontline workers who fill important service jobs in the community and who staff the retail in the Village’s downtown. Many of our residents are from newer immigrant populations and are eager to contribute to the community. Our residents also include individuals with physical disabilities, survivors of domestic violence, and frail seniors.

Since its inception, WHA has constructed or rehabilitated 115 apartments including 75 units of housing for seniors called Mamaroneck Senior Towers, where it continues to provide services. In addition, WHA has developed fourteen homes for first-time buyers. WHA offers other related services to assist area residents in obtaining and retaining affordable and safe housing. WHA offers a variety of on-going supportive services to the community, including:

- A Housing Crisis Fund administered in partnership with local houses of worship to provide Tenant Eviction Prevention services.
- Workshops covering such topics as home buying, tenants' rights and responsibilities and banking literacy.
- English as a Second Language (ESL), job readiness, and vocational trainings; and
- Scholarship programs for the low-income students in the Village.

Mamaroneck Coalition for Affordable Housing (MCAH)

WHA has been a staunch advocate for building affordable housing in Mamaroneck and was a founding member (along with Community Resource Center and CURE) of the Mamaroneck Coalition for Affordable Housing (MCAH). The MCAH was established for the express purpose of supporting the development and preservation of affordable housing in Mamaroneck. By educating the community and enlisting their support, MCAH has been able to bring numerous stakeholders to join the effort, including:

- Community services providers and staff;
- Religious institutions including St. Thomas Episcopal Church and the Westchester Jewish Center;
- Interested community members;
- Local business owners;
- Members of the existing low-income community;
- Members of the existing Latino community;
- Planning professionals that live in the Village and are focused on housing.

Hurricane Ida

An illustration of WHA's far-reaching efforts to actively support low-income residents in the community occurred in the aftermath of Hurricane Ida in 2021, which badly damaged many of WHA's units in the Village. While managing the damage done to its own buildings, WHA immediately mobilized to provide resources to its own tenants and other low-income residents throughout the Community. Specifically, WHA prepared property damage assessments, assisted residents and community members in obtaining assistance from the Red Cross, and helped arrange temporary relocations. Working in collaboration with the Coalition for Community, WHA's efforts included:

- Assessing tenant housing needs, including the need for emergency alternative housing.
- Soliciting financial donations to assist those hit hardest by the storm, raising over \$15,000 which was distributed to tenants.
- Making furniture replacement available in partnership with Furniture ShareHouse.
- Managing the gathering and distribution of local donations including clothing, household items, cleaning supplies, toiletries, and baby necessities.
- Offering services to those who needed assistance with filling out applications for resources.
- WHA partnered with the local food pantry, the Larchmont Mamaroneck Hunger Task Force, to deliver additional food to tenants/clients who were temporarily displaced and staying in emergency housing in New Rochelle, NY and White Plains, NY.

Westhab, Inc. - Background



Westhab, Inc. is a leading community development organization and the largest nonprofit developer and provider of affordable housing in Westchester County. Founded in 1981, Westhab's mission is to build communities and change lives through the development of quality affordable housing and the provision of robust services that empower people and communities to thrive.

In its early years, Westhab acquired vacant buildings and renovated them into quality transitional and permanent housing. Recognizing that tenants needed assistance beyond housing, Westhab began delivering supportive services to help people thrive in independent living. As its housing portfolio grew, Westhab began to look for ways to improve entire communities—engaging local leaders and neighborhood stakeholders to address wider community issues. In response to a growing homeless population, Westhab expanded its operations to renovate and operate shelters—always focused not just on addressing the problem, but on working to find a solution. Westhab further expanded to provide employment services and youth programs, supporting families in breaking the cycle of poverty.

Westhab also began developing ground-up affordable housing residences to meet the glaring affordable needs that have persisted in the community. Westhab's development portfolio includes a mix of income-restricted affordable housing and supportive housing for seniors, veterans, young adults, and the disabled. More recently, Westhab has expanded its efforts beyond Westchester County into New York City, where it has developed affordable and supportive housing, and provides a wide range of housing-related and community-based services.

Westhab has built, rehabbed, or financed almost 1,500 units of affordable, supportive and transitional housing at a total investment of over \$458 Million. In the past 7 years alone, Westhab has financed and/or constructed over 800 permanent, affordable housing units and beds of transitional shelter units in Westchester and New York City totaling approximately \$377 Million in total transaction value. Westhab currently operates over 3,200 units and beds of affordable, supportive, and transitional housing.

Westhab's properties include supportive housing and service-enriched housing programs for seniors, young adults, veterans, and people with disabilities. Westhab has also developed a comprehensive service model to complement the organization's affordable housing production, delivering a wide range of community-based employment programs, youth centers, and social services. Westhab's current programs include job training and job placement programs that result in over 1,500 job seekers being placed in employment each year and 8 out-of-school-time youth programs delivering a comprehensive range of services to 1,650 homeless and at-risk youth.

Westhab is well-versed in the challenges of developing and managing buildings in urban environments and continues to grow its portfolio of mixed-use urban projects. In Yonkers, Westhab recently began accepting applications for Summit on Hudson, a 113-unit affordable housing residence project. Also in Yonkers, Westhab recently completed Dayspring Commons and Community Center, a six-story residential building atop a two-story parking garage containing 63 rental units for families and a 27,000 square foot community facility. And in 2017, Westhab opened Ludlow Commons—a state-of-the-art, 71-unit, affordable senior housing building in Yonkers. Westhab has also recently expanded its efforts beyond Westchester County into New York City where it has developed or is in pre-development to construct 788 units/beds of affordable and supportive housing and homeless shelters with total development costs anticipated at over \$410M, and into Rockland County where it is currently in pre-development to

construct a 78 unit, \$45M affordable and supportive housing project in partnership with the Village of Haverstraw.

Westhab has an unparalleled infrastructure and portfolio of programs in Westchester to support tenants in achieving long-term self-sufficiency and to support the growth and development of whole communities. In Westhab's housing developments, we offer wrap around services and access to the wide network of Westhab social services programs. In the communities where Westhab develops housing, we offer community-based youth and employment programs that serve Westhab tenants as well as the entire community. For example, Westhab has not only provided free broadband to all of its tenants in recent developments, it has also led a free community Wi-Fi effort with many partners to bring digital equity to the larger community.

Development and Property Management Expertise

WHA and Westhab bring experience in all aspects of delivering affordable housing projects - from pre-development activities such as community outreach and the public approval processes, financing and construction oversight, marketing to target populations, and ultimately managing the finished building. Both organizations have strong track records working with local stakeholders, government officials, and civic groups to ensure that community concerns are addressed. WHA and Westhab developments typically involve numerous public approval processes, and the organizations are experienced in working with elected officials and governmental agencies at all municipal levels, from small towns and villages to New York City and New York State.

WHA and Westhab share staff across all departments, while maintaining a unique local team at WHA that knows the ins and outs of the Village of Mamaroneck. Westhab is vertically integrated, with both its real estate development and property management arms working together to streamline operations, foster effective communication, and achieve efficiencies.

WHA and Westhab manage all of their buildings, making a long-term commitment to providing a high-quality, sustainable living environment for residents. Because of this long-term view, both organizations understand the importance of designing and building high quality projects that are attractive, well-built, highly sustainable, and will appeal to building residents as well as the community at large. Westhab's commitment to design excellence was recently recognized at its Dayspring Commons project in Yonkers, which won Westchester Magazine's 2023 Home Builders Award for Best Affordable Multifamily Development. Similarly, Westhab was just awarded \$1,000,000 in round two of New York State's Buildings of Excellence Competition for the design of Summit on Hudson, a low-carbon emitting multi-family building it recently completed in Yonkers. The competition supports the goals outlined in the Climate Leadership and Community Protection Act (Climate Act), and the award demonstrates Westhab's commitment to sustainable development.

Westhab Awards & Certifications

Westhab

- Westchester County Association Leadership Award - For Leadership in Affordable Housing and Digital Equity - 2021

La Olazul – 1940 Jerome Ave, Bronx, NY

- Future Housing Initiative Award - New York State Energy Research & Development Agency (NYSERDA) and New York City Department of Housing Preservation and Development (HPD)
- Phius Certification (Passive House)

Summit on Hudson – 76 Locust Hill Ave, Yonkers, NY

- Buildings of Excellence Competition Award (NYSERDA)
- NYSEDA New Construction Program Tier III
- Enterprise Green Communities Certification (Future)
- Energy Star Multifamily New Construction Program Certification (Future)

Dayspring Commons and Community Center – 227 Elm Street, Yonkers, NY

- Westchester Home's 2023 Builders Award - Best Affordable Multifamily Development
- Yonkers Historical Society Recognition - 2023
- Enterprise Green Communities Certification

Ludlow Commons – 7-17 Ludlow Street, Yonkers, NY

- LEED Gold
- Westchester Municipal Planning Federation - Commendation for Outstanding Planning Achievement - 2018

22 Tarrytown Workforce Housing – 22 Tarrytown Road, Greenburg, NY

- The American Institute of Architect's Westchester and Hudson Valley Chapter - Citation Award for Recognition of Architectural Excellence - 2013
- Boston Society of Architects - Housing Design Awards Jury - Citation for Affordable Housing - 2014
- LEED Silver - 2014

28 Pier Street Veterans Housing – 28 Pier Street, Yonkers, NY

- New York State Association for Affordable Housing - Downstate Project of the Year - 2008

Financial Resources

Both WHA and Westhab are well-capitalized, experienced in investing in ground-up real estate projects, and have access to the resources that will be needed to execute a project of this scope and scale. The organizations are experienced in successfully structuring the complex financing required for the acquisition and development of affordable housing, with projects being financed through a variety of vehicles including private capital, construction loans, taxable bonds, tax exempt bonds, and low-income housing tax credits, as well as City, State, and Federal subsidies.

The combined portfolio of both organizations companies is valued at \$464 Million, with Westhab having approximately \$458 Million worth of property completed or under development and WHA having approximately \$5.7 Million worth of property completed or under development.

Both organizations are highly liquid and have access to more than adequate working capital to execute the project. WHA has an annual budget of \$778,000 with \$2.6 Million in available working capital and Westhab has an annual budget of \$174 Million with \$8.64 Million in available working capital.

Working capital is a critically important issue to project lenders and investors who are looking to manage their own risk. And WHA and Westhab’s combination of mission, transparency, expertise and financial capacity are the backbone for developing strong relationships with large institutional capital providers, including those that recurring partners like Enterprise and Leviticus who provided support letters and LOIs for the submission.

Conclusion

The successful track records of WHA and Westhab in the development and management of safe, attractive, and sustainable affordable housing projects are a testament to their knowledge and expertise in the affordable housing industry. The organizations excel at the myriad tasks that go into creating the kind of high-quality public/private development project the Village desires, and they will bring a creative, collaborative, and hands on approach to achieving the Village’s objectives. In selecting WHA and Westhab, the Village of Mamaroneck is assured of getting the best of all worlds – the uniquely local perspective and understanding of the Village brought by WHA, combined with the broad experience and deep capacity of Westhab.

WHA and Westhab, Inc. – Experience



**726 Old White Plains Road
Village of Mamaroneck, NY**

Developer: Washingtonville Housing Alliance, Inc.

Total Development Cost: \$2.8 Million

Completion Date: 2007

Total Units: 10

Financing Partners: New York Homes and Community Renewal, Westchester County, and Community Preservation Corporation.

Developed by Washingtonville Housing Alliance and placed in service in 2007, 726 Old White Plains Road is a new construction 10-unit multifamily project located in the Washingtonville neighborhood of Mamaroneck. The three-story elevator property includes four one-bedroom and six two-bedroom units. Residents enjoy access to on-grade parking at no additional cost and on-site laundry facilities. The property was strategically financed with a blend of Low-Income Housing Tax Credits, tax exempt bonds, NYS Housing Trust Fund Corporation subsidy, and Westchester County HOME funds. All units are set aside for households earning no more than 60% of area median income. Constructed in a flood zone, the property is thoughtfully designed to minimize flood risk to the property and its residents.





Summit On Hudson Yonkers, NY

Developer: Westhab, Inc.

Total Development Cost: \$55 Million

Completion Date: December 2023

Total Units: 113

Financing Partners: New York State Homes and Community Renewal, Westchester County, The City of Yonkers, The City of Yonkers Industrial Development Authority and New York State Energy Research and Development Authority (NYSERDA), Enterprise Community Partners, TD Bank, and Leviticus Fund

Summit on Hudson, located at 76 Locust Hill Avenue, is the proposed new construction of 113 units of permanent, residential housing for low-income families. The development includes one 6-story residential building totaling 101,142 gross building square feet atop a parking garage with approximately 84 parking spaces. The project will total 113 affordable housing rental units, including 19 studio units, 45 one-bedroom units, 44 two-bedroom units, 5 three-bedroom units, all of which will be permanent housing restricted to families earning no more than 60% of AMI for the Westchester County Area. Forty-five of the units will be supportive in nature for formerly homeless tenants.

Summit on Hudson was chosen to receive NYSERDA's Buildings of Excellence (BOE) Award, the highest honor given out by New York State for energy efficiency and sustainability. Designed in 2020, towards the beginning of the Con-Ed Gas Moratorium in Southern Westchester, Summit on Hudson was designed and constructed to be fully-electric and meet Passive House standards. A 100 kW solar photovoltaic (PV) array on the roof will offset between 25-30% of the building's total electric consumption.



Dayspring Commons and Community Center Yonkers, NY

Developer: Westhab, Inc.

Total Development Cost: \$44 Million

Completion Date: January 2022

Total Units: 63

Financing Partners: New York State Homes and Community Renewal, Westchester County, The City of Yonkers, The City of Yonkers Industrial Development Authority, New York State Energy Research and Development Authority (NYSERDA), Raymond James, TD Bank, and JP Morgan Chase.

Dayspring Commons, located at 227 Elm Street in the Nodine Hill neighborhood of Yonkers, will include a six-story residential building of approximately 69,000 square feet atop a two-story parking garage. The project will produce 63 rental units for families, including 5 one-bedroom units, 55 two-bedroom units, and 3 three-bedroom units. Utilizing New York State's Empire State Supportive Housing Initiative (ESSHI), thirty-seven of the units will be supportive and set aside for formerly homeless tenants, targeted toward young adults with children and families with a mentally disabled head of household.

The Dayspring Community Center is an approximately 27,000 square foot facility that will offer comprehensive youth programming, adult education programs, job training, counseling, and support. Residents of Dayspring Commons will have full access to all of these services. Together, Dayspring Commons and the Dayspring Community Center will create the Dayspring Campus—the largest investment in a generation in Nodine Hill—and the catalyst for additional community investment, not to displace Nodine Hill's residents but rather to create the safe and inspiring community they deserve.





Ludlow Commons Yonkers, NY

Developer: Westhab, Inc.

Total Development Cost: \$27 Million

Completion Date: 2017

Total Units: 71

Financing Partners: US Department of Housing & Urban Development, New York State Homes and Community Renewal, Westchester County, The City of Yonkers, New York State Department of Environmental Conservation (Brownfield Program)

Ludlow Commons, located at 7-17 Ludlow Street in the downtown neighborhood of Yonkers, opened in December 2017 with 71 units in a new eight-story supportive residential building for seniors aged 62 and up. Ludlow Commons includes 70 one-bedroom units and 1 two-bedroom unit with full kitchens and bathrooms, appropriately designed to support seniors living independently. Many Ludlow Commons tenants are from the Yonkers area, and some relocated back to their former neighborhood to take advantage of this new housing opportunity.

Supporting the welfare and active lifestyle of the senior tenants is a key focus of the Ludlow Commons design. On each floor, the elevator lobbies are extended to include a sitting area with large windows that highlight stunning views of Yonkers and allow for great natural light. At night, the illuminated lobbies glow onto the street, creating additional security at the building entrance. The two building stairwells are brightly lit with large windows and colorful wall treatments making them visually appealing and safe for those with vision impairments, both important aspects to promote health in senior housing.



Gouverneur Place Apartments Bronx, NY

Developer: Westhab, Inc.

Total Development Cost: \$21 Million

Completion Date: 2016

Units: 68

Financing Partners: New York State Homes and Community Renewal, New York State Office of Mental Health, Enterprise Community Partners

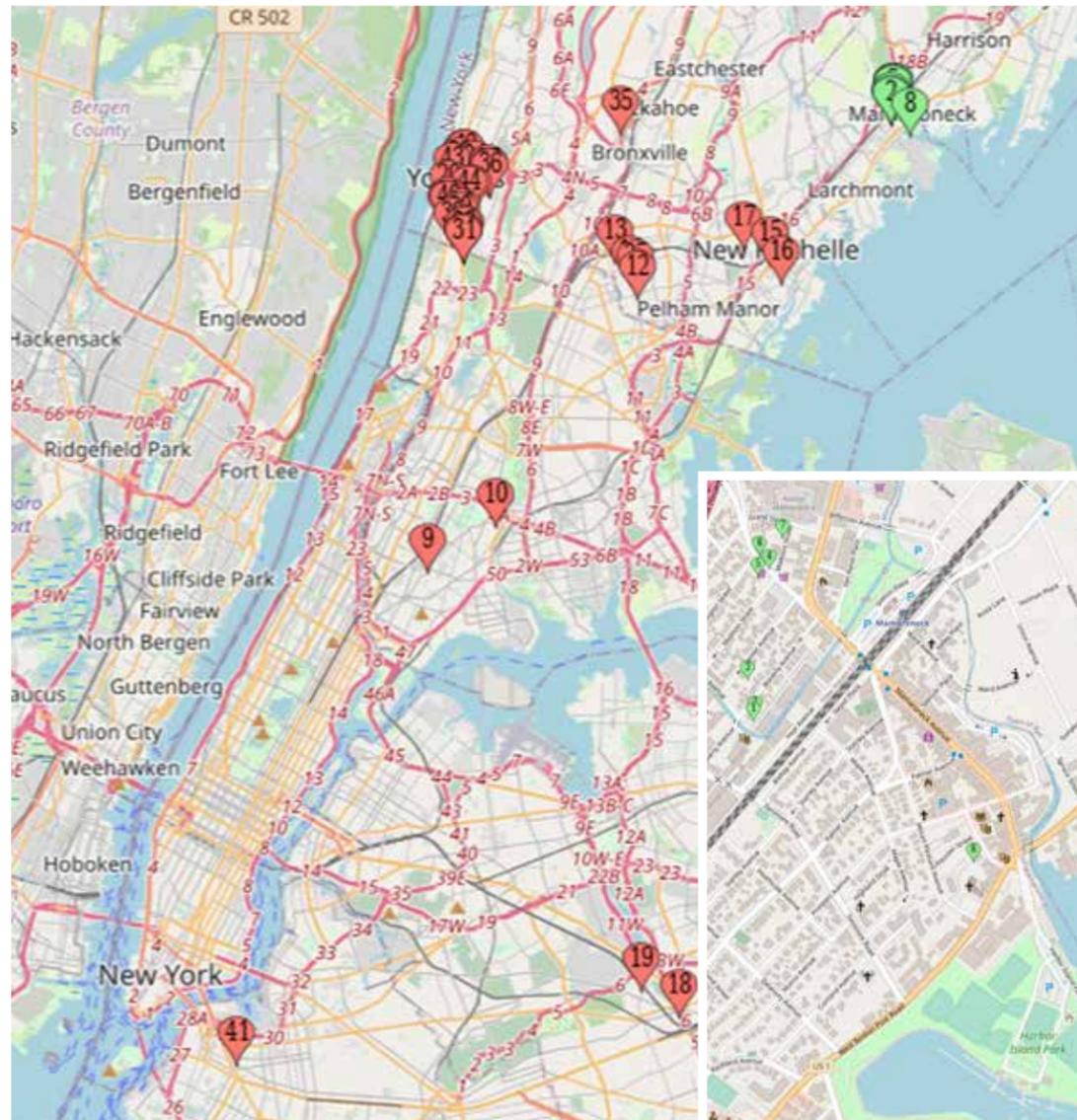
Gouverneur Place Apartments is located at 450-458 Gouverneur Place in the Morrisania section of the Bronx. The project integrates high-quality affordable housing for low-income individuals and families with supportive services for chronically homeless single adults suffering from a serious and persistent mental illness. Through a New York State OMH New York New York 3 Contract, Westhab provides intensive case management, wellness coaching, employment services, peer support programming, and connections to a full range of other services provided by Westhab and the surrounding community.

Gouverneur Place Apartments is a seven-story building with 50 supportive housing studio units for individuals with incomes at or below 30% of the New York City area median income. The building also includes 18 non-supportive units rented to individuals and families earning up to 55% of the New York City area median income. These include (7) one-bedroom units, (9) two-bedroom units, and (2) three-bedroom units.

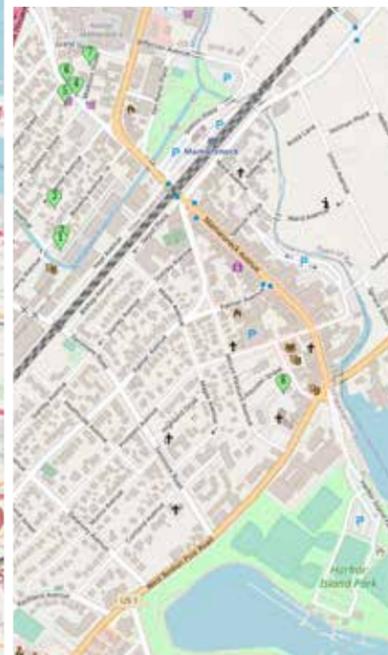




#	Development Name	Location	# Units	Type of Construction	Total Development Cost	Year Completed	Role
1	Waverly Ave Apartments	258 & 268 Waverly Avenue Mamaroneck, N	4	Rehab	\$ 542,000	1995	Developer
2	230 Center Ave	230 Center Avenue Mamaroneck, NY	2	Rehab	\$ 252,800	1993	Developer
3	725 OWP	725 Old White Plains Road Mamaroneck, N'	7	Rehab	\$ 206,900	1983	Developer
4	726 OWP	726 Old White Plains Road Mamaroneck, N'	10	New Constr.	\$ 2,864,707	2007	Developer
5	731 OWP	731 Old White Plains Road Mamaroneck, N'	6	Rehab	\$ 748,560	1995	Developer
6	Madison Street Street Residences	11 Madison Street Mamaroneck, NY	4	Rehab	\$ 503,000	1996	Developer
7	Library Lane (and WHA offices)	136 Library Lane Mamaroneck, NY	7	Rehab	\$ 646,000	1990	Developer



Regional



Local mamaroneck



#	Development Name	Location	# Units	Type of Construction	Total Development Cost	Year Completed	Role
1	Rego Park	92-54 Queens Blvd, Queens, NY	88	New Constr.	\$ 66,000,000	2024 (anticipated)	Co-Developer +Sole Owner
2	St. Ed's	108 St. Edwards Street, Brooklyn, NY	105	New Constr.	\$ 75,000,000	2024 (anticipated)	Co-Developer +Sole Owner
3	Summit on Hudson	76 Locust Hill Avenue, Yonkers, NY	113	New Constr.	\$ 55,300,000	2023 (anticipated)	Developer
4	Briarwood Shelter	138-50 Queens Boulevard, Queens, NY	175	Rehab	\$ 35,900,000	2023 (anticipated)	Co-Developer +Sole Owner
5	Dayspring Commons	227 Elm Street Yonkers, NY	63	New Constr.	\$ 36,400,000	2021	Developer
6	Dayspring Community Center	320 Walnut Street, Yonkers, NY	NA	Rehab	\$ 7,100,000	2021	Developer
7	913 East Tremont Avenue	913 East Tremont Avenue Bronx, NY	119	New Constr.	\$ 50,600,000	2021	Co-Developer
8	Ludlow Commons	7-17 Ludlow Street, Yonkers, NY	71	New Constr.	\$ 26,700,000	2017	Developer
9	Bruce Avenue Youth (BAY) House	157-161 Bruce Avenue, Yonkers, NY	16	New Constr.	\$ 3,300,000	2017	Developer
10	Gouverneur Place Apartments	450-458 Gouverneur Place, Bronx, NY	68	New Constr.	\$ 21,000,000	2016	Developer
11	22 Tarrytown Workforce Housing	22 Tarrytown Road, Greenburg, NY	28	New Constr.	\$ 10,700,000	2013	Developer
12	Shiloh Senior Housing	29 Kress Avenue, New Rochelle, NY	40	New Constr.	\$ 13,500,000	2012	Developer
13	Clinton Place Apartments	41 Clinton Place, New Rochelle, NY	25	New Constr.	\$ 10,100,000	2008	Developer
14	The New Windham Residence	5 Hudson Street, Yonkers, NY	41	Rehab	\$ 4,900,000	2008	Developer
15	28 Pier Veterans Housing	28 Pier Street, Yonkers, NY	12	Rehab	\$ 1,100,000	2007	Developer
16	South 4th Avenue	125, 127-131 S. 4th Ave, Mount Vernon, NY	20	Rehab	\$ 3,000,000	2006	Developer
17	Waverly Apartmenets	217-227 South Waverly Street, Yonkers, NY	29	New Constr.	\$ 6,100,000	2006	Developer
18	Livingston Terrace	125 Livingston Avenue, Yonkers, NY	15	New Constr.	\$ 3,500,000	2005	Developer
19	49 E. 3rd Street	49 E. 3rd Street, Mount Vernon, NY	28	Rehab	\$ 2,400,000	2004	Developer
20	95 Elliot Avenue	95 Elliot Avenue, Yonkers, NY	5	Rehab	\$ 140,000	2004	Developer
21	Lawrence Street	5 Lawrence Street, Yonkers, NY	10	Rehab	\$ 1,950,000	2004	Developer
22	Cross Street Townhomes	Cross Street, Yonkers, NY	22	New Constr.	\$ 4,000,000	2001	Developer
23	North 8th Avenue Condos	N. 8th Avenue, Mount Vernon, NY	11	New Constr.	\$ 1,815,000	2001	Developer
24	20 E. 4th Street	20 E. 4th Street, Mount Vernon, NY	24	Rehab	\$ 455,000	2000	Developer
25	97 Bruce Ave. & 12 Knowles St.	97 Bruce Ave. & 12 Knowles St., Yonkers, N'	24	New Constr.	\$ 4,000,000	1999	Developer
26	87 Locust Hill Ave.	87 Locust Hill Ave., Yonkers, NY	21	New Constr.	\$ 2,500,000	1997	Owner
27	62-64 Elliot Avenue	62-64 Elliot Avenue, Yonkers, NY	17	Rehab	\$ 1,750,000	1996	Developer
28	Olde Close House	North Salem, NY	3	Rehab	\$ 425,000	1995	Developer
29	100 Vark Street	100 Vark Street, Yonkers, NY	24	New Constr.	\$ 2,500,000	1995	Owner
30	11 Burling Lane	11 Burling Lane, New Rochelle, NY	13	Rehab	\$ 300,000	1994	Developer
31	15 Overlook Terrace	15 Overlook Terrace, Yonkers, NY	7	Rehab	\$ 850,000	1993	Developer
32	Westhab Employment Residence	Greenburgh, NY	58	Rehab	\$ 900,000	1992	Construction Manager
33	99 Park Hill Avenue	99 Park Hill Ave., Yonkers, NY	3	Rehab	\$ 265,000	1992	Developer
34	93 Bruce Avenue	93 Bruce Avenue Yonkers, NY	10	Rehab	\$ 1,200,000	1991	Developer
35	4 Van Cortlandt Avenue	4 Van Cortlandt Ave., Yonkers, NY	9	Rehab	\$ 330,000	1991	Developer
36	Westhab Family Center	Elmsford, NY	103	Rehab	\$ 1,300,000	1991	Construction Manager
37	Vernon Plaza Family Center	17 S. 2nd ave Mount Vernon, NY	35	Rehab	\$ 600,000	1989	Construction Manager
38	103 Elm Street	103 Elm Street Yonkers, NY	4	Rehab	\$ 400,000	1989	General Contractor
39	85 Bruce Avenue	85 Bruce Avenue Yonkers, NY	10	Rehab	\$ 300,000	1986	Construction Manager
Total Development Experience			1469		\$ 458,550,000		

Development Team

WHA and Westhab have separate Boards of Directors, but staffing for both organizations is shared. Biographies of key project executives and staff are provided below.

Washingtonville Housing Alliance, Inc Key Personnel



Theresa Colyar

Community Service Coordinator

Theresa Colyar, is a native New Yorker born in the Bronx and is now a long-time Yonkers, NY resident. She worked for nearly 20 years as a Psychiatric Nurse. Additionally, she has a long history of volunteer work as a community organizer starting grassroots community programs. She has been working for Washingtonville Housing Alliance (WHA) as the Community Service Coordinator for the last 9 years. Additionally, WHA is a co-founding organization of the Mamaroneck Coalition for Affordable Housing that focuses on the preservation and development of affordable housing for all income levels. She believes positive change will happen through building relationships and encouraging honest conversations between all community members.

Bertha Gallo

Community Service Advocate

Bertha Gallo, was born in Peru and moved to the country when she was 16 years old. She started her volunteer work in high school at a local nonprofit doing office work. She graduated from college with a degree in business and worked for a financial office for a couple of years. Bertha also has volunteered running a youth program for her church and organizing donations for a homeless organization. Bertha has been the Community Service Advocate for Washingtonville Housing since 2014. She loves working with the community and wants to assist those in need and support our neighbors in advocating for themselves.

Rachel Spadaro

Property Manager

A Mamaroneck resident for 34 years, Rachel has been the Property Manager at the Washingtonville Housing Alliance for 16 years. She received her BBA from Pace University. Rachel and her husband owned a local business in the Village of Mamaroneck for 9 years. She has had a long career in the management of rental properties and advocating for those in need of affordable housing.

Westhab, Inc. - Executives and Real Estate Development professionals



Richard Nightingale

President and CEO of Westhab, Inc.

Mr. Nightingale joined Westhab in 2001 and became President & CEO in 2014. He credits his early years on the frontlines at Westhab for fueling his passion for social justice and his deep commitment to Westhab's mission. Mr. Nightingale received his BA from Tufts University and his MSW from Fordham's Graduate School of Social Services. He completed additional coursework in real estate development and finance at New York University and leadership training at Harvard Business School. He is the President of the Board of Directors of Nonprofit Westchester and serves on the College Council of SUNY Purchase.

Andrew Germansky

Senior Vice President of Real Estate

Andrew Germansky is the Senior Vice President of Real Estate at Westhab, Inc. He joined the organization in December of 2017 and is responsible for managing all phases of real estate development, including site identification and pipeline development, design coordination, financing, and construction management, and property and asset management. Since joining Westhab, Andrew has overseen several, large-scale affordable/supportive housing and transitional shelter developments in Westchester and New York City. Most recently, he completed construction Westhab's Dayspring Campus project, a community center hub and adjacent 63-unit affordable housing complex in Nodine Hill, Yonkers. Andrew has spoken at conferences and on panels about the importance of investing in community development.

Prior to working at Westhab, he worked for seven years at Omni New York LLC as the Assistant Vice President of Development. Andrew was part of a team that acquired and renovated/constructed 8,200 low-income affordable housing apartment units with a total transaction value of \$970 million and construction costs totaling \$340 million. Before joining Omni, Andrew worked for Forsyth Street Advisors, a real estate and public finance consulting firm for affordable housing.

Samantha Valencia

Assistant Vice President of Property and Asset Management

Samantha Valencia has over a decade of expertise spanning all facets of affordable housing operations, finance, and development. With a specialization in increasing property value, ensuring regulatory compliance, and navigating complex financial transactions, Samantha has consistently delivered outstanding results for owners, investors, and residents alike. Her accomplishments include reorganizing and revitalizing property management departments, exceeding lease-up goals, securing valuable contracts with local and state agencies, and managing significant capital improvements. Samantha's career also involves successful negotiations, strategic acquisitions, and impactful community-focused initiatives.

Samantha joined Westhab in 2019 and currently oversees the property and asset management departments. At Westhab Samantha has focused on strategically improving property financial performance without deferring critical maintenance or sacrificing curb appeal, and ensuring resident services remain at the highest levels. Holding certifications in LIHTC Compliance and Affordable Housing Manager, she is a highly qualified industry professional.

Tracy Rhett

Assistant Vice President of Youth and Employment Services

Tracy is the Assistant Vice President of Youth and Employment Services at Westhab. She received her BA from the University of Virginia in Sociology. Her love for helping others to reach their full potential began as a case manager servicing children in foster care. She joined Westhab in 1997 as a case manager. Ms. Rhett then shifted her focus to workforce development where she managed programs geared towards training and employment for youth and adults in Tennessee, Delaware, Ohio, and New York City. She returned to her Westhab family in October 2019 where she now manages all employment, youth, and community centers.

Justine McPherson

Director of Real Estate Development

Justine McPherson is Director of Real Estate Development at Westhab, Inc. Justine joined Westhab in 2023 and is responsible for leading Westhab's team of development managers and overseeing all aspects of active development projects. Justine brings more than 18 years of experience in real estate development including projects ranging from commercial, multifamily affordable and market-rate housing, hospitality, master-planning, and mixed-use developments.

Prior to joining Westhab, Justine was a Vice President at Winston Consultants, Inc. where she oversaw several large-scale market-rate residential, commercial, and hospitality developments throughout New York City and the Tri-State Area totaling over \$250M. Justine started her career at La Cité Development where she led affordable and mixed-income housing developments throughout NYC and the northeast.

David Ndreca

Director of Construction Management

As Director of Construction Management at Westhab Inc, David ensures the seamless realization of construction projects from inception to completion. His role includes project review, cost estimation, and compliance oversight for both on-site and off-site construction activities. David coordinates contractors, exercises resource selection, and maintains efficient management. He is responsible for meeting contractual obligations and proactively resolving emerging challenges, all while delivering comprehensive reports on project status. His forward-thinking approach, negotiation skills, risk management, and commitment to quality construction standards make him a vital contributor to Westhab's success in construction management.

Prior to joining Westhab, David worked on and assisted the construction of well over 1 million square feet of complex projects in the Tri-State area. David has assisted in the development and construction of many prominent projects such as The XI, 53rd & 8th and the first Environmental Education Center in NYC.

Project Team

The Development Team is pleased to have assembled an experienced, highly-qualified team of consultants to support the development of Hunter Tier. Numerous members of the team have worked together on prior projects and enjoy collaborative relationships. Engaging the consultant team in advance allows us to be ready on day one to begin pre-development tasks.

Team members are listed below, with firm qualifications provided at the end of this section.

- **Marvel** – Project Architect and Landscape Architect
- **Bright Power** – Sustainability Consultant
- **Lasberg Construction Associates (LCA)** - General Contractor / Construction Manager
- **JMC Site Development Consultants** - Civil Engineer
- **Cityscape Engineers** - Structural Engineer
- **VHB** – Environmental Engineer
- **Nixon Peabody** – Real Estate Transaction Counsel
- **Karoff Consulting** - Project Advisor
- **Community Resource Center** – Co-Operator of the Community HUB

Marvel | Project Architect & Landscape Architect

Marvel leads innovative projects designed to inspire and connect us, addressing today's needs and anticipating tomorrow's challenges.

Marvel's practice integrates context and nature into all our work. Our process is engaging and options based, revealing solutions through multiple iterations that creatively address client/user needs. With offices in New York, San Juan, and Richmond, Marvel brings a commitment to diversity through a process of authentic engagement with the many communities in which we work. From affordable housing and cultural institutions to city streets and public spaces, Marvel sees every project as an opportunity to create spaces of engagement.

We've also committed to a diversity of work by pursuing design projects in neighborhoods of every type, density, and makeup. Whether it be the center of Manhattan or the outer reaches of Queens, from small municipalities in Puerto Rico to small town Arkansas, we believe that design excellence is for everyone everywhere. All our projects, be it a modest comfort station in a park, or a new high-profile hotel on the Brooklyn waterfront, deserve to be careful, deliberate and durable contributions to the communities around us, created with the community, inclusive of everyone, welcoming everyone.

For more than 30 years, Marvel has successfully navigated the art and business of architecture and landscape architecture, and has earned an award-winning reputation for designing at the intersection of public and private space. Our community-based approach to architecture and place-making has been recognized by over 135 industry design awards, including the AIA's highest honors.



Legal Name:
Marvel Architects, Landscape Architects, Urban Designers, PLLC

Current Staff Count:

New York Office - 114
Richmond Office - 9
San Juan Office - 48
Office total - 171

Founded:
July 11, 2013
(previously Rogers Marvel est. 1992)

Legal Form of Ownership:
Professional Limited Liability Corporation

EIN: 46-3206439

DUNS No: 079123323

CAGE Code: 78Z02

SAM Unique Entity ID:
KJE2UZH3LNS5

Business size: OTSB (other than small)

- NAICS Codes:**
- 541310 - Architectural Services
 - 541320 - Landscape Architectural Services
 - 236220 - Commercial and Institutional Building Construction

- MBE Certifications:**
- New York State ESD
 - New York City SBS
 - New York City SCA
 - Port Authority of New York and New Jersey
 - SWaM, Virginia



The Overture at Brookfield Commons White Plains, NY

Scope: Residential, Residential Affordable

Size: 146,000SF

Status: Completed 2022

Cost: \$33M

Client: Trinity Financial

Project Reference: Omalawa Abdullah-Musa

Brookfield Commons is a 145,000 SF mixed-use affordable housing community located on 141 South Lexington Avenue in White Plains, New York. The project begins with a masterplan to add hundreds of apartments to the center of White Plains, within the Brookfield Commons area. The plan looks to reknit the fabric of the city by demolishing the superblock currently known as Winbrook. Proposed as a nine story block-and-plank building with a multi-faceted brick and metal façade will house 129 affordable one, two, three, and four bedroom units. Amenities in the building will include onsite management, bike and package rooms, per floor laundry rooms, a fitness room, a playroom and a tenant lounge with a terrace.

MARVEL

WASHINGTONVILLE HOUSING ALLIANCE | WESTHAB | MARVEL



Pelham House Pelham, NY

Size: 171,000SF Residential,
100,000 SF Parking garage

Scope: 5-story Mixed use Multifamily Residential with 127 Residential dwelling units, and an enclosed parking garage.

Status: Expected Completion, 2022

Cost: \$60M

Client: The Hudson Companies, Inc.

Project Reference: Sally Gilliland, The Hudson Companies
sgilliland@hudsoninc.com
212.777.9500

Pelham House is a 5-story multifamily residential building with 127 units and a 219 car parking garage located in the commercial center of the Village of Pelham in Westchester County, NY. The building will occupy the site of an existing municipal parking structure and the village firehouse, both buildings that have seen neglect over the years. Pelham House will introduce new commercial storefronts and promote density along the main thoroughfare along 5th Avenue. Together with a new municipal center, police station and firehouse that is being concurrently designed in a site across the street as part of the same development package, the Pelham House development will provide new municipal facilities and serve a focal point for the community. On the east, the building site fronts 5th avenue, the main commercial street in the village. On the other, 4th avenue transitions abruptly into a quiet residential street with single family homes. An iconic gable roof expression anchors the building on the corner of the main street, while the building volume responds to the scale of the streetscape by stepping down in height as it turns the corner towards 3rd St and 4th Ave.

MARVEL



Stonewall House Brooklyn, NY

Size: 124,500 SF; 145 apartments

Status: Completed in 2020

Cost: \$78M

Client: BFC Partners

Project Reference: Ernesto Padron,
Cell: 917 450 0941
epadron@bfcnyc.com

Completed in 2020, Stonewall House stands in Fort Greene, Brooklyn, as the largest LGBT-welcoming elder housing development in the U.S. The 17-story, mixed-use building, with a total area of 124,000 SF, houses 145 apartments and a 6,800 SF SAGE community facility space. Developed on a long-term ground-leased NYCHA site as part of the Next Generation program, the project's design is both functional and symbolic, integrating stepped massing, façade articulation, and large bricks for cladding. Addressing the challenges of affordable housing and inclusivity, it provides a safe and welcoming environment for aging seniors, particularly for the LGBT community.

The project also emphasizes environmental responsibility, with thoughtful material selection and waste management, while fostering a sense of community and connecting the site back to the city.

MARVEL



Pratt Landing Masterplan New Rochelle, NY

Scope: Residential, Commercial, Hospitality, Public, Recreational

Size: 30 Acres

Cost: private

Status: Zoning Amendments: Approved 2019
Rehabilitation of Historic Armory: 2020
DEP Approval: 2020

Client: Twining Properties

Project Reference: Alex Twining,
alex.twining@twiningproperties.com

Located on an inlet site off of the Long Island Sound, Pratt Landing is slated to become a 30-acre mixed-use development with over 70,000 SF of ground floor retail space, a 12-story hotel, waterfront townhouses, renovation of an historic armory, and over 8-acres of contiguous waterfront public space and pathways. Marvel also led public outreach and site plan approval processes and most recently redeveloped the waterfront configuration and edge conditions to promote a more sustainable and ecologically productive tidal edge while providing small boat access and recreational fishing opportunities for all. A range of inclusive techniques from image collages to LEGO models were used to assess community priorities and concerns and to ultimately gain approval from local authorities.

MARVEL



Throop Corners Brooklyn, NY

Size: 140 Units

Cost: \$57M

Status: Expected Completion - late 2024

Client:
Unified Neighborhood Partners,
c/o RiseBoro Community Partnership

Throop Corners is the largest of 5 sites collectively awarded to unified neighborhood partnership through and HPD RFP for the Broadway Triangle. The project included an entire frontage along Throop Avenue and will be a 8 story residential building with integral community facility space that will operated by St. Nick Alliance. The project is pursuing Passive house and Energy star sustainability initiatives.

MARVEL



NEW CONSTRUCTION EXPERIENCE

Developing High Performance Buildings



Build high performance.

Maximize asset value.

Optimize systems for tenant comfort.

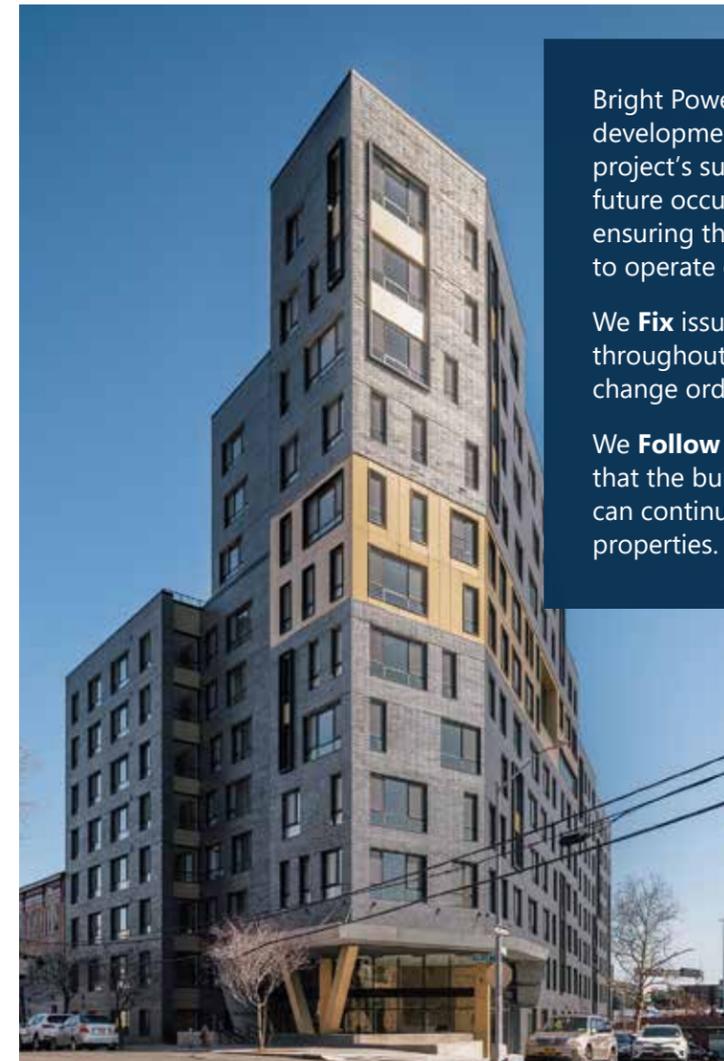
Designing innovative, efficient, and high-performing buildings on budget is no simple task. There are many complexities in the process of designing and constructing a building. How might you implement a beautiful design using sustainable and durable materials? What equipment and systems will keep your construction costs down while best serving the community in the long-term? How will you find and secure available incentives? How will you meet lenders' requirements for sustainability certifications? And how do you ensure that high-performing design elements actually get incorporated and installed correctly in the construction phase?

We work alongside development teams to ensure that sustainability is integrated and optimized throughout the design and development process and well past the ribbon-cutting. Our solutions enhance building performance, deliver superior resident comfort and health, mitigate carbon emissions and environmental impact, and minimize both construction and long-term operating costs. We ensure that your intentions are captured in the design and construction phases so that the project meets operational needs and achieves performance beyond code minimum standards.

Find, Fix, Follow

Drawing upon our extensive on-the-ground experience with new developments and existing buildings to deliver custom solutions for each new construction project that will work in the real world, not just on paper. The result: a beautiful, sustainable, healthy, and durable building.

How we do it? With our Find, Fix, Follow approach.



Bright Power collaborates with the design and development team to **Find** solutions that improve the project's sustainability, constructability, comfort for future occupants, and anticipated operating costs, while ensuring that all components and systems are designed to operate effectively and efficiently when put together.

We **Fix** issues as they arise in the design process and throughout construction to avoid costly re-engineering, change orders, and reconstruction.

We **Follow** post-occupancy performance to ensure that the building operates as intended so that you can continue to design, develop, and operate strong properties.

A Bright Power client, Radson Development, is going above and beyond in making MLK Plaza incredibly energy efficient, while also choosing sustainable, high-quality materials that are aesthetically comparable to those in luxury buildings.

Dan Rad, Principal of Radson Development, said it best, *"This project demonstrates how low-income residents can also have access to a beautiful, modern, and stylish building that operates efficiently and sustainably."*

Photo Credit: Magnusson Architecture and Planning PC

MLK Plaza, South Bronx
 Radson Development & Magnusson Architecture and Planning PC
 167-Unit Affordable Housing Development
 Built in 2018

Integrated Solutions



DESIGN

Optimize sustainability, minimize costly design changes, and maximize operating efficiency from Day 1.



BUILD

Work closely with the construction team in the field to ensure that execution mirrors design.



MEASURE

Verify and maintain the impact of sustainability investments with ongoing commissioning and data analytics.

Throughout the entire process of SD, DD, and CD's, we work with the development team, including architects, engineers, contractors, and financing partners. This allows us to influence the design and equipment selection from the beginning, before decisions get made that could negatively impact project cost or sustainability, or lead to costly change orders.

Our work integrates individual project goals and verifies that what looks good in the plans will function well together as a single building.

We model the impact, first costs, and operational costs of different architectural and equipment options (HVAC, building envelope, etc), ensure systems are sized appropriately, and consider how to integrate on-site generation technologies (solar PV, cogeneration, battery storage). **We identify trade-offs and facilitate informed decision-making to help you select the best design and equipment for the building.**

Throughout the construction and close-out phase, we work closely with the General Contractor and HVAC subcontractors to ensure that equipment is installed correctly and the start-up and operation of the equipment match the design.

Fixing a mistake that could have been caught early on is not only frustrating but costly. We are on site for key points in the construction process to ensure that systems and materials get installed properly. We diagnose and resolve any problems before they become bigger issues that arise after occupancy.

At the end of construction and prior to resident occupancy, we produce a training curriculum for building operators and train site staff so that diagnostic, operational, and maintenance procedures are in place. This ensures that all of the work completed in design and construction translates into effective operations.

Once your building is operating, our EnergyScoreCards platform and our MoBIUS® real-time energy management service allow us to ensure ongoing comfort and low utility bills. We monitor system parameters, identify equipment that isn't working as intended, and resolve the issues so that your building continues to operate at peak performance. With Bright Power's dedicated energy analysts, EnergyScoreCards easily integrates with ENERGY STAR Portfolio Manager, Enterprise Community Partners, GRESB, USGBC, and ULI Greenprint, providing reporting, submission, and compliance.

Green Certifications

Green, environmentally-friendly buildings cost less to operate and provide healthier, more productive environments in which people can live and work. Our experts help developers improve their ground-up developments to operate sustainably for the long-term.

Achieving a green certification for your development provides operational benefits of a green building in addition to the public recognition as a leader in sustainability. Furthermore, some lenders will give economic incentives for achieving certain certifications or require them.

Our team will work with you to determine which certifications make the most sense for your project. And we will work with your development team to ensure your project will receive certification along with all the benefits of a green building.



Passive House buildings perform to an extremely high standard. They significantly lower operation costs — 90% reduction in heating and cooling demand and up to 75% reduction in overall energy demand — and provide maximum resident comfort. Our Passive House Certified professionals consult throughout the design process and perform the rigorous inspections, testing, and verification necessary to achieve certification.



Enterprise Green Communities (EGC) is the first national green building program developed for affordable housing that aligns affordable housing investment strategies with environmentally responsive building practices. EGC is required for New York City HPD funded projects and is one of several certifications developers can achieve for HFA communities across New York State.

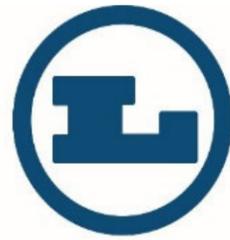


ENERGY STAR has a number of different certification programs. For new construction, the EPA requires that a building conform to certain design standards and undergo a process of inspections, testing, and verification to receive the ENERGY STAR label. This certification indicates a building uses less energy while delivering tenants better comfort.



Leadership in Energy and Environmental Design (LEED) is one of the most widely used green building rating systems in the world for all building types. Our LEED Accredited Professionals work with multifamily development teams to design and build to the highest levels of LEED certification.

LCA | General Contractor / Construction Manager



**LASBERG CONSTRUCTION
ASSOCIATES, INC.**

FIRM NARRATIVE

Lasberg Construction Associates, Inc. (LCA) is a third generation, family-owned S corporation, providing construction services for commercial and multi-family residential projects. The firm conducts business in the Metro-New York region including NYC, Westchester, Rockland and Fairfield Counties and the Hudson Valley.

LCA has operated in the Subsidized Housing arena since 1990 and has constructed over 2000 units of multi-family housing. LCA is well versed in the procedural and regulatory requirements associated with subsidized housing, and has worked with virtually every funding source associated with the affordable housing market including but not limited to HCR, HUD, HPD, AHC, HHAP, OMRDD, WIF, NYSHTF, GOSR, FHA, HOME Funds, CDBG and Westchester County New Homes and Land Acquisition funding.

LCA has also completed numerous commercial projects including medical offices, hospital projects, schools, country clubs, strip malls, pharmaceutical laboratories, golf course maintenance facilities and interior office fit ups.

The firm is knowledgeable and experienced working with challenging site conditions including, remediation of brownfield sites (Contaminated soils and water), pile/grade beam foundations, caissons, underpinning, dewatering and geopiers/ground improvement. The firm has deep subcontractor resources and leverages their excellent subcontractor relationships to the benefit of their clients.

As Contractor for the first LEED Platinum Certified building in Westchester County, LCA is committed to sustainability. LCA has constructed over 40 LEED Certified projects and is accustomed to working with many other sustainability oriented organizations including, NYSERDA, Buildings of Excellence, and Enterprise Green Communities. The firm is also experienced at Passive House construction Standards and will shortly complete a 113 unit Passive House Apartment building in Yonkers, N.Y.

The firm has maintained a relationship with Zurich North American Surety for over 30 years, and currently has a bonding line in excess of \$240M.

LCA has enjoyed a relationship with the applicant, Westhab for over 30 years, successfully completing multiple projects.



**LASBERG CONSTRUCTION
ASSOCIATES, INC.**

lasbergconstruction.com
(914) 273-4266

HRBI APARTMENTS/SCHOOL

104th Street, New York, NY

New Construction of Mixed-Use project- 4 Story/ 73,000 SF Charter School (Core and Shell), and 89 unit/12 story/92,000 SF affordable apartment building. School superstructure consisted of structural steel frame, bar joist/metal deck, and concrete floors. Exterior skin included glass curtain wall, metal panel, cast stone, and brick masonry. Residential building superstructure consisted of structural steel, CIP structural concrete, load bearing CMU and precast concrete plank. Exterior skin included metal panel, brick masonry and glass curtain wall. The footprint of the building covered over 95% of the site, making site logistics and sequencing critical to the success and safe execution of the pile driving, foundation and superstructure activities.

Existing soil conditions were unsuitable for pile driving due to the presence of urban fill and abandoned foundations requiring a general site cut of approximately 5'/15,000 cy. LCA coordinated stockpiling and processing of material for use as backfill material resulting in substantial savings to the owner.



Foundation design based on 210- tremi grouted, 18" OD steel end bearing pipe piles driven to rock at an average depth of 125' with 2.5" thread bar. Final pile load capacity approximately 6500 LBS.

Through well thought out sequencing and scheduling, LCA was able to undertake multiple project tasks concurrently. Steel superstructure was erected on one end of the site, while pile driving, tremi grouting and pile cap/grade beam foundations were performed elsewhere on site.

THE HAMILTON

400 Main Street, Poughkeepsie, NY



New construction of a 4 story/67,500 SF/54 Unit apartment building with 10,000 S.F. of Commercial Retail space constructed on a Brownfield site.

The site was contaminated with mercury, molybdenum, and other heavy metals, as well as petroleum

contamination. The site was a classified Brownfield site and was remediated under the NYS/DEC Brownfield Cleanup Program. The site was also burdened with a large amount of urban fill and partially demolished foundation structures from pre-existing buildings.

The building is supported on a driven pile/grade beam foundation. Fully grouted 18" steel pipe piles were driven to rock and support the pile cap and reinforced grade beam foundation.

The first floor is a combination of CIP Concrete, structural steel and load bearing CMU. Structural floor systems are constructed of 10" pre-cast concrete plank. Exterior walls are a combination of load bearing CMU and structural steel stud infill framing.

Exterior finishes include modular brick veneer, pre-cast concrete panels and trim elements, cementitious siding, Fypon trim, double insulated windows and EPDM roof.

ERBOGRAPH APARTMENTS

146th Street, New York, NY

New Construction of an 8 story/ 65,000 SF/65 unit 65,000sf Apartment building. The Project consisted of a 6500 SF basement constructed between two zero lot line conditions with extremely limited site access. LCA established a plan to cost effectively overcome a variety of site related challenges that enabled the building to be developed within budget and allowed the Owner to meet time related leasing commitments. The site related challenges included contaminated soils, rock excavation, SOE, and dewatering.

Export of 2,800 tons of contaminated soils was required. Soil remediation performed under strict DEP/DEC guidelines with oversight by Geotechnical Consultant. Discovery of unforeseen underground oil tanks at the property line required removal and remediation.

A dewatering system was installed to create a dry condition allowing the placement of the basement and elevator pit concrete, and deep foundation underpinning of adjacent structures. Approximately 60,000 gallons per day was pumped off site in accordance with DEP regulations. A carbon filtration/ settlement tank system was implemented due to the presence of contaminants.

Excavation required removal of approximately 5,000 CY of rock utilizing hydraulic rock hammers and line drilling. Zero lot line condition required thorough preconstruction surveys of adjacent buildings and seismic monitoring during rock removal activities.

SOE and/or underpinning was required along three of the four property lines. Deep underpinning of a rubble stone foundation was required. Sequencing of this work was critical to maintain safe working conditions.



LUDLOW COMMONS APARTMENTS

7 Ludlow Street, Yonkers, NY



New Construction of 8 story/85,000 SF / 71 Unit affordable senior Apartment Building.

The existing soils and ground water were contaminated with petroleum. In conjunction with the Environmental, Geotech and Structural Engineers, LCA established a methodology to mitigate the risk and limit the quantity of contaminated soils to be exported. The remediation of this site was administrated by the Department of Environmental Conservation.

A dewatering system was installed to remove contaminated water from the site, to create a dry condition allowing the placement of imported structural fill and the construction of foundation elements below the water table. The dewatering system included several frac tanks and a triple carbon filtration system that allowed the water to be pumped into the City Storm Sewer System and ultimately, the Hudson River. Approximately 60,000 gallons per day was pumped off site in accordance with DEP/DEC regulations.

Building Superstructure:

Foundation design included cast in place footings and frost walls with a reinforced structural SOG. First floor structure included a combination of CIP concrete and structural steel allowing large clear spans for public assembly space. Floors 2-8 consisted of solid grouted, load bearing CMU and 10" precast concrete plank. Exterior wall sections were comprised of CMU and steel stud infill framing.

Exterior finishes included Alucobond metal panels, modular brick masonry veneer, EFIS, precast concrete panels. Triple glazed windows, EPDM roof.

HUDSON HILL

76 Locust Hill Avenue, Yonkers, NY

New construction of a 5 story/85,000 SF/113 Unit apartment building over a CIP concrete podium.

This highly sustainable building is part of a new generation of building design incorporating Passive House design standards. The 5-story stick frame structure sits on top of a 2-story CIP concrete podium. Extensive rock removal, limited SOE and removal of contaminated soils were required to place the foundation and CIP concrete podium levels. The Stick frame superstructure incorporates wood trusses with CMU stair and elevator towers.

The exterior skin of the building features brick veneer and locally sourced Yonkers granite. All relieving angles and lintels are fastened to the building using thermal ties and standoff brackets that eliminate thermal bridging.

High performance R-50 roof insulation covered with a reflective TPO roof membrane, R-40 insulation at the exterior walls, spray foam insulation and high performance fiberglass windows and glazing create a very airtight, sealed condition.



Additional Passive House standards incorporated in the building include a VRF Energy Recovery Ventilation system and an air sourced heat pump for domestic hot water, along with a Drain Water Heat Recovery Exchanger that recovers heat from drain lines. Other Passive House features include low flow plumbing fixtures, LED lighting, Energy Star appliances.



LASBERG CONSTRUCTION
ASSOCIATES, INC.

lasbergconstruction.com
(914) 273-4266

JMC Site Development Consultants - Civil Engineer



JMC Planning Engineering Landscape Architecture & Land Surveying, PLLC

JMC was founded in 1980. The firm is a team of more than 50 highly skilled and experienced professional engineers, planners, landscape architects, surveyors, LEED® Accredited Professionals and support staff.

We work collaboratively to provide services such as:

- Fair and Affordable Housing Developments
- Residential subdivisions
- Condominiums, townhouses, apartments and planned communities
- Shopping centers, restaurants, banks, movie theaters and specialty retailers
- Industrial, warehousing and manufacturing facilities
- Office, corporate and headquarter campuses
- Schools, universities and learning centers
- Highways, roundabouts, traffic signals and intermodal transportation projects
- Assisted living and retirement facilities
- Recreation facilities, sport fields, track, tennis and stadium projects
- Swimming pool, patios and landscapes
- Governmental public works

The firm's engineers, landscape architects and surveyors are licensed throughout much of the United States.

Our 'one-stop-shop' firm offers a full range of site development services including planning, civil engineering, traffic and transportation engineering, environmental impact studies, landscape architecture, land surveying, design management and construction observation services. Thorough due diligence research, expert zoning interpretation and excellent design skills result in efficient entitlements.

Our clients have constant access to the complete resources of the firm. Each project is under the direction of a principal, assisted by project managers, designers and dedicated support staff. Conservation of the environment and energy resources using "green" opportunities and alternative solutions are explored through cost-benefit analyses. State-of-the-art computer and software systems



Residential Market Rate | Affordable

600 South
Yonkers, New York

LaGrange Town Center
LaGrange, New York

Main Street
Tuckahoe, New York

Crestwood Station Lofts
Tuckahoe, New York

Mixed-Use Multi Family Dev.
Mount Vernon, New York

La Gianna
White Plains, New York

The Waterfront At Fishkill
Fishkill, New York

Dromore Road Dev.
Greenburgh, New York

Schoolhouse Terrace
Yonkers, New York

Summit Lane At Newburgh
Newburgh, New York

On The Sound
Bronx, New York

Riverbend At Wappingers Falls II
Wappingers Falls, New York

Brynwood Golf & Country Clubs
North Castle, New York

Rivertowns Square
Dobbs Ferry, New York

55 Bank Street
White Plains, New York

Dayspring Commons
Yonkers, New York

Locust Avenue Residential
Mount Vernon, New York

Hudson Hill
Yonkers, New York

Scarsdale Downtown Redevelopment
Scarsdale, New York

CityScape Engineering - Structural Engineer



CITYSCAPE ENGINEERING is an MBE **Structural Engineering** firm, providing services to architects, contractors, and owner-developers. Our staff have over 20 years of experience in affordable housing projects. We understand the unique needs and requirements these projects present, while maintaining the quality and affordability of the development. Our services include structural design for new construction, support of excavation, demolition, rehabilitation, feasibility studies, peer reviews, value engineering, and forensic engineering. We also provide construction services such as Pre-construction Survey, Special Inspection, Crack Monitoring, Vibration Monitoring and Optical Monitoring services.

CSE – About Us

We specialize in high-rise and midrise buildings featuring a wide selection of construction materials including cast in place concrete, precast concrete plank, steel frame, masonry, timber construction and cold formed steel construction. Our portfolio includes a wide variety of building types and sizes across the tristate area of NY, NJ, and CT. Our clients return time after time, not only for our attentive service, that ensures feasible and economical designs from the project's inception through completion, but also our experience with large developments.

CSE - Solutions Engineered

Solutions Engineered is our business philosophy. From the start, our goal has been to provide our clients with excellent customer service while providing economic solutions to their design challenges. Combining our engineering design experience and keeping on the edge of engineering technology, we implement engineering ingenuity to provide efficient design. We understand the economic factors, we work hand in hand with the architects, contractors, and developers to provide recommendations whenever we see potential cost savings.

CSE - Awards

We are known for our valued cost-effective design, creative engineering approach and reliability. CSE has risen to the top, sitting among the nation's leading engineering firms designing the NYC skyline, within a decade. Recently our work on 23 Bishop Walls Place for the Municipal Housing Authority for the city of Yonkers and the Community Builders received 2023 Passive Housing Institute US Certification, 869 E 147th St, known as the iconic MLK Plaza won the prestigious AIA Housing Award in 2020, and 63 Stockholm received the Buildings of Excellence Award 2020 from NYSERDA for sustainable design. Furthermore, our work on masonry and plank structures has been recognized by the New York State Masonry Coalition and the International Masonry Institute for excellence in the design of masonry structure.

CSE - Team Organization

Your project is our project! You will receive attentive service, an experience you would get from a small shop, but with the resources of a large firm. All our projects are directly supervised by one of the firm's principals. Our experienced principals are proactively involved from the early stage of the project starting with feasibility, constructability, selection of structural system and value engineering. Once the project enters the Design Development phase, our BIM/CAD team will join the Engineering team to further collaborate with the architect and other design consultants to produce a construction document. Our Field Engineering team will provide continuous support during construction until the structure is successfully topped off.

CSE - Key Personnel

Hadi Djohan, PE - Principal

Hadi Djohan is the founder of CityScape Engineering, PLLC. Starting his career as a site engineer, Mr. Djohan quickly found his passion in Structural Engineering. His knowledge in site planning and hydraulic engineering often comes handy in the building planning/design stage, resulting in cohesive and efficient structural design. Since 1998, Mr. Djohan has been designing high rise structures for residential and commercial buildings, dams, and bridges. He has led the design of several high profile and complex structural projects such as Boricua Village, a development consisting of 7 towers ranging from 8 to 13 stories in the Bronx, encompass 880,000 SF of commercial and residential space with an interconnected underground parking structure connecting the buildings below grade.

Mr. Djohan is also a former president of the Construction Division of New York State Professional Engineers. His involvement in various nonprofit organizations and engineering organizations, combined with his engineering achievement, landed him the NYSSPE Engineer of the Year Award in 2011, and Rising Star in Structural Engineering Award by Civil+Structural Engineer Publication in 2014.

Kate Sajduk, PE - Associate Principal

Kate Sajduk joined CSE in 2015. She brought her extensive experience of structural and geotechnical engineering from the design of retained structures for Support of Excavation to the design of high-rise structures. Ms. Sajduk is well versed on computer modeling software and analysis of complex structural design. Her design experience includes cast in place concrete, structural steel, masonry, precast concrete, CFS, and timber structures. Ms. Sajduk has led the design of complex structural projects such as the Domsey project, an 8-tower development in Brooklyn, encompassing 950,000 SF of residential space on an entire city block with an interconnected underground parking structure and different elevations between the buildings and above the interior plaza.

Ms. Sajduk is the past president of the New York State Society of Professional Engineers – PE's in Construction Group, being the first woman in the history of the organization to hold this position. Her active leadership in the Engineering Professional Development program and outstanding engineering achievement led her to the Young Engineer of the Year Award in 2019.

CSE - Building Technology

CSE believes those that do not adapt to technology will be left behind. We continue to invest, not only in the latest hardware and software, but also in our engineers. Our CAD/BIM-REVIT team is an integral part of our engineering team, creating living three dimensional models that allow the interdisciplinary design team to virtually walk throughout the building to review conflicts and design intention before it is even built, resulting in better planning, construction management, and ultimately an efficient building design.

CSE - Engineering and Construction Support

Often the challenging part during construction is getting the building out of the ground. There are many unknown site conditions that sometimes create poor coordination between consultants outside the building design teams. This often results in unnecessary delays and aggravating change orders. Realizing this situation can be alleviated by providing centralized project coordination, CSE offers in-house coordinated design services. This begins with the demolition plan and support of excavation and continues to construction support services such as Preconstruction Survey, Above Ground Vibration Monitoring, Crack Monitoring, and NYC Special Inspection, to ensure streamlined coordination that results in saving time and money.

CityScape Engineering, PLLC



Linden Development

This three-phase, entire city block mixed use affordable housing project brings 548 residential units to the East New York neighborhood of Brooklyn. In addition to supportive services for residents, retail space that includes a supermarket will occupy this location. The residents will also have access to a gym and greenspace. The three buildings, completed within 30 months from the ground up, have transformed the neighborhood. This sustainably designed development will serve both residents and the local community for many years to come.

**Linden I:
2858 Linden Boulevard, Brooklyn, NY**

- 12 stories and cellar parking
- Gross Floor Area: 255,000 SF
- Status: Completed 2021

**Linden II:
573 Emerald Street, Brooklyn, NY**

- 8 stories and cellar parking
- Gross Floor Area: 175,000 SF
- Status: Completed 2022

**Linden III:
583 Emerald Street, Brooklyn, NY**

- 8 stories and cellar parking
- Gross Floor Area: 110,000 SF
- Status: Completed 2022

Architect:
Magnusson Architecture and Planning. (212) 253-7820



Union Avenue Development 107 Union Avenue, Bronx, NY

- 6 stories with cellar
- Gross Floor Area 124,000 SF
- Status: Under Construction 2021

Architect:
Aufgang Architects
(846) 368-0004

52 West 125th Street, New York, NY

- 17 stories
- Gross Floor Area 127,000 SF
- Status: Completed 2020

Architect:
J Frankl Associates
(718) 569-2200

Mount Hope 2 Mount Hope Place, Bronx, NY

- 11 stories with cellar
- Gross Floor Area 150,000 SF
- Status: Under Construction 2022

Architect:
Gerald Caliendo Architects
(718) 268-9098

VHB | Environmental Engineer



Who We Are

30+ locations
throughout the East Coast

1,900+ passionate professionals
including engineers, scientists, planners, and designers

VHB's passionate professionals include engineers, scientists, planners, and designers who partner with public and private clients in the transportation, real estate, institutional, and energy industries, as well as federal, state, and local governments.

Together, we work to improve mobility, enhance communities and economic vitality, and balance development and infrastructure needs with environmental stewardship.

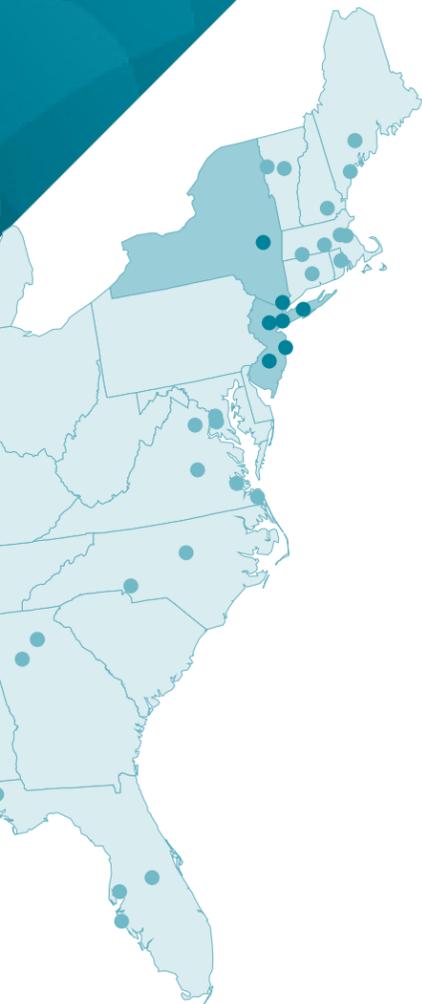
We're a team—1,900+ strong—eager to deliver value by embracing our clients' goals, anticipating challenges, building lasting partnerships, and always providing an exceptional experience.

We're passionate about making meaningful contributions to the world through the work we do; and we are proud, yet humbled, to have been doing this for over 40 years.

VHB's innovative thinking leads to creative, practical solutions for our clients.

We bring collective knowledge, technical excellence, and a wide network of trusted relationships across our footprint to deliver value. When you have a team with such broad and deep experience, it's only natural to look at projects from every angle and ask the types of questions that lead to better solutions. That's what we do at VHB—we help our clients make the right decisions to move their projects forward.

Our team has an open-minded approach to projects, and we are committed to listening and truly understanding our clients' needs—we see the whole picture, not just one piece. We integrate the right people and resources from our five core service areas to help clients initiate and complete intricate, challenging, and significant projects.



Transportation
Planning &
Engineering



Civil/Site
Engineering



Planning
& Design



Environmental



Technology

VHB | Qualifications

Integrated Approach

VHB's unique method for solving client problems in the built environment focuses on integration of our service offerings coupled with our deep understanding of the full context of projects. This integrated services approach gives us the ability to create bold and visionary outcomes while incorporating the technical expertise required to plan sensitive and complex sites. The VHB team includes landscape architects, in-house by planners, urban designers, civil and transportation engineers, environmental scientists, cultural resource specialists, surveyors, and graphic designers. With this skill base, VHB is distinctly poised to lead and implement creative and comprehensive planning and design endeavors.

SEQRA Environmental Review

VHB specializes in the preparation of State Environmental Quality Review Act (SEQRA) documentation to help our clients, decision makers, and the public understand a project's impacts, alternatives, and mitigation needs. Our staff has worked with municipalities, development corporations, institutions, property owners, and developers to complete some of the most complex environmental reviews. Our thorough understanding of SEQRA compliance needs, as well as our proven ability to provide quality and dependable service under tight deadlines, is the foundation of our longstanding relationship with local, state, and federal review agencies. VHB provides clients with a team of local experts who have shepherded countless projects through the SEQRA process, and understand the practical applications of SEQRA guidelines.

We prepare all SEQRA-related documentation, including Environmental Assessment Forms, Environmental Impact Statements, Determinations of Significance (Negative Declarations and Positive Declarations), Draft and Final Scopes, and Findings Statements. Our due diligence team at VHB has a thorough understanding of the relevant American Society of Testing and Materials practice standards, and federal, state, and local regulations and guidance. VHB regularly prepares Phase I and Phase II Environmental Site Assessments and remediation management plans, and provides oversight and agency coordination. Other environmental services include wetland assessments, preparation of wetland applications, ecological surveys, coastal resource assessments, and general concurrence requests from the New York Department of State. We also perform historic assessments and archaeological investigations.

RELATED SERVICES | Environmental Assessment & Compliance | Natural Resource Assessment & Analysis | NEPA Documentation & Analysis | Water Resources Analysis | Wetlands Delineation, Mitigation & Permitting | Climate Adaptation Planning | Brownfields Cleanup Program

INTERSECT

WHERE DATA AND RESULTS CONVERGE

Driving Technology
More Effectively
into our Markets and
Services

As part of VHB's strategic imperatives, we strive to deliver technology meeting client needs and market demand and deploy leading edge tools and applications. Intersect is VHB's latest technology-driven innovation that leverages Big Data and traffic analysis to keep critical projects moving forward.

Representative Projects

VHB's innovative thinking leads to creative, practical solutions for our clients.

At VHB, we help our clients make the right decisions to move their projects forward. Our passionate professionals work seamlessly across the region to collaborate and bring complex projects to completion on time and on budget. We bring local knowledge, understanding of the public process, and key agency relationships around the New York area from our various team members located across the state. Along with four New York locations, we frequently include VHBers from our other offices along the East Coast to ensure we have the best team for the project.

Our project experience detailed below shows our integrated approach across services to provide clients with our unique combination of knowledge and project leadership and our commitment to act as a stakeholder in each project. Our experience includes affordable and mixed-income residential projects in the Hudson Valley and New York region including:



Crescent Manor, Croton Avenue OSSINING, NEW YORK

VHB provided preliminary State Environmental Quality Review Act (SEQRA) services for the proposed development of a senior housing/mixed-use development located at 136 and 138-140 Croton Avenue in Ossining. The building will be a four-story, 77-unit senior affordable apartment building with 76 parking spaces and approximately 1,732 SF of commercial/retail space at the ground level. The project included Part 1 of the New York State Environmental Assessment Form (Part 1 - EAF) and participation in meetings, conferences, and general consultations. This task involved the review of relevant environmental maps and published data, a review of project plans, and a site and surrounding area visit.



Greenburgh Housing Authority GREENBURGH, NEW YORK

VHB prepared required documentation for project approval under the SEQRA and National Environmental Policy Act (NEPA) Part 58 environmental review processes for the redevelopment of an existing public housing property on Manhattan Avenue in Greenburgh. The project is a public-private partnership between the Greenburgh Housing Authority and Georgica Green Ventures, LLC. The Manhattan Avenue redevelopment proposes to replace an aging and inadequate 30-unit senior public housing facility with an 82-unit new construction senior tax credit development. The Manhattan Avenue facility contains six single-story bungalow-style buildings, each of which are over 40 years old, poorly constructed, and unsightly. The proposed 82 senior apartments required a rezoning to accommodate the project and to insure consistency with the Town's Comprehensive Plan. VHB led the analysis of select technical areas, survey, developed site engineering plans for site plan approval, obtained all final local development approvals, as well as the rezoning of the site.



Hartley Houses Revitalization Urban Renewal Plan EIS | NEW ROCHELLE, NEW YORK

VHB provided planning services on behalf of the New Rochelle Municipal Housing Authority to guide revitalization of the Hartley Houses, a public housing complex constructed in the late 1940s. Critical planning factors included minimizing off-site relocation, balancing open space and affordable housing resources, and improving neighborhood compatibility. The team led the project through the development approval and both SEQRA and NEPA Part 58 environmental review processes, which included the preparation of an Environmental Assessment. Now known as Heritage Homes, the project was honored with a 2015 Planning Achievement Award from the Westchester Municipal Planning Federation.



The Parker YONKERS, NEW YORK

VHB is providing SEQRA services for the proposed development of a 160-unit affordable housing/mixed-use development located at 632-636 South Broadway in Yonkers. The building will be a 16-story, 160-unit affordable apartment building with 150 parking spaces and approximately 4,460 SF of commercial/retail space at the ground level. The project included Part 1 of the New York State Environmental Assessment Form (Part 1 - EAF) and participation in calls, meetings, conferences, and general consultations. This task involved the review of relevant environmental maps and published data, a review of project plans, and a site and surrounding area visit.



Saint Clair, Yonkers MOUNT VERNON, NEW YORK

VHB provided preliminary SEQRA services for the proposed development of a multi-story mixed-use building located at the southwest corner of Riverdale Avenue and Main Street in Yonkers. The building will be a ten-story, 76-unit apartment building with approximately 9,400 SF of commercial at the ground level.



Mount Vernon West MOUNT VERNON, NEW YORK

VHB completed SEQRA compliance documentation in association with a mixed-use, mixed-income, multi-family transit-oriented development adjacent to the Metro North Railroad in Mount Vernon. The project was approved for a 17-story building containing 189 residential units plus retail space and parking.

Nixon Peabody | Real Estate Transaction Counsel



About Nixon Peabody

Nixon Peabody (NP) is a full-service law firm with more than 600 attorneys collaborating in 16 offices throughout the U.S. and abroad, in major business, finance, and litigation practice areas. Our clients range from nonprofit institutions and governmental entities to FORTUNE 100 companies. The firm is recognized for its diversity and pro bono initiatives, and recently has been awarded top-tier honors in “Best Law Firms” rankings by U.S. News & World Report/Best Lawyers.

Affordable Housing

For more than 50 years, NP’s Affordable Housing attorneys have been involved in the financing, preservation, and development of affordable housing. With approximately 30 attorneys and affordable housing professionals possessing significant experience working with federal and local governmental agencies, we have one of the largest affordable housing legal teams in the country. We represent:

- Developers of government-financed and -assisted multi-family projects
- Public housing authorities
- State housing finance agencies and other public bodies
- Financiers and equity syndicators of these projects
- Management agents

We believe our Affordable Housing team stands out from other firms in several areas:

Experienced team. We bring a legal team with extensive experience in affordable and public housing development and financing, as well as regulatory advice and compliance. Our team works closely with developers, investors, lenders, and public agencies to preserve existing affordable housing assets and develop new affordable housing. Our experience means we have been here before, we can spot issues and trends as they evolve, and problem-solve—and we are efficient.

We represent nonprofit and for-profit developers, syndicators, and issuers in financing or refinancing of affordable housing projects. Almost every transaction we close entails both public and private sources of funding, so we can address the needs and requirements of numerous funding sources to ensure a smooth closing process.

We have a broad-based team of attorneys with concentrations in real estate, tax, and affordable housing that can assist clients with structuring and forming a variety of possible entities to meet its development/redevelopment goals, including joint ventures (which can be particularly complex in the affordable housing context), nonprofit corporations, and/or limited liability companies. From forming complicated business ventures to navigating complex tax and securities matters, we steer clients through the most sensitive and challenging issues and transactions.

Strong connections. Our team has closed hundreds of transactions involving New York state/city and federal government agencies, including the New York City Department of Housing Preservation and Development (HPD), the New York State Housing Finance Agency (HFA), New York State Homes and Community Renewal (HCR), New York State Housing Trust Fund

Corporation, Empire State Development Corporation (ESDC), the Dormitory Authority of the State of New York (DASNY), the New York State Energy Research and Development Authority (NYSERDA), the New York City Housing Development Corporation (HDC), and the New York City Housing Authority (NYCHA). And our team includes a former New York State Housing Commissioner as well as the former chief of the Real Estate Finance Bureau of the New York Attorney General’s Office.

Financing affordable housing

We have broad experience with all of the most common forms of affordable housing development financing, on national as well as state and local levels. Our national practice encompasses all forms of secured debt including bridge, acquisition, construction, and permanent financing secured by fixed and floating rate mortgages, mezzanine debt, and fee and leasehold mortgages. Some common forms of financing include:

- **Low-income housing tax credit financing (LIHTC)**—The firm is among the nation’s foremost legal authorities in transactions involving the federal low-income housing tax credit. The firm’s attorneys helped shape the legislation that created the LIHTC program, and the team has contributed to the creation and implementation of every major federal housing program in the last 50 years. The group’s knowledge of the transactional, regulatory, and legislative history of the LIHTC program helps to solve common and uncommon problems associated with it.
- **Tax-exempt bond financing**—Many of our transactions include tax-exempt bonds, used in connection with LIHTCs. We have broad experience with public offerings as well as private placement bonds, and novel structuring forms.
- **Government-backed and conventional financing**—We are familiar with government-backed loan products including FHA-insured financing (including without limitation, 221(d)(4)s) and financing products from Fannie Mae and Freddie Mac. We are also well versed in conventional financing options from large and small banks alike.

General real estate

Our Affordable Housing team also has the ability to draw on the firm’s strong real estate attorneys to handle a variety of work. In conjunction with development projects, our real estate attorneys routinely handle a variety of general real estate tasks, including:

- Negotiating real estate documents to ensure the best financial position with respect to other transaction participants
- Negotiating and reviewing various agreements, such as regulatory and operating agreements, restrictive covenants, management agreements, joint venture agreements, and partnership agreements
- Reviewing and negotiating the terms of ground leases
- Advising on regulatory, statutory, and other legal issues and handling other related real estate work as needed

Select Representative Experience

- / Represented Westhab to build 63 units of affordable housing and renovate an existing church in Yonkers, NY into a community center for the neighborhood. The transaction included negotiation of a license with a Church for the use of the community space for youth and adult services and complicated real estate structuring including multiple deed and leasehold transfers to benefit from a City of Yonkers Industrial Development Agency tax exemption and financial assistance from the County of Westchester. The financing included tax-exempt bonds from the New York State Housing Finance Agency, low-income housing tax credits and six mortgage loans consisting of various subsidy sources.
- / Represented the client in a “straight-lease” transaction with the City of Yonkers Industrial Development Agency, whereby purchaser acquired a leasehold interest in a multifamily residential apartment project in Yonkers, NY. The transaction included a new Fannie Mae loan and coordination of a bond redemption and various approvals from the New York State Housing Finance Agency.
- / Represented the client in connection with the acquisition of a 181-unit apartment complex known as Jackson Terrace Apartments, located in the City of Yonkers, New York. We also represented the client in connection with the assumption of Lease Agreements, PILOT Agreement and other agreements between the seller and the Yonkers Industrial Development Agency and the City of Yonkers, respectively. We also coordinated on behalf of the client to obtain approval from HUD with respect to (i) the assignment, assumption and amendment of two in-place Section 8 Housing Assistance Payment Contracts, (ii) the client’s new Property Management Agent, and (iii) the client’s Affirmative Fair Housing Marketing Plan.
- / Represented Jobco Organization in securing FHA-insured Section 222(f) financing for two multifamily residential properties in the New York metropolitan area. Beaveridge Housing is a 168-unit apartment building located in Westchester County, New York that was financed with a loan made by Greystone Funding Company and insured by HUD/FHA. In connection with closing, the Project-based Section 8 Housing Assistance Payments Contract benefiting the project was renewed for a 20-year term and the Tax Exemption Agreement with the Town of Yorktown was extended. Roslyn Plaza Gardens is a 104-unit multifamily project located in Nassau County, New York that was financed with a loan made by Greystone Funding Company and insured by HUD/FHA. In connection with closing, the Project-based Section 8 Housing Assistance Payments Contract was renewed for a 20-year term and the PILOT Agreement with the Nassau County Industrial Development Agency was extended. The financing of these two projects will ensure their long-term affordability.
- / Represented the client in a joint venture partnership to acquire and redevelop Marble Hall Apartments, a 134-unit community in Tuckahoe, NY. The acquisition and preservation of Marble Hall is supported by a \$48 million HUD/FHA Section 223(f) refinancing loan and \$17 million in 4% low-income housing tax credit (LIHTC) equity allocated by the New York State Division of Housing and Community Renewal (NYDHCR). Tax-exempt bond financing in the amount of \$38 million was issued by the Westchester County Industrial Development Agency (IDA) and a 40-year PILOT was approved by Tuckahoe. In connection with the Section 223(f) loan, the property’s prior Project-Based Section 8 HAP Contract—which was set to expire in September 2039—was replaced with a new 20-year HAP Contract. The owners and HUD also agreed to extend the term of the new HAP Contract an additional 19 years, maintaining Marble Hall as affordable housing through 2060.



Meghan Altidor, Partner, New York City
T/ 212.940.3021 | maltidor@nixonpeabody.com

Meghan represents nonprofit and for-profit developers in acquiring, constructing, rehabilitating and operating affordable housing developments around the country. Ms. Altidor frequently speaks about housing issues at national conferences such as IPED, IRHP, and NYSFAFH.

Meghan has been lead counsel on an extensive number of notable public housing partnership transactions on behalf of developers, nonprofits, equity participants, and housing authorities, including most recently successful closings on over 10,500 units through the New York City PACT Program.



Dana Roper, Partner, Washington, DC
T/ 202.585.8081 | droper@nixonpeabody.com

Dana represents nonprofit and for-profit owners in acquiring, constructing, developing, and preserving multifamily affordable and supportive housing. She works on all aspects of complex financing transactions, including acquisitions, tax exemptions, joint ventures, regulatory matters, and debt and equity financing.

She frequently represents developers in transactions involving federal low-income housing tax credits (LIHTCs) and tax-exempt bonds, as well as a variety of subordinate funding sources. Dana negotiates joint venture agreements for supportive housing transactions, transactions involving the redevelopment of property owned by faith-based organizations, and transactions involving the rehabilitation of public housing owned by the New York City Housing Authority (NYCHA) under the Rental Assistance Demonstration (RAD) program.



Pamela Villacis, Paralegal, New York City
T/ 212.224.6399 | pvillacis@nixonpeabody.com

Pamela coordinates, implements and assists in closing affordable housing and real estate transactions. She keeps transactions on track, and assists with review of an array of due diligence matters. She drafts documents, including, but not limited to, purchase and sale agreements, deeds, leases and amendments; formation and filing corporate entities, drafting organizational documents, such as, corporate resolutions, consents and incumbency certificates; analyzes title commitment and property surveys; coordinates title and survey clearance matters, drafts title objection notices and negotiates title policy coverage.

Karoff Consulting | Project Advisor

Karoff Consulting - Firm Profile

Karoff Consulting (KC) is a real estate consulting firm formed in 2010 by principal Lorinda Karoff. KC has a special expertise in assisting clients responding to RFPs issued by municipal agencies and in providing project management services and expert real estate advice to developers and businesses undertaking public/private development projects.

Since its formation, Karoff Consulting has won eleven RFP's issued by New York City and New York State agencies for several high-profile and highly sought after development sites. These projects include: Essex Crossing, a 1.63 million square foot mixed-use development located on nine parcels on the Lower East Side; Archer Green, a 450,000 square foot mixed-use development in Jamaica Queens; 210 Joralemon Street, a 50,000 square foot retail site in Downtown Brooklyn; and Landmark Colony, a 43-acre residential property at the historic Farm Colony site on Staten Island. KC was also part of the winning bid for a multi-building site with over 750,000 square feet of residential, commercial and community facility space in the Bayfront Redevelopment Area in Jersey City. Most recently, KC was part of a team responding to an RFP issued by NYS Empire State Development ("ESD"), for the development of 418 11th Avenue (aka "Site K") in Manhattan. Located across from the Javits Center, the 1.2-acre site offers an opportunity to develop one of the last remaining vacant parcels on the West Side of Midtown Manhattan.

KC principal and founder Lorinda Karoff has a 30+ year career in real estate development, urban planning, and project management. Ms. Karoff has worked in government as well as in the private sector, and is highly regarded for her ability to build relationships and manage interdisciplinary teams and governmental partnerships. For her RFP clients, Ms. Karoff is well-known for developing comprehensive, high-quality proposals that deliver a clear, compelling, and coherent narrative.

Lorinda has an MS in Urban Planning from Columbia University and a BA in English from the University of Pennsylvania. She currently serves on the Board of GMDC (Greenpoint Manufacturing and Design Center).



Appendix

- Community Letters of Support
- Financial Letters of Support/Interest
- Draft Management Operating Plan



HUNTER TERRACE

Hunter Tier All-Affordable Mixed-Use Development
Village of Mamaroneck

WASHINGTONVILLE HOUSING ALLIANCE | WESTHAB | MARVEL



Appendix

Community Letters of Support

- Community Resource Center (CRC)
- Larchmont Mamaroneck Hunger Task Force Inc
- The Coalition for Understanding Racism through Education (CURE!)
- Leviticus Fund
- Larchmont Mamaroneck Lions Club
- St. John's Episcopal Church
- St. Thomas Episcopal Church



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Seth Weitzman

Ex-Officio
Liz Liscio
Martha Lopez-
Hanratty

October 11, 2023

Village of Mamaroneck - Board of Trustees
Village Hall
123 Mamaroneck Avenue
Mamaroneck, NY 10543

RE: RFP: Hunter Tier All-Affordable Housing Development –Washingtonville Housing Alliance (WHA) Application

Dear Mayor Murphy and Board of Trustees,

I am writing on behalf of the Community Resource Center (CRC) to express our enthusiastic support for the Hunter Tier RFP application submitted by the Washingtonville Housing Alliance (WHA). We commend WHA's commitment to addressing the critical issue of affordable housing in our community and believe that their proposed project aligns seamlessly with their collective mission to create a more inclusive and equitable living environment for all residents.

The scarcity of affordable housing options has become a significant challenge for many families and individuals in our region, especially those living in poverty and spending over 50% of their income to live in our community. As a local grassroots nonprofit empowering immigrant and low-income families in Mamaroneck and beyond, CRC knows all too well the profound negative effects that lack of affordable and safe housing has on our community. WHA's initiative to develop affordable housing units not only addresses a pressing need but also demonstrates a deep understanding of the complex interplay between housing stability and overall community well-being.

Through our interactions and collaborations with the WHA especially through the Mamaroneck Coalition for Affordable Housing and the Coalition for Community, we have witnessed their dedication, expertise, and genuine concern for the welfare of our community members. Their track record of successful projects in our village underscores their ability to navigate the intricate process of affordable housing development, ensuring that the end result meets the highest standards of quality and accessibility. WHA's comprehensive approach of integrating sustainable design, community engagement, and social services, reflects a vision that extends beyond bricks and mortar. This holistic perspective demonstrates a commitment to fostering a sense of belonging and empowerment among residents, ultimately creating a thriving, harmonious community.

We firmly believe that the Washingtonville Housing Alliance possesses the essential qualities and experience required to execute a successful affordable housing project. WHA's collaborative spirit, transparent communication, and willingness to adapt to the specific needs of our community make them an ideal partner for this endeavor. Community Resource Center wholeheartedly endorses the Affordable Housing RFP submitted by the Washingtonville Housing Alliance. We eagerly anticipate the positive impact that this project will have on our community and remain committed to supporting their efforts in any way we can.

Sincerely,



Jirandy Martinez
Executive Director
Community Resource Center

Board of Directors

Malcolm Frouman
President
Catherine Carney
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Jill Robertson
Secretary
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Carolyn Lee
Bruce Meighan
Trish Miller
Martina Stoeckhert
Robbin Weston

**Founders and
Past Presidents**

Carol Cauley
Cindy Goldstein
Melinda Lehman
Reverend William
Shillady
Julie Sibley,
In memoriam

In Memoriam

Gerhard Spies
William Limage
Edith Mendes
Christine Quain
Roberta Ronan

October 17, 2023

Village of Mamaroneck
Board of Trustees
Village Hall
123 Mamaroneck Ave
Mamaroneck, NY 10543

RE: RFP: Hunter Tier All-Affordable Housing Development
Washingtonville Housing Alliance (WHA) Application

Dear Mayor Murphy and Trustees,

As President of the Larchmont Mamaroneck Hunger Task Force (LMHTF), I am submitting this letter in support of the Washingtonville Housing Alliance's application in response to the Hunter Tier RFP. The LMHTF has had a long-standing relationship with the WHA. In our respective ways, our two organizations have been committed to the well-being of many of the same constituents in Mamaroneck. WHA's much-needed mission in the Village to construct new housing, improve existing housing conditions, and provide services to residents has been essential.

Housing costs in Mamaroneck continue to increase, with many residents being forced to move out of the Village as a result. The Village of Mamaroneck desperately needs more affordable housing units to meet the needs of many of its residents. As a result of the Hunter Tier RFP, the new affordable housing to be constructed will be a huge benefit to our community. WHA's involvement will ensure that the project meets the needs of many members of the Mamaroneck community.

Thank you for your support in this matter.

Sincerely,



Malcolm Frouman

Education

Opportunity

Growth

134 Center Avenue Mamaroneck, NY 10543 | 914-835-1512 | www.crcny.org

P.O. Box 112 Larchmont, NY 10538 914.698.3558



Village of Mamaroneck – Board of Trustees
Village Hall
123 Mamaroneck Ave
Mamaroneck, NY 10543

RE: RFP: Hunter Tier All-Affordable Housing Development – Washingtonville Housing Alliance (WHA) Application

Dear Mayor Murphy and the Board of Trustees,

I am pleased to submit this letter of support for WHA's application in response to the Hunter Tier RFP. As one of the Founders and President of CURE - The Coalition For Understanding Racism Through Education, we are familiar with the Washingtonville Housing Alliance and their work in the Village to construct new housing, improve existing housing conditions, and provide services to the community.

Housing costs in Mamaroneck have increased exponentially over the years, with most residents being pushed out of the Village due to rising costs. The Village of Mamaroneck desperately needs more affordable housing units to meet the needs of its residents. The new affordable housing to be constructed as a result of the Hunter Tier RFP will be a huge benefit for our area, and we believe that WHA's involvement will ensure that the project meets the needs of the Mamaroneck community.

Sincerely,

A handwritten signature in black ink that reads "Nicole Alifante".

Nicole Alifante - President of CURE
Town of Mamaroneck

2005 Palmer Avenue, PO Box #115, Larchmont, NY 10538



LEVITICUS FUND

Faith Capital For Building Communities

220 White Plains Road, Suite 125
Tarrytown, NY 10591
914-909-4381

October 13, 2023

Andrew Germansky
Senior Vice President of Real Estate
Westhab, Inc
8 Bashford St.
Yonkers, NY 10701

Re: Letter in Support of Westhab, Inc.'s RFP Response

Dear Mr. Germansky:

The Leviticus Fund is pleased to write this letter of support for Westhab, Inc. in connection with its response to a request for proposal (RFP) issued by the Village of Mamaroneck concerning development of affordable rental housing.

The Leviticus Fund was founded by a group of religious leaders in 1983. Leviticus was created to provide flexible capital, expertise, and advocacy to propel the growth of more equitable communities. We create opportunities for vulnerable, low-income people – especially those harmed by systemic racial and ethnic discrimination – to thrive and live with dignity. Since its inception, Leviticus has lent over \$210 million to projects that benefit low-income and disadvantaged individuals and communities in New York, New Jersey, Connecticut, Pennsylvania, and Massachusetts.

We note that since 1981 Westhab has created over 1,000 homes, provided nearly 10,000 homeless households with permanent housing, and secured employment for more than 9,000 individuals.

As you know, since 2001 Leviticus has made ten loans to Westhab, totaling approximately \$8.5 million. Most of this capital was used to pay for pre-construction, and rehab expenses, associated with affordable housing properties. In March 2020, Leviticus provided a \$2.3 million predevelopment loan to support the development of 76 Locust Hill Avenue, Yonkers, NY. The project, which is well under construction, will contain ninety-eight affordable housing units. Leviticus also anticipates working with Westhab shortly to provide a predevelopment loan to a new affordable housing project in Rockland County, NY.

In our significant underwriting of Westhab prior to making each of these loans, we've found the organization to have deep development and management expertise, and the capacity to provide pinpointed services to tenants living in their buildings, as well as for the broader community. Westhab's buildings are beautifully designed and highly energy efficient.

Moreover, Westhab has a strong command of the federal low-income housing tax credit (LIHTC) program. LIHTC is the largest available federal subsidy tool to create affordable rental units, and understanding how it works, and having a good track record using it, is a key factor in securing an award.

Westhab has never failed to make a payment to the Leviticus Fund in full, and on time. Based on our over two decades of experience with the organization, we strongly recommend Westhab as they respond to the Village of Mamaroneck RFP. We have witnessed firsthand their excellent work and the significant benefits they provide to the individuals and communities they serve.

Very truly yours

Leviticus 25:23 Alternative Fund, Inc.

By: _____

Greg Maher
Executive Director



October 5, 2023

Village of Mamaroneck – Board of Trustees
Village Hall
123 Mamaroneck Ave
Mamaroneck, NY 10543

RE: RFP: Hunter Tier All-Affordable Housing Development –Washingtonville Housing Alliance (WHA) Application

Dear Mayor Murphy and the Board of Trustees,

I am pleased to submit this letter of support for WHA's application in response to the Hunter Tier RFP. As the President of the Larchmont Mamaroneck Lions Club, we are familiar with the Washingtonville Housing Alliance and their work in the Village to construct new housing, improve existing housing conditions, and provide services to the community.

Housing costs in Mamaroneck have increased exponentially over the years, with most residents being pushed out of the Village due to rising costs. The Village of Mamaroneck desperately needs more affordable housing units to meet the needs of its residents. The new affordable housing to be constructed as a result of the Hunter Tier RFP will be a huge benefit for our area, and I believe that WHA's involvement will ensure that the project meets the needs of the Mamaroneck community.

Sincerely,

Lina E. Pasquale
LMLC President



St. John's Church
Four Fountain Square, Larchmont, NY 10538
914.834.2981

Village of Mamaroneck – Board of Trustees
Village Hall
123 Mamaroneck Ave
Mamaroneck, NY 10543

RE: RFP: Hunter Tier All-Affordable Housing Development –Washingtonville Housing Alliance (WHA) Application

Dear Mayor Murphy and the Board of Trustees,

I am pleased to submit this letter of support for WHA's application in response to the Hunter Tier RFP. As the Rector of St. John's Episcopal Church, we are familiar with the Washingtonville Housing Alliance and their work in the Village to construct new housing, improve existing housing conditions, and provide services to the community.

Housing costs in Mamaroneck have increased exponentially over the years, with most residents being pushed out of the Village due to rising costs. The Village of Mamaroneck desperately needs more affordable housing units to meet the needs of its residents. The new affordable housing to be constructed as a result of the Hunter Tier RFP will be a huge benefit for our area, and I believe that WHA's involvement will ensure that the project meets the needs of the Mamaroneck community.

Sincerely,

The Rev. Lisa Mason
Rector, St. John's Larchmont
4 Fountain Square
Larchmont, Texas



St. Thomas Episcopal Church

Seekers, searchers, and doubters welcome

Village of Mamaroneck – Board of Trustees
Village Hall
123 Mamaroneck Ave
Mamaroneck, NY 10543
RE: RFP: Hunter Tier All-Affordable Housing Development –Washingtonville
Housing Alliance
(WHA) Application

Dear Mayor Murphy and the Board of Trustees,

I am pleased to submit this letter of support for WHA's application in response to the Hunter Tier RFP. As priest in charge at St. Thomas Episcopal Church and as a village resident, I am a long-time supporter of the Washingtonville Housing Alliance. Their work in the Village to construct new housing, improve existing housing conditions, and provide services to the community are amazing and mean so much to the fabric of Mamaroneck.

Safe affordable housing is a basic human right...I deeply believe that. I am an active member of the Mamaroneck Coalition for Affordable Housing. Housing costs in Mamaroneck have increased exponentially over the years, with most residents being pushed out of the Village due to rising costs. The Village of Mamaroneck desperately needs more affordable housing units to meet the needs of its residents. The new affordable housing to be constructed as a result of the Hunter Tier RFP will be a huge benefit for our area, and St. Thomas looks forward being a neighbor to the residents who will live there and a continued partner with WHA.

I strongly believe that WHA's involvement in this project will ensure that the project meets the needs of the Mamaroneck community. Their proven track record and love for Mamaroneck is evident in all that they do.

Sincerely,

Tami L Burks

The Reverend Tami Burks
125 Teresa Lane, Mamaroneck (home address)

Financial Letters of Support

- Enterprise
- TD Bank
- Bellwether





October 16, 2023

Andrew Germansky
Senior Vice President of Real Estate
8 Bashford St.
Yonkers, NY 10701

Re: Letter of support for Westhab, Inc. – Hunter Tier RFP (the “Project”)

Dear Mr. Germansky,

I understand that Westhab is planning to submit a response to the Request for Proposal issued by the Village of Mamaroneck, New York, for the development of affordable housing at 141 Prospect Avenue.

We are pleased that Westhab, Inc. has asked us to be a reference for this RFP and can attest to their expertise and financial capacity to successfully develop new construction and rehabilitation projects. Enterprise Community Investment, Inc. (“Enterprise”) has syndicated 4 low-income housing tax credits (“LIHTC”) projects with Westhab, investing over \$40.9 million and creating or preserving over 257 units of high-quality affordable housing. Most recently, Enterprise was the syndicator on Hudson Hill, where we invested \$26.4 million in a project that included the new construction of 113 units in Yonkers, New York. The project is currently under construction and will provide much needed affordable housing to the area.

Enterprise is one of the nation’s leading LIHTC syndicators. Since the enactment of the federal Low Income Housing Tax Credit program in 1986, Enterprise has raised more than \$14 billion in equity for the development of low-income housing.

The purpose of this letter is to reiterate Enterprise’s positive experience working with Westhab and to confirm the interest from Enterprise for providing equity through an investment fund which would be formed by Enterprise to the Project. Based on a preliminary review of the materials you provided, we understand that the Project would generate, at this time, a low-income housing tax credit allocation of approximately \$2,052,000.

The pro forma presented to Enterprise as part of the preliminary submission indicates pricing in the range of \$0.96 cents on the tax credit dollar. Based on this assumption, the Project would generate an equity investment in the amount of \$19,697,230. This estimate of pricing appears supportable if the transaction were to close today. The equity markets are extremely volatile at this time. The ultimate ability of Enterprise to commit to firm pricing on this transaction will be determined by investor yield requirements and the availability of capital closer to the time of closing.

Please feel free to contact me if you require any additional information.

Sincerely,

Daniel J. Magidson
Vice President

October 16, 2023

Matthew Schatz
Vice President – Senior Relationship Manager
TD Bank
One Vanderbilt, 14th Floor
New York, NY 10017

To Whom It May Concern:

I am pleased to provide a letter of recommendation for Westhab, Inc.

Westhab has been a customer of TD Bank since 2019 and to date the Bank has provided well over \$75MM of debt and equity to Westhab in New York helping them create over 150 units of affordable housing. The complexity of the transactions has varied, but as with every deal has its own issues and nuance. I find Westhab to be excellent problem solvers.

Westhab is one of our most important and highly regarded Borrowers in the community development space at TD. The team is adept at dealing with issues as they arise while maintaining outstanding communication and transparency.

The Bank currently has one deal in the construction loan phase with Westhab and without any hesitancy we are working on another transaction which will close in the upcoming months. I hold them in the highest regard and have zero doubt about their integrity.

On behalf of TD Bank, I wish to offer my full support to Westhab as a qualified developer and operator of affordable housing.

If you have any questions, please feel free to contact me at 845-536-7429 or at matthew.schatz@td.com.

Thank you,

Matthew Schatz



\$31,761,910 Construction Loan

Summary of Terms and Conditions

For Discussion Purposes Only

10/17/2023

*This Summary of Principal Terms and Conditions (“**Expression of Interest**”) is delivered to you with the understanding that neither this Expression of Interest nor any of its terms and substance shall be disclosed, directly or indirectly, to any other person except in accordance with the “Confidentiality” provisions below.*

This Expression of Interest is intended to be an outline only and does not purport to summarize all of the terms and conditions which would be contained in definitive legal documentation for the loan contemplated herein. This Expression of Interest is for discussion purposes only and does not constitute a commitment on behalf of TD Bank, N.A., or any of its respective affiliates to arrange or provide such loans or any other financing.

- Sponsor(s):** Westhab, Inc. (“Sponsor”)
- Borrower:** A to-be-formed entity, which entity is single-purpose, bankruptcy remote entity whose sole asset is the Property (as defined below), satisfactory to Lender, and which is controlled by the Sponsors as the managing general partner/managing members.
- Lender:** TD Bank, N.A.
- Purpose:** To partially finance the costs to construct 77 units of affordable housing (the “**Project**”) at the Property.
- Property:** Land and improvements located at 141 Prospect Avenue, Mamaroneck, NY 10543 (the “**Property**”).
- Maximum Loan Amount:** The maximum loan amount (the “**Loan Amount**” or the “**Loan**”) shall be the lesser of:
 - a) \$31,761,910;
 - b) 75% of the appraised “as-stabilized” value of the Property as determined by a FIRREA-conforming appraisal engaged by Lender and subject to Lender’s respective internal review and approval;
 - c) 75% loan to total Project cost ratio.
- Term:** 26 months from the closing of the Loan (the “**Term**”)

- Extension Option(s):** One 6-month extension option subject to:
 - i) No events of default;
 - ii) The project is substantially complete as evidenced by a Temporary Certificate of Occupancy and certification of substantial completion by the Project Architect;
 - iii) Sufficient interest reserve through remaining term;
 - iv) All funders, including any permanent lenders, provide evidence that their commitments remain valid and have been extended to be coterminous with the Bank’s loan;
 - v) Payment of \$10,000 extension fee.



- Completion Date of Project:** 20 months from the date of Construction Closing
- Commitment Fee:** 75 bps, paid at closing.
- Interest Rate:** The loan shall bear interest at a variable per annum rate equal to 2.50% above the greater of zero (0%) percent and the forward-looking secured overnight financing rate (“SOFR”) for a one month period as published by CME Group Benchmark Administration Ltd., the administrator of the benchmark (or a successor administrator) and/or reported by a public service provider selected by the Bank in its discretion. The effective interest rate applicable to the loan shall change on the first day of each one month interest period to the extent of any change in Term SOFR as of such date.
- Prepayment:** The Loan will be pre-payable in whole only at any time, subject to the payment of (i) any accrued interest and any breakage costs incurred by the Lender and (ii) any other sums due under the Loan documents.
- Payments:** Consecutive monthly payments of accrued unpaid interest on the outstanding principal balance as of the monthly statement date. Final payment will be for all principal, accrued interest and all other applicable fees and expenses, if any, not yet paid.
- Guarantor:** Westhab, Inc. (“**Guarantor**”)
- Guarantor Covenants:** Guarantors shall maintain an unrestricted cash and cash equivalent balance (net of contingent liabilities, unsecured indebtedness and located in the United States) of no less than \$1,000,000 combined.
- Recourse:** The Loan shall be full recourse to the Borrower.
- Guarantees:**
 - Completion and Cost of Completion Guaranty:** The Guarantor shall provide an unconditional guaranty of lien-free completion with respect to the due, prompt and punctual construction completion of the Project substantially in accordance with the plans and specifications by the Completion Date, inclusive of the payment of all hard costs incurred in connection with such completion, and all obligations, liabilities, soft costs and expenses incurred in connection with such completion.
 - Interest and Carry Guaranty:** The Guarantor shall provide a Carry Guaranty, which is inclusive of interest payments, real estate taxes, and any other expense required to reasonably operate the Project, penalties, late charges, including all costs of collection under the Loan documents.
 - Repayment Guaranty:** Guarantor shall provide a repayment guaranty of 20% of the Loan.

The general contractor (to be approved by TD Bank) to provide a payment and performance bond from a minimum AM Best “A” rated surety or letter of credit equivalent to 10% of the general contract amount from a bank acceptable to TD.



ADA and Environmental Indemnification:

Borrower and Guarantor shall, on a joint and several basis, indemnify Lenders from any costs, claims or liabilities associated with any adverse environmental conditions within the Property, including the presence or removal of any hazardous wastes and toxic materials (including mold) now or hereafter existing within the Property or being in the possession of the Borrower, and any non-compliance with American with Disabilities Act. The indemnity (the “*Environmental Indemnity*”) will survive repayment of the Loan.

Tax Credit Investor: All loan terms are subject to a Bank approved tax credit investor for the Project.

Operating Account: Borrower will be required to establish a construction deposit account with Lender for the sole purpose of disbursement of advances under the Loan.

Security: Security for the Loan shall include, without limitation, the following:

- a) First priority mortgage on the Property acceptable to Lender;
- b) A first security interest in all fixtures, furnishings and equipment and other personal property used in connection with the premises and improvements and owned by Borrower;
- c) A first collateral assignment and pledge of all leases (including any collateral or security for such leases), subleases, rents, operating accounts, collateral account maintained for reserves and profits for the Property;
- d) Assignment of all permits, licenses, contracts and agreements associated with the development, ownership and operation of the Property;
- e) Customary collateral assignments of any other rights or property used in connection with the ownership or operation of the Property and deemed commercially reasonably prudent by the Lender, including, without limitation, a collateral assignment.
- f) An assignment of proceeds of subordinate financing.
- g) An assignment of the proceeds of the Low Income Housing Tax Credits. Tax credit syndicator and investor subject to approval by TD Bank.
- h) Assignment of unpaid Developer Fees.

Insurance: Borrower shall at all times maintain insurance policies, in amounts and from insurers reasonably satisfactory to Lender in all respects, including an “All Risk Peril” policy (including terrorism, flood (if the property is located in a special flood hazard area), earthquake coverage (if applicable), and storm damage coverage) for 100% of the replacement cost of the Property, Builders Risk, business interruption/rental loss coverage, worker’s compensation coverage, pollution and remediation insurance, and general and excess liability coverage, each of which shall name Lender, as lender’s Loss Payee or Additional Insured, as applicable. Lender shall have the right to require additional types and amounts of coverage.

The Insurance and Lender required endorsements are subject to review and acceptance by Lender’s third-party insurance consultant, at the Borrower’s expense



Financial Reporting: Standard and customary for construction loans of this nature, to be detailed in Loan documentation. Required reporting to include periodic financial statements and tax returns for the Borrower and Guarantor, construction status reporting, rent rolls, annual budget, and operating statements.

All financial information shall be prepared in accordance with generally accepted accounting principles, consistently applied, or as may otherwise be required herein.

Property Management: The Property shall be managed by an entity reasonably acceptable to Lender (the “Property Manager”).

Conditions Precedent to Closing: Borrower shall be required to satisfy conditions prior to closing, including, without limitation, the following, unless waived by the Lender in its reasonable discretion:

- a) Written satisfactory FIRREA appraisal addressed to the Lender verifying a value of at least 75% of the proposed improvements including the value of tax credits, tax abatements or any favorable financing. The appraisal shall be paid for by the Borrower.
- b) Receipt and satisfactory review by Lender of financials, trade references and bonding information for the General Contractor
- c) Certified organizational chart showing all beneficial ownership interests in Borrower;
- d) Completion of a phase I environmental site assessment and phase II, if required, (cost of which is to be borne by Borrower), confirming that (i) there is no indication that the Property is the subject of a release or threat of release of oil and/or hazardous material that would cause Borrower to incur any liability under the Comprehensive Environmental Response, Compensation and Liability Act, the Resource Conservation and Recovery Act or any other Federal, state or local statutes, ordinances, rules, regulations and the like addressing similar issues, and (ii) that the Property does not contain any asbestos or, in the case of residential property, lead paint. The site assessment shall also address the presence of asbestos and, in the case of residential property, lead paint. The Borrower shall also provide a written representation and warranty that no such oil or hazardous waste materials have been deposited on the Property. The Lender may require further investigation based upon the recommendation of the engineering firm in which event the Lender will require written authorization from Borrower for such testing.
- e) Satisfactory receipt and review of General Contractor’s Agreement, Architect’s Agreement and Engineer’s Agreement
- f) Certification by the architect of record for the Project that the final plans and specifications comply with all applicable zoning, environmental protection; land use and building laws, permits, approvals, ordinances and regulations.
- g) Final building plans and construction cost breakdown to be reviewed by the Lender’s construction consultant;
- h) Current survey in standard ALTA form, certified to the Lender and to the title company by a licensed professional engineer or surveyor acceptable to the Lender
- i) Satisfactory review by Lender’s construction consultant of a full plan and cost budget, contracts, approvals, permits and construction schedule;

- j) Establishment of an operating/project demand deposit account into which approved advances will be deposited;
- k) Title insurance and Lender required endorsements from a title insurer acceptable to the Lender. The title shall contain no exceptions which, in the opinion of counsel to the Lender, may have an adverse effect upon the use of all or any portion of the Property;
- l) Title search, UCC searches, judgment, state/federal tax lien, litigation, bankruptcy searches and other searches reasonably acceptable to Lender and its counsel;
- m) Review and determination by the Lender and its counsel that all contracts and agreements, including all reciprocal easement agreements, pertaining to the Borrower and Property, are reasonably satisfactory;
- n) Legal and other professional opinions and certificates addressing matters customary in transactions of this type, including due formation, authorization, execution and enforcement from Borrower's counsel;
- o) Reasonable determination by Lender that the transaction will not result in any violation of the Patriot Act or other applicable law;
- p) Loan and security documentation reasonably satisfactory to Lender and, its counsel;
- q) An opinion of Borrower's Counsel, or other evidence satisfactory to Lender, that improvements on the Property, and the use thereof, are in compliance with all applicable zoning codes;
- r) All subsidy funds must be subordinate to the Bank's lien and subordination documentation must be satisfactory to the Bank;
- s) Subject to a review of the budgets for both hard and soft costs, as well as bids, plans, specifications, contracts, permits, approvals, covenants, deed restrictions and other pertinent orders, conditions, etc. necessary for the development and construction of the subject property. The Bank will hire an independent engineer/inspector to represent the Bank and the Borrower will be responsible for the cost of the Bank engineer/inspector for the review of the plans, specifications, budgets and monthly site inspections;
- t) Budget shall include contingency in an amount acceptable to the Bank. Construction to be monitored by TD Bank Commercial Real Estate Administration Group;
- u) Construction to commence within 30 days of closing;
- v) Payment schedule of Developer's Fee to be acceptable to Bank;
- w) Satisfactory review of applicable real estate tax abatement;
- x) Satisfactory operating agreement of Borrower;
- y) Bank approval of Investment Member of the Borrower. Investment Member to contribute sufficient equity as reflected in the current pro forma provided. Equity installments are still to be determined.
- z) Any other documentation which Lender may reasonably require.

Funding Conditions: The following conditions, including without limitation, must be satisfied for disbursement of Loan proceeds:

- a) Borrower must provide evidence of a commitment for the purchase of the LIHTC funds of no less than \$19.7MM;
- b) A forward commitment for permanent financing for a minimum of \$8.0MM. A rate shall be locked at or prior to construction closing for the permanent financing. Conversion terms to be acceptable to Lender.
- c) Evidence and documentation supporting the following subordinate commitments:
 - i. \$8,119,016 – HFA HTF
 - ii. \$1,638,532 – HCR FHTF
 - iii. \$423,500 – HCR Clean Energy Initiative
 - iv. \$5,000,000 – Westchester County – New Homes Land
 - v. \$4,000,000 – Westchester County – Housing Flex Funds
 - vi. \$700,000 – WHA, Inc. Sponsor Loan
- d) Funds will be advanced for in place improvements only, as verified by the Lender's inspector, who shall be the same inspector engaged by the LIHTC syndicator. The costs of these inspections will be the responsibility of the Borrower. All soft costs must be evidenced by paid invoices. Advances for hard costs will be subject to retainage. No retainage will be held on soft cost advances;
- e) The final payment of ten percent (10%) of the hard cost budget will not be made until construction has been fully completed in accordance with final plans and specifications approved by Bank and Borrower has obtained valid completion certificates or such other zoning or use permits as may be required by any governmental authority having jurisdiction. Retainage will be collected at a rate of 5% at 50% completion as determined by the Bank's construction consultant such that at completion retainage shall be a total of 7.5%.
- f) Upon receipt and approval of certification from the title company of record that the Lender's mortgage continues to be a first lien position, the approved construction disbursement will be directly deposited into the Borrower's project account previously established with the Lender;
- g) Loan must remain "in balance" at all times. Funds remaining in the budget must be sufficient to cover costs, otherwise the Borrower/Guarantors must deposit with the Bank any shortfall amounts.

Transaction Costs: Whether or not the transaction contemplated herein closes, Borrower and Guarantors will pay all reasonable out-of-pocket fees, costs and expenses incurred by Lender in connection with the proposed transaction, including, but not limited to, Lender's legal fees, fees of Lender's consultants, and any third party vendor fees, as applicable.

Representations and Warranties: Usual and customary for transactions of this type to include, without limitation; corporate status, power and authority/enforceability; no violation of law, contracts or organizational documents; no material litigation; correctness of specified financial statements and no material adverse change.

Negative Covenants: The Loan documents will contain negative covenants usual for a facility of this nature, including, but not limited to:

- a) Other than as set forth herein, no change of ownership will be permitted except with Lenders' approval in their sole discretion;
- b) No transfers, pledges or assignments of equity interests, except to affiliates and as permitted herein and by the Loan documents;



- c) No sale or lease of air development rights, if any, without prior written consent of the Lenders;
- d) No additional indebtedness (excluding trade payables and equipment financing subject to limits specified in the Loan documents);

Confidentiality: This Expression of Interest is being delivered with the understanding that neither it nor its substance will be disclosed by Borrower or Guarantors to any third person, except those who are in confidential relationships to Borrower (i.e., Borrower's principals, counsel, accountants and other retained business advisors) and are necessary for the review of this transaction or as may be required by law.

Indemnity: Without limiting any obligations set forth in this Expression of Interest, Borrower and Guarantor will indemnify Lender and their affiliates and their respective officers, directors, employees, agents and consultants harmless from any liabilities, costs, expenses or other payments (including, without limitation, attorney's fees, disbursements and court costs) (collectively, "Liabilities") arising out of Lender providing this Expression of Interest or otherwise related to or derived from the transactions referred to herein. The foregoing indemnity shall include, without limitation, any Liabilities arising from any claims brought by any person or entity related to Lender's issuance of this Expression of Interest, providing any financial accommodations whether referred to in this letter or otherwise, the negotiation of any aspects of the subject transaction or declining to agree to or requiring conditions to the involvement in the transaction by any other person or entity, in each case without regard as to whether the closing occurs.

Patriot Act Notice: Lender is subject to the requirements of the USA Patriot Act (Title III of Pub. L. 107-56) (signed into law October 26, 2001) (the "Act") and hereby notifies the Borrower and Guarantors that pursuant to the requirements of the Act, it is required to obtain, verify and record information that identifies the Borrower and Guarantors, which information includes the name and address of the Borrower and Guarantors and other information that will allow Lender to identify the Borrower and Guarantors in accordance with the Act.

Successors and Assigns: Lender reserves the right to assign or grant participations or other interests in all or part of the Loan.

Expression of Interest Expiration Date: December 31, 2023

This Expression of Interest does not represent an offer or a commitment by the Lenders, or any of their affiliates, for the proposed financing, nor does it define all of the terms and conditions of any commitment, but is a framework upon which a loan request may be submitted. The implementation of certain terms, conditions, covenants or other non-material changes to the proposed Expression of Interest required as part of Lender's formal credit approval shall be deemed an approval in substantially the form outlined in this proposed Expression of Interest.

All legal matters and documentation to be executed in connection with the contemplated proposed Expression of Interest shall be satisfactory in form and substance to Lender and counsel to Lender.

Federal law requires all institutions to obtain, verify and record information that identifies each person or entity that opens an account or applies for a loan. What this means for you: When you or your business opens an account or applies for a loan, Lender will ask for information that will allow it to identify you, such as your name, address, date of birth, the legal name of the business, address, and legal organization details (incorporation,



charter, etc.). Lender may also ask to see the driver's license or other identifying documents of individuals designated as beneficial owners or authorized signers of the account and/or loan, and require similar identifying information as stated above together with federal identification data (social security number or equivalent).

The process of pursuing internal approval for the terms outlined in this letter shall commence upon receipt by Lender of an executed copy of this Expression of Interest from you within the next ten (10) business days.

Please contact me at 845-536-7429 if you have any further questions regarding this matter.

Regards,

Matthew Schatz
Vice President
TD Bank N.A.

Agreed and Accepted by:

Name:
Title:
Date:



October 16, 2023

Westhab, Inc.
Attn: Andrew Germansky
8 Bashford Street
Yonkers, NY 10701

RE: Hunter Tier RFP, Mamaroneck, NY

Dear Mr. Germansky:

Bellwether Enterprise Real Estate Capital, LLC (“Bellwether Enterprise”) is pleased to present this proposal for a nonrecourse first mortgage loan for the referenced project in the amount of \$8,000,000. These terms are subject to change based on Bellwether Enterprise’s and Freddie Mac’s further analysis, current interest rates, and underwriting of the appraisal and market conditions.

Borrower: TBD, asset specific affiliate of Westhab, Inc. and WHA, Inc.

Property: A 77-unit affordable rental apartment development, known as Hunter Tier, located in Mamaroneck, NY.

Loan Type: Freddie Mac 9% Un-funded Forward Commitment.

Loan Amount: Based on our preliminary analysis, the maximum amount of the Loan would be \$8,000,000. This amount is subject to change.

Commitment Period: 30 months

Interest Rate: The interest rate will be fixed at 228 basis points (the “Spread”) over the current 10-Year Treasury, currently at 472 basis points (as of 10/16/2023), for an all-in rate of 7.00%.

Loan to Value: 90% LTV

Debt Service Coverage: Minimum of 1.15 as determined by Bellwether Enterprise.

Subordinate Financing: Any must pay subordinate debt must not exceed 100% combined LTV for non-profit entity/90% combined LTV for for-profit entity or 1.10:1.00 DSCR, and all subordinate debt will be coterminous with the maturity of the TAH Mortgage. Any subordinate debt is subject to Bellwether review and approval and compliance with Freddie Mac requirements, including execution of a subordination agreement.

Term: 30 years

Yield Maintenance Period: 14.5 years

Amortization: 30 years

Placement Fee: Greater of \$100,000 or 1.00% of the Loan Amount paid at Commitment.

BWE Application Fee: \$5,000

Freddie Mac Application Fee: Greater of 0.10% of Loan Amount or \$3,000.

Due Diligence Deposit: \$20,000 deposit will be used to cover the costs of the third party reports and reviews such as plan and cost review, environmental report, property appraisal, earthquake assessment (if necessary), zoning report (“Third Party Reports”), and insurance review fee. The final amount will depend on which reports are shared with the construction lender.

Legal Counsel Deposit: \$10,000 deposit due at commitment acceptance with remaining due prior to construction loan closing. Approximate total cost is \$55,000.

Forward monitoring fee: Construction monitoring fee of \$250 per month during construction payable to Bellwether. Borrower will also be responsible for costs of third-party inspections (estimate \$1,500/month) during construction months.

Forward Commitment Deposit: A Letter of Credit from a qualified lender for 2.0% of the loan amount is due and payable to Freddie Mac at the time the commitment rate is set. The Letter of Credit is released at the time the mortgage is purchased.

Delivery Assurance Note: A Delivery Assurance Note of 5% of the loan amount will also be executed and recorded as a lien against the property and will be released at the time the mortgage is purchased. The security will be subordinate to all other financing.

Forward Conversion Underwriting Fee: After the construction is completed, and the property is stabilized and achieves the conversion requirements, Bellwether will work with Freddie Mac to close the loan. A conversion fee of \$25,000 is payable to Bellwether at the time of conversion.

Reserves for Replacements: Bellwether Enterprise will determine an initial deposit to the reserve for replacements (if any) in accordance with Freddie Mac guidelines and remaining useful life and cost calculations. Bellwether Enterprise will also determine the amount of the annual contribution to the reserve for replacements, which Borrower will be required to pay in monthly installments. The annual deposit to the reserve for replacements will be no less than \$250 per dwelling unit per annum. Bellwether Enterprise reserves the right to re-inspect the project and modify replacement reserve requirements throughout the term of the

loan. Bellwether Enterprise will invest the reserve, the investment income on which will accrue for the benefit of Borrower after Bellwether Enterprise's administrative costs.

Special Conditions:

Freddie Mac at its sole discretion may require a Debt Service Reserve (DSR).

Subject to Freddie Mac and Lender Pre-screen approval and Final Underwriting.

Assumes all subordinate loans will be coterminous with the maturity of the last maturing Freddie Mac Loan.

Assumes affordability restrictions will be in place for the term of the Loan.

Assumes any and all tax abatements will remain in place for the term of the Loan.

Assumes project-based vouchers will be in place and meet program requirements for the term of the Loan.

This letter is not a Commitment to lend, but a proposal subject to further due diligence. Upon your review and general concurrence with the terms, Bellwether will prepare and submit a pre-screen package to Freddie Mac. Terms are subject to final review and approval by Bellwether/Freddie Mac. Thank you for the opportunity to offer this proposal. If you have any questions, please feel free to contact me at 646-829-1157.

Bellwether Enterprise Real Estate Capital, LLC



Jim Gillespie
Executive Vice President

Draft Management Operating Plan



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MISSION STATEMENT

Westhab's mission is: ***Building Communities. Changing Lives.***

We build communities by developing high-quality affordable housing and we change lives by delivering a broad range of services designed to help people and communities thrive.

The sum of our efforts is a comprehensive community development approach that transforms neighborhoods and delivers hope and opportunity to our neighbors who are most in need.

Appendix A

MANAGEMENT OPERATING PLAN

1. Project Name and Location:	Hunter Terrace 141 Prospect Street Mamaroneck, NY 10543
Number of Units:	77 units including a super's unit.
Population Served:	Low-to-moderate income individuals and families.

2. Role of the Owner and Delegation of Authority to Managing Agent

(a) Hunter Terrace, L.P. (c/o Westhab, Inc., 8 Bashford Street, Yonkers, N.Y. 10701) will own the proposed development (the "Owner") and will contract with Westhab, Inc. (the "Management Agent") (8 Bashford Street, Yonkers, N.Y. 10701) for management services.

This agreement is evidenced by the Management Agreement between OWNER and Westhab, Inc., which is attached and incorporated herein by reference.

Westhab has managed and operated LIHTC buildings since 1999. Westhab currently has over 1000 units under management, 415 of which are low income tax credit units. Of the more than 1000 units under management, 45 units are located in the Village of Mamaroneck, including one ten unit LIHTC property. Westhab has five property management staff certified in tax credit compliance.

Westhab is well qualified to manage the property, and perform affirmative marketing, tenant selection, lease-up, tenant income certification, rent collection, lease renewals, apartment turnover, and day to day management and maintenance of the premises as further detailed herein. In 2022, Westhab successfully leased up 63 units in the City of Yonkers following the affirmative fair marketing guidelines of both Westchester County and NYS Homes and Community Renewal (HCR) and is currently affirmatively marketing a 112-unit property in Yonkers.

(b) The Owner shall determine policy for the efficient discharge of the Managing Agent's duties. The Managing Agent will assume overall supervision of the project and will confer frequently and freely with the Owner in the performance of its duties. The Managing Agent's Senior Vice President of Real Estate, will be the official liaison to the Owner and will oversee the performance of the Agent's duties as described in this

Management Plan. The project will be operated in full compliance with HUD, Internal Revenue Service, and NYS Housing Finance Agency rules and regulations and guidelines concerning the LIHTC program and Tax-Exempt Bond Financing.

The Managing Agent will hire all personnel on the basis of an operating schedule, job standards and wage rates previously approved by the Owner. Furthermore, the Managing Agent will recruit, screen, hire, pay, supervise and discharge personnel employed in order to properly maintain and operate the project. Compensation for the services of such employees (as evidenced by payroll registers) shall be considered an operating expense of the project.

The Managing Agent will hire a Property Manager, who will be responsible for the efficient, day-to-day management of the project. The Property Manager will have authority to consult directly with the owner when necessary.

(c) The Managing Agent will cause the buildings, appurtenances and grounds of the project to be maintained according to standards acceptable to the Owner, subject to any limitations imposed by the Owner, in addition to those contained herein. For any one item or for repair or replacement, the expense incurred shall not exceed the sum of \$5,000 unless specifically authorized by the Owner, except, however, that emergency repairs involving manifest danger to life or property, or for the safety of the tenants, or required to avoid the suspension of any necessary service to the project may be made by the Managing Agent irrespective of the cost limitation imposed by this Paragraph. Notwithstanding this authority as to emergency repairs, it is understood and agreed that the Managing Agent will confer as soon as practical with the Owner regarding every such expenditure.

In addition to the above, the Managing Agent must consult with the Owner before taking action in the following instances:

- 1) Any situation requiring legal action (e.g. eviction).
- 2) Any major problems between the project and government agencies.
- 3) In cases where existing policies and procedures do not encompass the proposed action.

(d) The Managing Agent will be expected to make independent decisions necessary to carry out, on a day-to-day operating basis, the policies and procedures established by the Owner.

Areas in which the Managing Agent may make decisions without consulting the Owner will be in accordance with dollar limitations set forth above. The Managing Agent will take initiative to maintain good tenant relations and create an atmosphere to make the project a pleasant place in which to live.

(e) Owner's Representative: The Owner Corporation will be represented by:

Richard Nightingale, President, Westhab, Inc., as sole member of
c/o Westhab, Inc.
8 Bashford Street
Yonkers, NY 10701

The Owner's designated representative will serve as liaison with the Managing Agent.

The Owner will have authority to approve expenditures above \$5,000. The Owner will, in addition, appoint such special committees as it deems desirable for liaison with and supervision of the various responsibilities of the Managing Agent.

The Owner's representative will meet regularly (not less than 3 times per year) with the Managing Agent to review the status of operations at the development.

(f) Respective Responsibilities: The specific responsibilities of the Owner and Managing Agent are set forth clearly in a Management Agreement. The duties of the Managing Agent are spelled out in detail in the Management Plan and the Management Agreement. In the event of ambiguity in policy, the Managing Agent will consult with the Owner. In the event the Management Agreement conflicts with this plan, the Management Agreement shall control.

The Owner will appoint the Management Agent to manage the project. The Owner reserves the right to formulate all systems, policies, procedures, and regulations, which are to be imposed. Actual implementation will be coordinated by the Managing Agent, which will select and supervise the Property Manager and the other project employees. The Managing Agent will report to the Owner, on a periodic basis, concerning all aspects of the operation. Particular attention will be paid to achieving economies in maintenance, operating costs and administrative expenses. The Managing Agent will advise the project employees of their job responsibilities and duties, and see that the Owner is apprised of them, and that the responsibilities and duties of the employees are carried out. The Managing Agent will interview and hire experienced maintenance personnel, who have a general knowledge of the building mechanical equipment so that replacement and repair costs will be minimized. The Managing Agent will operate the project in accordance with all applicable laws, codes, ordinances, directives, and regulations promulgated by the local, County, State and Federal governments, including fair housing and human rights laws.

The Managing Agent will supervise the renting of apartments and the collections of payments in a timely and firm manner, in order to assure fiscal stability. The Managing Agent will make every effort to reduce substantial tenant turnover, which can prove costly because of extra clean-up cost, repairs, advertising, income loss, etc. Both the Owner and the Managing Agent believe that immediate acknowledgment of complaints and requests for service, followed by prompt action on the part of the Managing Agent

and its management staff to rectify any situation, will continually "resell" existing tenants on the merits of living at this facility and tend to reduce turnover.

The key contact person for the Managing Agent is:

Andrew Germansky
Senior Vice President, Real Estate
Westhab, Inc.
8 Bashford Street
Yonkers, New York 10701
Telephone: (914) 345-2800

He has full responsibility for hiring, training and supervising all staff and full authority to carry out policy decisions of the Owner efficiently and effectively.

The Managing Agent and the Owner agree on the following outline of management and service objectives:

- 1) Maintain supportive environment to empower tenants and encourage independence and self-sufficiency.
- 2) Promote motivation for participation in the local community.
- 3) Engage residents as participants/ consultants in management and operation of the building.
- 4) Maintain a clean, safe and secure property.
- 5) Efficiently manage the project in accordance with the budget
- 6) Maintain the physical asset in excellent condition
- 7) Develop and implement service programs promoting health, nutrition, financial literacy, and employment.
- 8) Develop social activities for residents of the building in the community room.

Specific management services shall include:

- 1) Rent-up vacant units (both at initial occupancy and on an ongoing basis when turnover vacancies occur) pursuant to an Affirmative Fair Housing Marketing Plan.
- 2) Show the available units, process and certify applications, maintain files of rejected applicants and current waiting lists of applicants.

- 3) Prepare leases for the dwelling units, and system of parking permits.
- 4) Collect advance security deposits and rents on time.
- 5) Timely return of security deposits and enforcement of leases.
- 6) Provide for efficient supply of utilities and maintenance services.
- 7) Provide project employees and/or contract labor for services described in the management plan.
- 8) Maintain and submit all HFA reports, annual income recertifications, vouchers and other fiscal records, etc., and make available any additional required information to HFA, upon request.
- 9) Provide for proper insurance coverage at all times.
- 10) Develop appropriate and efficient work assignments and schedules for janitorial and maintenance personnel.
- 11) Purchase all necessary materials and supplies, after competitive pricing.
- 12) Maintain an inventory of all capital and non-capital items of property, noting value and condition.
- 13) Orient new tenants.

3. Personnel Policy and Staffing Arrangements

(a) It is the full intention of the Managing Agent to comply with equal employment opportunity requirements. Compliance with applicable equal opportunity requirements will be furthered by the continuing affirmation of the Owner and the Managing Agent that they intend to fully comply with all laws pertaining to equal opportunity. This affirmation will be communicated to all employees and will continue to be a matter of policy for the Owner.

So that the public-at-large might know the attitude and behavior expected of persons associated with the project, an equal opportunity logo will be displayed on any promotional material for the proposed project. All job listings will include the equal opportunity slogan.

Decisions regarding personnel policy and conditions of employment principally will be made by the Managing Agent, who will hire all personnel required for the operation of the project as funding allows. The policy guidelines within which this hiring will take place is that employees of the project must be persons having a high degree of integrity, skillful in listening to and communicating with others, capable of exercising individual

initiative, and experienced in their respective areas of work, and, if all of the qualifications are present and experience is lacking, demonstrating a capacity to learn quickly.

In respect to the Property Manager, Westhab's Director of Property Management, and other staff in the property management department, the Management Agent is committed to providing regular supervision and ongoing training in LIHTC compliance, occupancy requirements for multi-family housing, and all other policies, procedures and best practices regarding property management.

(b) The property management staff are as follows:

On-Site Project Staff

1 FTE	Resident Superintendent
1 FTE	Property Manager

Supervision/Management from Westhab Property Management Office

Part-time	Facility Manager
As needed	Senior Management Staff (Facilities Director, Property Management Director, Security Director)

Property Manager

Responsibilities include: oversee efficient day-to-day management of the project; prepare initial and annual tenant income certifications; maintain waiting list of applicants and screen applicants for eligibility; supervise move-in and move-out of residents and orient new residents; collect rent and enforce leases and rules and regulations; performs apartment inspections and responds to tenant complaints; and carry out all other responsibilities described in Management Plan. Reports directly to Director of Property Management. The Property Manager will have received certification in tax credit compliance from Quadel (or equivalent training company) and be experienced in performing both initial and annual Tenant Income Certifications (TICs).

Resident Superintendent

Responsibilities include: perform all on-site maintenance, custodial and groundskeeping work, with assistance from the Porter/Handy Person; establish and follow repair and maintenance procedures; submit monthly reports to Property Manager; ensure tenant satisfaction by following up on repair requests; be on call 24 hours per day; respond quickly to emergencies; regularly inspect premises and report deficiencies and defects; and ensure grounds and property frontage are clean and attractive. Reports directly to Facility Manager.

Hours: 8:30 am - 4:30 pm (Mon. – Fri., on call 24 hours per day)

Porter/Handy Person

Responsibilities include: keep all common areas in and outside of building free of dirt, dust and litter; maintain public floors by washing and waxing; wash windows in common areas; empty litter baskets; clean and provide supplies to common bathrooms; vacuum

carpeted areas in common areas; assist in minor plumbing, heating and electrical repairs; dispose of rubbish; and do minor repairs such as changing light bulbs, fixing leaky faucets, etc. Reports directly to Resident Superintendent.

Hours: 8:00 am - 4:00 pm (Monday - Friday) (Full-time)

All hiring will be in accordance with Equal Employment Opportunity requirements.

Managing Agent

The Managing Agent (Westhab) will be responsible for the day-to-day operations, coordinating all business, maintenance, activities and service programs. It will supervise and direct all personnel at the project and have full authority and responsibility under the general authority and policy directives of the Owner. The Managing Agent shall provide all necessary administrative staff and supervision to operate the project. It will be responsible for the accounting and expenditure of funds and will be able to do so at its own discretion up to \$5,000, in accordance with the Owner's approved budget. Amounts above this figure will require prior Owner approval, except in case of emergencies. Managing Agent shall provide all necessary reporting to funders, including a comprehensive monthly financial report, and will process all rent invoices, vouchers, payables, and receivables.

(c) Westhab's Human Resources department is responsible for all personnel policies, hiring, orientation, payroll, benefits, training, and disciplinary procedures for staff. All new staff receive a job description and an employee handbook, which details benefits and responsibilities. The handbook makes clear to staff the importance of confidentiality of client/tenant information, includes an ethics policy, and prohibits fraternization with the residents. Violation of our personnel policy may result in disciplinary action up to and including termination of employment. The department is supervised by the Director of Human Resources, who reports to the President of Westhab.

(d) Westhab serves as developer, manager, and service provider. Westhab is a not-for-profit corporation, founded in 1981. It has a volunteer board of directors, that meets quarterly. The board has various committees, covering Finance and Audits, Nominations, Real Estate, and Services. The board supervises the President/CEO of Westhab, who in turn supervises the four division Vice Presidents (Housing, Finance, Real Estate Development, and Services), as well as the Directors of Development and Human Resources. The Vice Presidents oversee the operations of the company in their respective areas, and meet weekly as a team with the President/CEO. Directors overseeing various specialties (Property Management, Facilities, Family Services, Accounting, etc.) report to their respective Vice Presidents, and are part of Westhab's Senior Staff team.

4. Marketing and Tenant Selection Procedures

(a) The Managing Agent is responsible for selecting the tenants on behalf of the

Owner. Marketing will be done in accordance with the Affirmative Fair Housing Marketing Plan and tenants will be selected in accordance with the HUD Manual 4350.3, the tenant selection procedures (see below), and the HFA Regulatory Agreement. The tenant selection procedures will comply with all Federal, State and local laws and regulations governing housing, including rules governing applicants with criminal backgrounds, the Violence Against Women Reauthorization Act of 2013, and guidelines regarding acceptance of households headed by full time students.

(b) Approximately six months prior to anticipated occupancy and before applications are accepted and no later than ninety (90) days prior to the anticipated date of availability for occupancy of a first unit, advertising will begin in local media approved in the Affirmative Fair Housing Marketing Plan, and in other papers, if necessary. Additional outreach efforts will be made including but not limited to, distribution of flyers and letters to various community organizations.

The equal housing opportunity logo will be prominently displayed on site signs, in the rental office, and in all publicity. In addition, in all areas where applicants may be interviewed a Fair Housing poster will be displayed. The Owner and Managing Agent will work together to implement existing government requirements to ensure Equal Housing Opportunity and Affirmative Fair Housing Marketing in the media advertising for the renting of apartments. In accordance with the Rehabilitation Act of 1973 and the Fair Housing Act, all qualified individuals with handicaps will be given an equal opportunity to receive and enjoy the benefits of living in this housing development.

The Owner will comply with all applicable fair housing, HFA, and HUD regulations in the marketing of units before any applications are accepted and processed.

(c) A permanent record will be maintained in log book or database form of all applicants who apply for the program. Applications will be dated and time-stamped.

(d) Occupancy of this project will be limited to low-income households earning no more than 60% of the area median income, with certain other rental and income restrictions that are detailed in the project's Regulatory Agreement.

(f) The following special preferences will be followed in accepting applicants for the designated handicapped-accessible units:

- 1) Mobility-impaired persons will receive preference for 4 units that are specially designed to accommodate the mobility impaired (minimum).
- 2) Visually or hearing impaired persons will receive preference for 2 units that are specially designed for the visually or hearing impaired (minimum).

(g) Following the marketing period in compliance with the Fair and Affirmative Marketing Plan, the waiting list will be established for the affordable units as follows:

- 1) The initial list order will be established by lottery for applications received prior

to the application cut-off date.

- 2) Subsequent applications will be entered into the waiting list based on the date and time of application.
- 3) Applicants will be selected based on their position on the waiting list, taking into account all LIHTC eligibility criteria in effect at the time of tenant selection.

(j) In accordance with the Regulatory Agreement, the payment of any consideration or deposit, other than the first month's rent and the security deposit, as a condition of occupancy is prohibited. There will not be any application fees, credit check fees, or home visit fees.

(k) Minimum/maximum apartment occupancy standards for applicants will be:
0 bedroom: 1 person
1 bedroom: 1-2 persons
2 bedrooms: 2-4 persons
3 bedrooms: 3-6 persons.

(l) Ineligible applicants will be notified in writing and given the reason for rejection. All ineligible applicants will be advised that they may, within 14 days of the date of the notice, request a meeting with the Management Agent to discuss this determination.

(m) All applicants for tenancy at Hunter Terrace who satisfy the applicable income, and family size criteria shall be screened to assess whether they can reasonably be expected not to:

- 1) Interfere with other residents in such a manner as to diminish their quiet enjoyment of their premises or adversely affect their health, safety or welfare;
- 2) Adversely affect Hunter Terrace's financial stability or interfere with the management of the project;
- 3) Damage the physical premises or the property of others;
- 4) Violate the terms and conditions of the lease; and
- 5) Require services from the Hunter Terrace staff that would require an alteration in the fundamental nature of the program.

Criteria for rejecting applicants other than income or family composition include, but are not limited to:

- 1) History of rent delinquency or poor credit (following all local and state rules and regulations).
- 2) Falsification of any information provided on application, income or third-party

verification or interviews.

- 3) Applicants on mandatory lifetime Federal or State sexual offender registry listings.
- 4) Applicants who have been convicted of methamphetamine production in their homes.
- 5) History of violence as evidenced by a record of conviction or a pattern of violent activity that is unsuitable for residency in a project of this type and no current rehabilitative services or a history of failing to continue to remain enrolled in a rehabilitative program.
- 6) History of drug or alcohol abuse as evidenced by a record of conviction or a pattern of such activity that is unsuitable for residency in a project of this type and no current rehabilitative services or a history of failing to continue to remain enrolled in a rehabilitative program.
- 7) Inability to comply with the terms of the lease and maintain the apartment in a manner which does not create a hazard or nuisance for other residents.
- 8) Refusal to occupy the proper unit in accordance with unit size standards.
- 9) Refusal to pay rent calculated using LIHTC rules.
- 10) An apartment in this project will not be the applicant's principal residence.

(n) Rehabilitation and Mitigating Circumstances: In the event of receipt of unfavorable information with respect to an applicant, consideration shall be given to the time, nature and extent of the applicant's conduct and the factors that might indicate a reasonable probability of favorable future conduct or financial prospects. Mitigating circumstances might include:

- 1) Evidence of successful rehabilitation;
- 2) Evidence of the applicant's family's participation in or willingness to participate in social service or other appropriate counseling service; or
- 3) Evidence of successful modification of previous disqualifying behavior.

Applicants with disabilities or handicaps who have been determined to satisfy the income, family size and preference criteria, but who fail to meet other tenant selection criteria, will be offered the opportunity to have their cases examined to determine whether mitigating circumstances or reasonable accommodation will make it possible for them to qualify for tenancy.

Applicants with handicaps or disabilities will qualify for tenancy if it can be shown that assistance enable them to meet the screening criteria and that they are willing to secure and/or accept such assistance. If some form of assistance is needed to enable an applicant to comply fully with the lease terms, Hunter Terrace will verify that such assistance is available to the applicant through the Statement of Individual Providing Assistance Form or the Statement of Agency Certifying Eligibility for Assistance Form (including Statement of Applicant Certifying Willingness to Accept Services), as appropriate.

(o) Ineligible applicant files will be kept for three years, including the application, the notice of non-acceptance, the applicant's reply (if any), and the final response.

(p) Families placed on waiting list will be notified in writing of their application's status.

1) Housekeeping criteria will include, but not be limited to:

- (a) Condition of entrance ways, hall and yard;
- (b) Cleanliness in each room; and
- (c) General care of furniture, appliances, fixtures, windows, doors and cabinets

2) Other relevant information to be elicited during home interviews includes:

- (a) Evidence of destruction of property;
- (b) Unauthorized occupants;
- (c) Evidence of criminal activity and
- (d) Conditions inconsistent with application information.

3) All applicants shall have at least two days' advance notice of home interviews.

(r) Tenant Selection - The Property Manager and the Managing Agent will be responsible for recommending the selection of tenants on a non-discriminatory basis in accordance with HFA, LIHTC guidelines.

Tenants will be selected based on their waiting list position or based on referral from the Westchester County Coordinated Entry system. Preferences will be granted consistent with LIHTC guidelines and regulations for Affirmative Fair Housing Marketing objectives as described above herein.

Applications will be accepted at Managing Agent's rental office at least ninety (90) days prior to occupancy. Applicants will be able to examine apartment layout plans and other information about the project. Applicants will be given a copy of the tenant selection policy in summary form, outlining policies used to select tenants; how those policies apply to individual applicants; how the tenant selection process and waiting list works; and the applicants right to have a meeting with the Managing Agent to discuss an ineligibility determination. In addition, the summary tenant selection policy will include the address and telephone number of the local office of the New York State Division of Human Rights. A copy of the summary tenant selection policy will be provided to HFA at the time of closing.

The office will be open during regular business hours and staff training will take place during this period. Staff will be instructed in Equal Housing Opportunity policies in handling inquiries, completing forms, and making applicants and residents feel at home. Staff will be made aware of professional counseling services and social service agencies in the community and the proper procedures for referring residents with special problems.

Families who are placed on a waiting list will be notified of their status in writing.

All applicants will be reviewed for eligibility by the staff of the Managing Agent, with the Property Manager being directly responsible. All households must be able to comply with the terms of the lease and take appropriate care of their dwelling units to be eligible for tenancy in this project.

Staff persons will receive training in LIHTC certification requirements and procedures. The Property Manager will be intimately knowledgeable about these requirements.

(s) The Owner will make the Managing Agent explicitly aware that all of the units must be reserved and maintained for persons of low income, as defined by HFA and HUD.

To achieve full occupancy, the Managing Agent will:

- 1) Work closely with public and private agencies within the community to identify eligible applicants and assist them in making application.
- 2) Publicize the fact that the project is open to low income families.
- 3) Verify eligibility through careful processing of income certification.

(t) The applicants for the special needs units will be screened in the same manner as other prospective tenants for the building. Services staff will work closely with the Property Manager on the screening of the homeless families referred for these units.

(u) In accordance with the Regulatory Agreement, charges for facilities and services

other than those listed on the approved schedule, will be subject to prior written approval by HFA.

5. Move-Ins, Move-Outs and Occupancy

(a) Upon completion of all eligibility screening and background checks, the initial tenant income certification must be completed prior to execution of the lease documents and rules and regulations.

(b) Prior to paying a security deposit, signing a lease or taking any other action that might obligate a potential tenant to a given unit before he or she actually moves in, the Property Manager and the prospective tenant will jointly inspect the specific unit that the tenant is to occupy. The tenant and Property Manager will sign an apartment condition checklist that will state in detail any defects to be corrected within the unit prior to occupancy.

(c) Security deposit will equal one month's rent payment. The first month's rent and the security deposit must be paid, or agency payment guarantees received, and all lease documentation signed, before move-in. In unusual circumstances, if an applicant cannot pay the entire security deposit prior to move-in, and cannot get assistance from DSS or other sources to pay it, the Property Manager may enter into an installment payment agreement with applicant for the balance of the deposit, with approval from the Senior Vice President of Real Estate or Owner.

(d) Applicants will make a final inspection of the apartment prior to move-in. A move-in inspection form will be signed by the Property Manager and prospective occupant certifying the condition of the apartment, including the correction of any previously cited defects and the operation of kitchen equipment, bathroom fixtures, and electrical fixtures, as well as the operation of entry doors, windows, closets, etc. Upon determination of acceptability, the family will sign for receipt of the keys and be allowed to move in. All inspection forms will be kept in the tenant files maintained for each apartment by the Property Manager.

(e) The initial orientation of each resident will be thorough and will include the following:

- 1) Explanation of the rights and responsibilities under the lease.
- 2) A tour of the facility and the grounds to include all service areas, such as laundry, recreation areas and community room.
- 3) A brochure about the building, including the facilities and services offered. Floor plans and apartment layouts will be included in the orientation materials.
- 4) Orientation to the neighborhood: this will include information about municipal facilities and services, shopping, and health care.

- 5) Hours of operation of the Management/Services Office and other facilities and services.
- 6) Procedures for requesting repairs for residential units.
- 7) Explanation of policy on the inspection of units during occupancy and when the tenant moves out.
- 8) Guidelines for care and maintenance of apartment, recycling and trash disposal.
- 9) Emergency evacuation procedures will be reviewed, and the tenant will be shown the location of all emergency exits, as well as the location of building fire extinguishers.

The pre-occupancy interviews and tenant orientation sessions will also provide information about proper care of the apartments and equipment and about services to which the tenant is entitled. It will be made clear to every resident that the Managing Agent is available, by appointment, to discuss any problem or complaint and assist the resident in solving it. Additionally, the Property Manager will respond to any inquiries about tenant services, including the on-site services available.

(f) Units will be inspected by family and Property Manager upon move-in, move-out, and no less than once per year during tenancy.

(g) Family income and composition will be re-examined every year in accordance with LIHTC regulations, and income certifications completed. Leases will be signed annually, unless ETPA regulations apply and the choice of one or two year leases must be offered.

(h) Tenants moving out will notify the Managing Agent in writing within 30 days of the specific date on which the tenant intends to vacate the apartment. Prior to move-out, an inspection will be made of the apartment by the Property Manager and the departing tenant. All the necessary repairs, decoration, and clean-up work will be noted on the move-out form so that the outgoing tenant will be aware of potential charges to be made against his/her account or security deposit for any tenant damages beyond normal wear and tear. As soon as notified of an impending or actual vacancy, the Property Manager will begin the tenant selection process for the next tenant, to ensure the prompt filling of the vacancy.

(i) Upon move-out, the Westhab Facility Manager will inspect the unit, determine the scope of work, and assign the building staff, subcontractors, or other resources to promptly turnover the unit. Final inspection of the unit, when ready, will be done by both the Facility Manager and the Property Manager.

(j) The Owner will comply with NYS and federal LIHTC Rules and Regulations

pertaining to security deposits. When a tenant moves out, unpaid rent and repair costs for damages beyond normal wear and tear in the apartment will be charged against the tenant's security deposit. The balance of the deposit, if any, will be refunded to the tenant in a timely manner. In the event a disagreement arises concerning reimbursement of the security deposit, the family will have the right to present objections to the Managing Agent in an informal meeting. The Managing Agent must keep a record of any disagreements and meetings in the tenant file. The procedures of this paragraph do not preclude the tenant from exercising his or her rights under State and local law.

(k) To fill the vacancy, first preference will be given to families already in occupancy who require a unit transfer because of a change in family composition or in disability status. If any additional vacancies remain, the Owner will then contact the next eligible applicant, selected in accordance with the project's approved Affirmative Fair Housing Marketing Plan and tenant selection procedures (see above), and all regular screening and certification procedures will then commence.

6. Maintenance and Repair

It is the goal of the maintenance department to operate clean, safe, quality housing in an economically efficient manner. To do so, staff perform routine and preventive maintenance, make daily inspections of buildings and grounds, respond to emergencies, and turnover vacant apartments.

(a) Schedule for routine and janitorial maintenance

Daily

1. Tenant work requests; respond to emergencies immediately, routine work orders within two business days.
2. Pick up rubbish on street frontage, rear and side yards, parking area.
3. Replace burned-out light bulbs in public areas, including outdoor areas and exit signs.
4. Routine cleaning will be made in the compactor room, lobby, public halls, and grounds.
5. Salting and snow removal as required, including parking area.
6. Inspect property for any safety issues needing correction, and follow up.

Residents will be instructed in the use of the compactors. Trash removal will be handled by the Sanitation Department of the City of Yonkers. Trash will be put out at a designated area on appropriate days for pick-up.

Weekly

1. Service equipment.

2. Mop and clean hallways and lobby (every other day).
3. Clean laundry room.
4. Spray buffing applied to tile floor in public areas.
5. Cut grass and remove fallen leaves.

Monthly

1. Scrub, strip and/or wax public resilient floors.
2. Wash windows in public areas.
3. Exterminating services.

Semi-Annually

1. Trim trees and shrubs.
2. Fertilize green areas.

Annually

1. Seed lawn, replace shrubs, if necessary.

(b) A scheduled preventive maintenance program will be implemented by the Managing Agent for the primary purpose of preventing major breakdowns and costly repair and/or replacement of building equipment.

Listed below is a scheduled plan for preventive maintenance throughout the year:

Annually

1. Inspect roof for cracks and drainage.
2. Routine boiler and burner cleaning/servicing prior to heating season.
3. Scrape, rustproof/prime, and paint exterior and interior metal equipment during summer and fall, as needed.
4. Snake out all drainage systems and house traps.
5. Servicing/tagging of all fire extinguishers.
6. Elevator inspection
7. Boiler inspection per City of Yonkers procedures
8. Inspection of each unit shall be made by the Resident Superintendent and Property Manager. The tenant will be notified at least two (2) days in

advance of when the inspection is to take place.

Semi-Annually

1. Change filters in HVAC equipment

Monthly

1. Properly lubricate burner, house pumps, roof fans, and compactor equipment.
2. Turn on low water cut-off valve or open boiler drain valve for purpose of releasing rust and grime from heating system.
3. Check all emergency lights and replace batteries as needed.

As Required by Code

1. Sprinkler, standpipe, and fire alarm system

All repairs specified in the lease as the responsibility of the management shall be completed at no expense to the resident. Damages beyond normal wear and tear detected during apartment inspections may be charged to the occupant. A schedule detailing tenant damage charges for various repairs is attached to each lease.

(c) In order to facilitate efficient operation, the Owner will furnish the Managing Agent with a complete set of the plans and specifications for the project. With the aid of these documents and an inspection made by competent personnel, the Managing Agent will inform him/herself with respect to the layout, construction, location, character, plan and operation of the lighting, heating, plumbing, and ventilating systems, and other mechanical equipment in the project. Copies of current guarantees and warranties pertinent to the construction of the project shall be furnished to the Managing Agent.

The Managing Agent will immediately ascertain the general condition of the property and, since the apartments have yet to be occupied for the first time, establish liaison with the general contractor to facilitate the completion of such corrective work, if any, as is yet to be done.

Serial numbers of appliances will be kept on file in the Facilities Department office. All utilities will be tested prior to occupancy.

For project employees, a schedule of regular inspections and maintenance of major

items will be established in accordance with the manufacturer's manual for installed equipment. During this phase of maintenance, which is primarily preventive in nature, the Managing Agent shall see that the Resident Superintendent has a specific schedule of preventive maintenance, daily, weekly or even hourly (e.g., boilers) where so required. Monthly, the Managing Agent shall make a detailed, thorough inspection of the entire premises to satisfy him or herself that all schedules have been adhered to and that proper maintenance, general and preventative, has been effectuated. Where practicable, and with tenant cooperation, Managing Agent shall also spot-visit selected apartments. The Property Manager and Managing Agent shall make regular reports to the Owner on the state of maintenance.

(d) Interior painting will be on a three (3) year cycle, except for move-outs. Exterior painting, which will be minimal, will be on a five (5) year cycle or as necessary to maintain the project. Graffiti removal will be addressed immediately upon detection. Public halls and stairwells will be repainted on an as-needed basis in order to maintain the appearance of the building. Interior and exterior metal equipment will be scraped, rust-proof/primed, and painted on an as-needed basis, if such is the case before the 5-year cycle.

(e) Major repairs that cannot be handled by the on-site maintenance staff will be subcontracted. The Resident Superintendent will determine proper corrective action after consultation with and approval by the Managing Agent and, if needed, the Owner. Air conditioning and elevators are two of the more common items on which a maintenance contract may be let.

(f) Common areas, entrance ways, and garbage areas will be cleaned and maintained daily. Landscaping and sidewalks will be properly maintained.

(g) Tenants will be encouraged to report major and minor repairs by calling the Facility Department at 914-345-2800, or by notifying the Property Manager or Resident Superintendent. The Resident Superintendent is on call 24 hours a day, in case of an emergency.

The following is the procedure to respond to residents' requests for service and carrying out routine or emergency repairs for which personnel handling preventive maintenance chores do not have time.

Prompt action will be taken to investigate complaints, though repairs may be scheduled at a later date. Tenants will request service calls by telephoning the management office or by submitting a maintenance request form to the Property Manager, Resident Superintendent, or the Client Care Monitor. This includes maintenance of refrigerators, ranges, plumbing, heating, electrical, and hot water fixtures and systems, and broken or damaged screens and windows.

The Managing Agent will provide maintenance personnel with a written list of the day's work each morning, scheduling first the emergency repairs, then the inside work and

outside work. The most urgent jobs will be scheduled first. A record will be kept of the work completed and not completed at the end of each day.

In general, outside contractors or service people will not be called in to do work that on-site maintenance personnel can do.

Maintenance tasks will be recorded through the use of an automated, web-based work order system, which will contain the following information:

- 1) The nature and location of the work.
- 2) Staff member assigned and time worked on the request
- 3) Date and time reported and completed
- 4) Information on any materials or outside contractor/vendors used.

Further controls will be used as follows:

- a) Daily work order review by Facility Clerk and Facility Manager
- b) Weekly review of outstanding work orders
- c) Monthly reports

A complete maintenance history will be kept for each tenant and apartment in the work order system.

Tenants will not be held responsible for the normal "wear and tear" of their apartments. All such wear and tear repairs and replacement shall be handled by the Managing Agent according to the procedures outlined above. If, however, the Property Manager or the Resident Superintendent suspect that damage to an apartment was caused by the tenant, the Property Manager shall meet with the tenant to discuss the damage and how it occurred. If, as a result of the meeting with the tenant, the Property Manager determines that the tenant is responsible for the damage, the tenant shall be charged according to a schedule of replacement charges. If the tenant so desires, he or she may appeal the Property Manager's decision to the Managing Agent.

(h) Emergency Repairs: Any immediate safety or health hazard to persons and/or potential damage to the property is an emergency. Prompt action will be taken to investigate and respond to emergency complaints/repairs.

(i) Repairs after normal business hours: Should a repair request be submitted outside of normal business hours, the Client Care Monitors will evaluate if an emergency response is needed, or if the problem can wait until the next business day. If the repair is deemed an emergency, the Resident Superintendent, who is on call 24/7, will be contacted. In the event the Superintendent cannot be reached, the Managing Agent's on-call Mechanic will be contacted to respond to the site. The Facility Manager

is also on-call 24/7, and knows who to contact in case of an emergency with any of the building systems, should staff be unable to make the repair themselves. They will also know who to contact in case of health-related emergencies.

(j) Apartment Turnover: The locks will be changed immediately upon vacancy to secure the unit. The Facility Manager will inspect the apartment as soon as possible after the vacancy occurs, and determine the scope of work needed to turnover the unit so that it is in move-in condition for the next tenant. The Facility Manager will assign the work to the Superintendent, the Porter, to the Managing Agent's central maintenance staff, or to outside contractors as needed to turn over the apartment in a timely fashion without unnecessary expense. Repairs and cleaning beyond normal wear and tear will be charged to the vacating tenant. Final inspection will be done by the Facility Manager and Property Manager to determine if the apartment is ready for move-in by the next tenant.

In maintaining the property, the Managing Agent shall be attentive to energy conservation. Water leaks will be addressed on a priority basis. When purchasing appliances, it will be a priority to attempt to acquire replacements that are energy star rated. Low-flow devices will be used when repairing or replacing toilets, faucets and showers. Attention will be paid to insulation, caulking and weather-stripping to minimize energy loss from pipes, windows, doors, or other openings.

7. Security

The following measures will be taken to provide for the security of residents and property.

- 1) There is one main entrance with intercom and buzzer system. Residents and staff will have access by key fob to the main entrance as well one entrance from the parking garage.
- 2) CCTV will be in strategic locations throughout and monitored at the security desk in lobby.
- 3) The live-in Superintendent will be on call 24/7 for emergencies or security problems.
- 4) All fire exits and roof doors will be equipped with panic bar alarms or some other type of automatic alarm system.
- 5) The tenants will be trained to be alert to potential criminal activity and how to respond to a security break.
- 6) Contact will be made and maintained with the local police precinct as to the special population at the development.

- 7) Outside areas will be well lighted. Replacement of light bulbs and other lighting equipment in common areas including outdoor areas will be immediate.

8. Rent Collection and Lease Enforcement Policies and Procedures

(a) The rent collection policy for the proposed project will be firm. Policies and procedures regarding collection and payment of rents will be clearly communicated to all residents. The procedures for collection will be applied impartially as will a system of reminders and counseling. Security deposit will equal one month's rent.

All residents will be advised prior to moving in that:

- 1) Rent is payable and due on or before the first day of the month with a five (5) day grace period. Rents will be paid by check or money order to the location designated by the Managing Agent on the monthly rent bills. No cash payments will be accepted. All payments must be made payable to Hunter Terrace, L.P.
- 2) Late charges apply as of the sixth of the month and may not exceed \$50 or 5% of the monthly rent, whichever is less.
- 3) Alternative payment arrangements may be made with approval of the Director of Property Management if an emergency prevents the rent from being paid on time or some unusual family situation occurs.
- 4) The Managing Agent may collect a fee (not to exceed the greater of \$25.00 or the actual bank charge) for any checks accepted for rent that are not honored for payment by the bank. All such fees or penalties are to be deposited in the Project operating account. The Managing Agent may deny any future check writing privileges if a tenant has two (2) returned checks.

(b) The following procedures illustrate the type of action which would be taken with regard to delinquent rent collection:

- 1) Rent rolls are reviewed weekly for accuracy and to monitor rent payments received and delinquent accounts.
- 2) On the tenth (10th) of the month, a three-day notice will be sent to all residents who are delinquent in payment of rent.
- 3) Personal contacts with delinquent tenants will also commence after rent is ten (10) days late. Property Managers will contact tenants by phone, and will

meet with delinquent tenants either at the resident's apartment or in the Property Manager's office to determine the reason for late payment and the plans to make payment.

- 4) If the Property Manager concludes that the resident would be in a position to pay the unit rent if assistance could be provided to help solve social, economic or budgetary problems the resident might be experiencing, the Property Manager will take steps to refer to the necessary case work/counseling services.
- 5) If the tenant refuses to cooperate with all the efforts of the Managing Agent, eviction proceedings may begin. Whenever possible the family or the emergency contact person designated by the tenant will be notified.
- 6) If the legal eviction process results in a final judgement of possession for the Landlord, then a 72-hour eviction warrant will be served on the tenant by the City Marshall. Following the 72-hour period, and assuming final efforts by the Property Manager and casework staff to assist the tenant are unsuccessful, an eviction will be scheduled with the Marshall.

(c) In the event that a tenant is in violation of the terms of their lease, whether for chronic failure to pay rent, causing damages to the apartment, threatening the health and safety of other tenants, property vandalism, criminal activity on site, or other breaches of rules and regulations, the Property Manager will take action to enforce the lease. Except in those cases in which the infraction is so serious that taking immediate steps toward eviction is necessary, the Property Manager will take the following steps as appropriate:

- 1) Speak with the tenant about correcting the problem
- 2) Engage the assistance of casework staff to help the tenant comply
- 3) Provide a written notice to the tenant demanding compliance
- 4) Provide a 10-day Notice to Cure
- 5) Provide a 30-day notice to vacate due to lease termination
- 6) Commence legal holdover proceedings to evict the tenant

The following types of activity by the tenant, a member of the household, or a guest of the tenant will be cause for termination of tenancy:

- 1) Any activity, criminal or otherwise, that threatens the health, safety, or right to peaceful enjoyment of the premises by other residents.
- 2) Any drug-related or other criminal activity on or in the immediate vicinity of the premises that threatens the health, safety or right to peaceful enjoyment of the premises.

(d) The Managing Agent will comply with Federal, State and local housing laws.

Evictions will be considered only as a last resort. The Managing Agent will do all in its power to prevent any evictions and will attempt to identify the reason for any delinquency, vandalism or undesirable behavior and will facilitate the availability of social services, counseling and other programs to correct deficiencies. If emergency rent payment assistance is needed, Property Managers or Caseworkers will refer the tenants to DSS, or to local eviction prevention agencies such as CLUSTER, WRO, Catholic Charities, or the Bridge Fund.

9. Leasing Policies and Procedures

Each family will be given a lease that will be in conformance with LIHTC, HOME, and HFA regulations. The term of the lease will be for not less than one year (A sample copy is attached). Leases are available in English. If help is needed in understanding the lease, assistance will be given.

House rules will be reasonable. They will relate to the care and cleanliness of the building as well as the safety and comfort of the tenants. Tenants will be given thirty (30) days written notice of any changes in the rules and regulations governing occupancy.

As part of the orientation process, tenants will be fully briefed on their rights and responsibilities as tenants, the terms of the lease, and the Hunter Terrace rules and regulations. An explanation will be provided to each tenant concerning the calculation of their rent. The keys are given to the tenant on or before the effective day of the lease.

Leases are prepared by the Property Manager annually for each tenant. Where applicable, the lease must be signed by all adults, or if the family contains only one adult, by the head of the family. The signature of the lessee is written and spelled exactly as the name typed in the body of the lease.

Annual income certifications will be completed at the same time as lease renewals. Tenants will be required to verify income, assets, and family composition. The Property Manager will obtain third party verifications as required by LIHTC regulations. Tenants must sign the annual income certification (TIC) upon completion.

10. Accounting and Record-Keeping

The Senior Vice President of Finance oversees the accounting and finance functions for the Managing Agent, and is the CFO of Westhab. An Assistant Vice President of Finance reports to the SVP, and oversees the daily operations of cash management, banking, accounts payable, accounts receivable, coordination with auditors, and reporting. The accounting department is also responsible for ensuring that all payroll and fringe expenses are correctly charged to the general ledger account for the project.

The CFO monitors and controls expenditures of project funds. Purchasing is done

through a purchase order system, with defined approval limits for respective levels of staff. Bidding is required in accordance with the Westhab purchasing policy. When practical, procurements are made through negotiated vendor arrangements enabling the project to take advantage of the Managing Agent's bulk purchasing power. All reasonable efforts are made to solicit bids from minority business enterprises for materials and services.

The Managing Agent establishes and maintains in a bank whose deposits are insured by the Federal Deposit Insurance Corporation, and in a manner to indicate the custodial nature thereof, bank accounts, including operating, reserve, and security deposit accounts, as agent of the Owner for the deposit of the monies of the Owner, with authority to draw thereon for any payments to be made by the Managing Agent to discharge any liabilities or obligations incurred pursuant to the Management Agreement, and for the payment of the management fee, all of which payments shall be subject to the limitations of the Management Agreement.

Replacement reserve withdrawals can only be made to address capital expenses, not operating deficits.

The Managing Agent places all security deposits in a segregated, interest-bearing account. The balance of this account must at all times be equal to the total amount collected from the tenants then in occupancy, plus any accrued interest. The Owner will comply with any applicable State and local laws concerning interest payments on security deposits.

The Managing Agent will maintain books and records on behalf of the Owner in accordance with the requirements prescribed by HFA. Accounting procedures consistent with generally accepted accounting principles will be followed.

Upon initial occupancy, the Owner will advise HFA of the fiscal year adopted by ownership, the month income commenced, and the individual to whom correspondence of a fiscal nature should be addressed. Within sixty (60) days after the end of each fiscal year, the Owner will furnish an annual financial report which complies with requirements.

Initial tenant income certifications and annual re-certifications (TICs) will be maintained in each tenant file. The files will be kept in a locked cabinet. The TICs will be prepared by Managing Agent staff certified in LIHTC compliance. All third-party verification of income and assets, as well as documentation of family composition will be maintained in the file.

The Owner shall engage an independent Certified Public Accountant who is fully familiar with the accounting requirements for projects funded by LIHTC and tax exempt bonds. The CPA will prepare the annual audits and tax returns for the project.

The Managing Agent uses accounting software called MRI. This software has accounts

receivable, accounts payable, general ledger, and residential management modules. It is a full service property management accounting product. It produces rent roll reports and tracks lease renewal and annual recertification dates.

The Managing Agent is responsible for accounting for all receivables and payables. In addition to the rent roll, individual tenant ledgers will be maintained reflecting all rent charges and payments. Rent payments received are promptly entered into MRI and deposited into the operating account. All invoices will be received by the Managing Agent and immediately entered into MRI, so that financial reports will reflect all accrued expenses. Invoices will be reviewed and approved promptly by Managing Agent staff, so that all bills can be paid in a timely fashion. All bank accounts will be reconciled on a monthly basis by a person other than the staff who processed the deposits and payments.

During the initial "rent-up" period and thereafter, the Owner, Lender and HFA will be provided with monthly accounting reports by the 20th day of the month each month for the prior month's operations. These reports will include balance sheets, income and expense statements, check registers, and rent rolls. Copies of reports will be maintained on file by the Managing Agent.

The Managing Agent will prepare and submit all reports, schedules and forms as may be required by HFA, Lender or the Owner in a timely manner. An annual operating budget will be prepared by the Managing Agent for the upcoming year by November 30th of each year, and an annual HHAC operating report will be submitted within six (6) months of the close of each fiscal year for the project. The Managing Agent will cooperate with the Owner's accountants in the preparation of the project's annual audited financial statements so that they will be completed by the required deadline. A classified balance sheet will be maintained.

The Managing Agent will establish and maintain accurate and adequate accounting records, records of insurance policies, paid and unpaid bills, and all other documents and papers pertaining to the project in a manner satisfactory to the Owner, HFA, and Lender. After the close of each year, the records will be retained by the Managing Agent for the period required by the IRS for LIHTC projects.

On a quarterly basis the Managing Agent reviews tenant accounts with outstanding receivables to determine amounts unlikely to be collected. A bad debt reserve is established for any such amounts. On an annual basis a further review is done, and any amounts deemed uncollectible are written off as bad debt.

11. Building Services

Utilities that will be provided for residents include heat, domestic hot and cold water, and common area lighting. The building will be wired to enable tenants to contract (if they choose) for telephone or cable TV services. Tenants will pay for their own

electricity usage. The Building Owner will provide free Wi-Fi throughout the building.

Hunter Terrace will have a trash compactor, and garbage chutes on every floor for tenant use. Recycling services will also be provided for the tenants.

A laundry room will be provided on site. It will be operated by a third-party vendor. The Managing Agent will endeavor to keep the prices for the washers and dryers as affordable as possible for the tenants.

The Community Room will be maintained by management for tenant use. There will be no charge for use of the room; however, a refundable deposit may be requested and held in case of any damage to the space.

There will be on-site offices where tenants can meet with the Property Manager and with the Services staff.

12. Tenant Relations

It is our objective for tenants to feel at home in their units, the building, and the community. Maintaining the quality of life in the building cannot be done by management alone. Tenants will be encouraged to take ownership, individually and as a group, in the quality of the building environment.

The Property Manager will assist and facilitate tenants who wish to form a tenant organization and will cooperate and work with the organization when it is formed. Residents will be encouraged to participate in management matters.

Mutual cooperation in preventing and solving problems will be emphasized by the Owner and Managing Agent with tenants. The following plan will be followed:

- 1) Management, building services staff and residents together will identify problems affecting the project, such as financial stability, maintenance and repair, personnel problems and security.
- 2) Jointly, they will decide on the priority of the problems and discuss potential solutions.
- 3) Space and technical assistance will be provided for solving these problems and the solutions communicated to all affected persons.

Tenants will present complaints and grievances to the Property Manager in person, by phone, or in writing. If a tenant is dissatisfied with the response to a problem, the tenant will be given an opportunity to present his or her grievance in writing or in person to the Managing Agent.

The Managing Agent will establish and instruct tenants in simple procedures for handling routine maintenance and repair requests.

The Managing Agent and its staff will make contact with community-based social service agencies and organizations to ensure effective and adequate access by tenants to social, health, education, recreation and economic services in the community. A directory of such agencies and services will be made available to the tenants.

13. Tenant Services

The Tenant Amenity Spaces on the 1st floor and roof will be the center for these important service programs for the tenants. It is important that social activity be initiated because some residents may withdraw to their apartments and avoid social relationships. The room will be furnished with tables, chairs and other items needed by the residents to make the room functional. Some of the anticipated functions are:

- 1) Television and Movies.
- 2) Social gatherings: birthdays, anniversary and holiday celebrations.
- 3) Resident meetings.
- 4) Games (such as bingo, checkers, card games, etc.)
- 5) Community meetings.
- 6) Educational classes

Staffing for these services will include the Property Manager, the Service Coordinator, and the other Tenant Services staff members. It is anticipated that additional substantial participation and assistance will be provided by volunteers from among the residents and from local civic and religious organizations and other agencies

The residents will be encouraged to take the lead with many functions, for example helping neighbors solve shared problems and attaining shared goals. The Managing Agent will encourage residents to become involved with educational programs, Police Advisory and Fire Advisory Boards and local civic organizations.

14. Insurance, Accidents and Injuries

The Managing Agent will maintain at all times fidelity bond insurance equal to a minimum of three months' gross potential rental income of all residential and commercial tenants, and will provide Owner, Lender, HFA and any other interested parties with proof of same in the form of an insurance certificate. The Managing Agent

will also maintain worker's compensation insurance and short term disability insurance covering all of its employees in accordance with NY statutory limits. The Managing Agent will maintain property, liability, boiler and machinery, and auto insurance on behalf of Hunter Terrace, L.P. The Managing Agent will be additional insured for liability as Managing Agent under this insurance. The Managing Agent will arrange for all other additional insureds, loss payees, and certificate holders required for the project's insurance coverage. The insurance program for the project will be reviewed at least once a year by the Managing Agent to ensure that all coverage is adequate.

In the event of an accident or incident involving damage to property or injury to persons, Lender, the NYS Housing Finance Agency, and the insurance carrier for the project will be notified by phone and in writing within one business day of the occurrence by either the Owner or the Managing Agent. The Managing Agent will prepare incident and accident reports, investigate and document the circumstances, and take any necessary preventive action to enhance safety.

15. Management Fee

The Managing Agent will be paid a management fee in compensation for providing property management services for Hunter Terrace, as further set forth in the Management Agreement.

16. Term of Agreement and Right to Terminate

The Management Operating Plan shall have the same term as set forth in the Management Agreement and shall terminate upon termination of the Management Agreement as further set forth therein.

11" x 17" Plans and Illustrations





Vicinity Plan



Zoning Analysis and Calculations

ZONING REFERENCE	ZONING ITEMS	ALLOWABLE/REQUIRED	PROPOSED	COMPLIANCE
342-50 (A)(4) 342-50 (B)(3)	USE	COMMERCIAL/ RESIDENTIAL WITH SPECIAL PERMIT	MULTIFAMILY WITH COMMERCIAL	COMPLIES WITH SPECIAL PERMIT
DENSITY				
342-50 (B)(6) 342-103(A)	AFFORDABLE HOUSING	5-10 UNITS 0.1 FAHU 11:20 : 2 FAHU 21 or more units: 30% of units rounded up to the nearest whole number	100%	COMPLIES
342-50 (F)(3) 342-103(A) 342-103(B)	FAR W/ AFFORDABLE UNIT BONUS	2.50 40,030*2.50=100,075	2.13 85,260 GSF	COMPLIES
342-50 (F)(1)	SITE AREA	UP TO 60,000 if per Article XV of Section 342	40,030	COMPLIES
342-50 (F)(2)	Min unit count	5	77	COMPLIES
342-104(B)	MIN GROSS AREA/UNIT	1) Efficiency: 450 sqft. 2) One bed: 650 sqft. 3) Two bed: 850 sqft. 4) Three bed: 1,100 sqft. +1 1/2 baths.	1) Efficiency: 450 sqft. 2) One bed: 650 sqft. 3) Two bed: 850 sqft. 4) Three bed: 1,100 sqft. +1 1/2 baths.	COMPLIES

BUILDING HEIGHT AND BULK				
342-50 (4) 342-103(B)	MAX STORIES	6 if per Article XV of Section 342	6	COMPLIES
342-50 (4) 342-103(B)	MAX HEIGHT	6 if per Article XV of Section 342	60' To top of roof	COMPLIES

YARDS AND SETBACKS				
ADD SECTION	REQ YARDS: FRONT	NONE	10'	COMPLIES
342 Attachment 3	REQ YARDS: MIN REAR	5'(OR 45' IF COINCIDES WITH RESIDENTIAL DISTRICT)	VARIES SEE PLAN	COMPLIES
342 Attachment 3	REQ YARDS: MIN SIDE(EACH)	5'(OR 45' IF COINCIDES WITH RESIDENTIAL DISTRICT)	YARD REDUCED TO TO LESS THAN 10', PROVIDE THERE ARE NO OPENINGS IN ALL WALL FACING ADJOINING RESIDENTIAL DISTRICT	COMPLIES
342 Attachment 3	INITIAL SETBACK	THE PORTION OF THE BUILDING ABOVE 40' MUST BE SETBACK 10' MIN FROM FRONT LOT LINE MIN 50' SETBACK TO MEAN HIGH WATER LINE OF LONG ISLAND SOUND	BUILDING SETBACK 10' ~52'	COMPLIES
	PROPERTY IS NOT WITH THE TOD OVERLAY	RESTRICTIONS PER TOD REQ.	PROPERTY IS NOT WITH THE TOD OVERLAY	COMPLIES

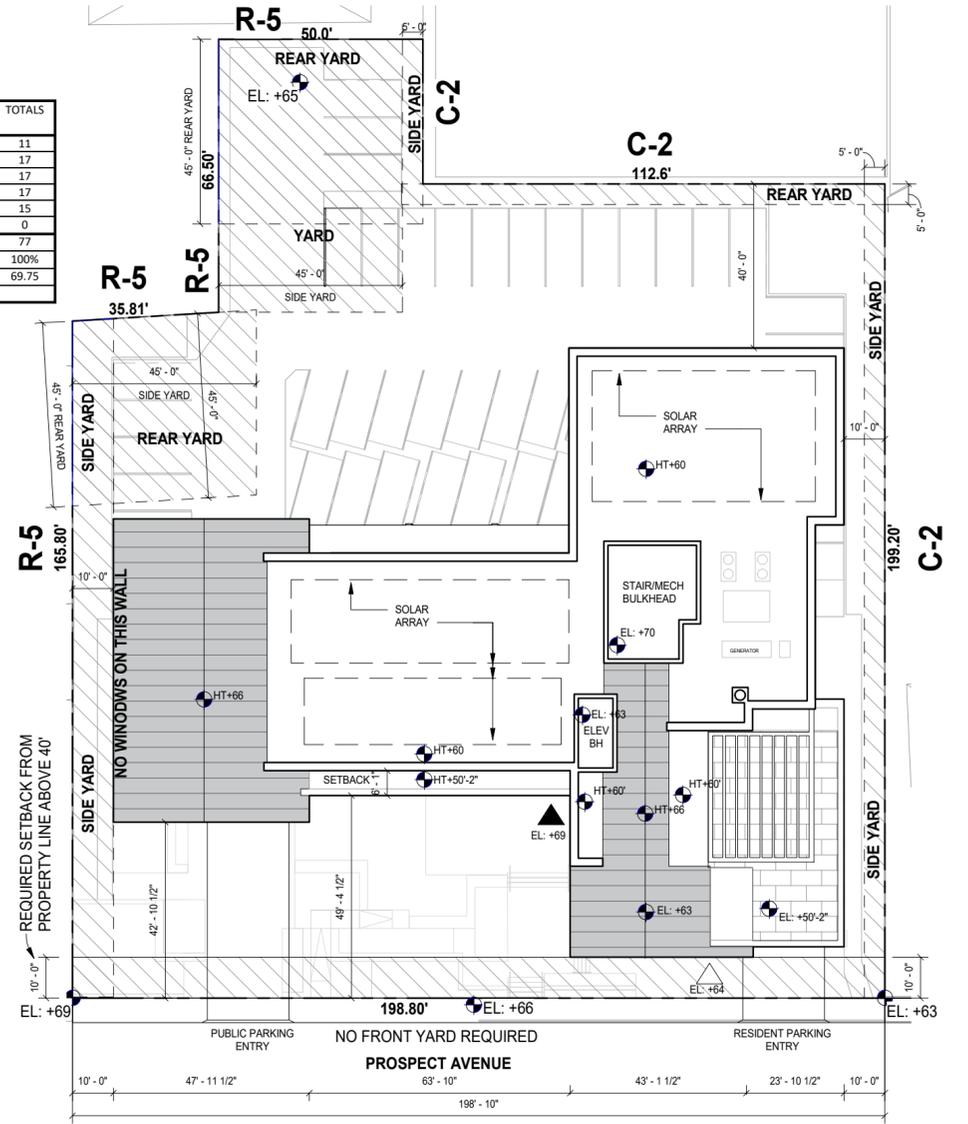
OFFSTREET PARKING						
342-56(A)	PARKING RESIDENTIAL UNITS		RATIO	UNIT COUNT	REQUIRED	PROPOSED
	STUDIO		.75 SPACE PER DU	11	8.25	
	1 BEDROOM		.75 SPACE PER DU	26	19.5	
	2 BEDROOM		.75 SPACE PER DU + 1/4" SPACE PER ADDITIONAL BEDROOM	32	32	
	3 BEDROOM		.75 SPACE PER DU + 1/4" SPACE PER ADDITIONAL BEDROOM	8	10	
	TOTAL SPACES			77	69.75	70
	OFFICE		1 PER 250SF BELOW 3,500	2370 /250 =	9.48	10
	PUBLIC USE		N/A		N/A	42
				TOTAL SPACES PROVIDED		122
342-57	OFFSTREET LOADING		OFFICE: 1 for the first 10,000 square feet of gross floor area, ..., except that no berths are required for buildings of less than 5,000 square feet of gross floor area	NONE PROVIDED COMMERCIAL AREA 2370 < 5,000		COMPLIES

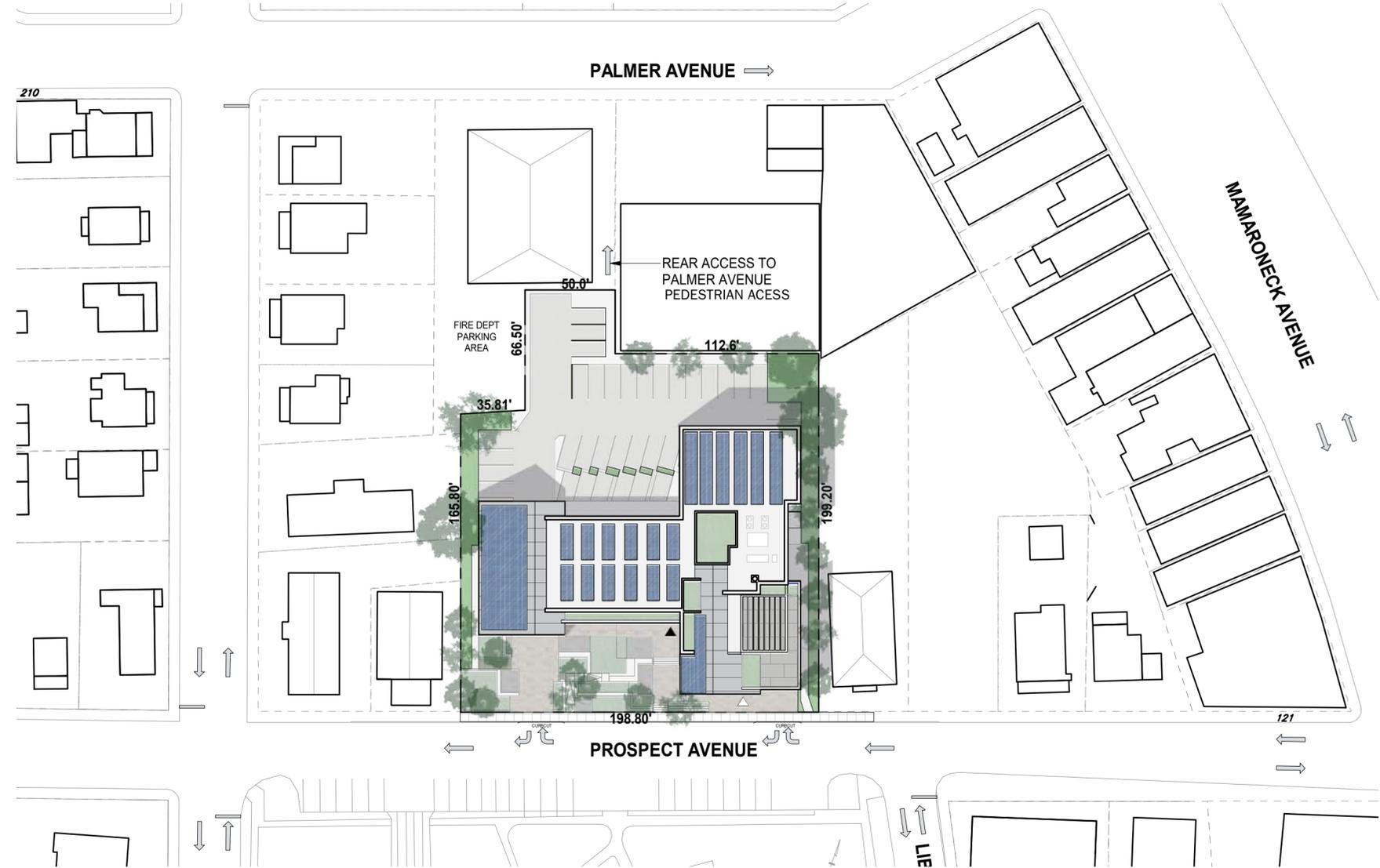
	BLDG HT	PARKING			GSF AREA		
		ABOVE GRADE	ABOVE-GRADE BELOW BLDG	BELOW GRADE	RESIDENTIAL GSF	COMMERCIAL GSF	FAR
RF	60.0'						
*6TH FLOOR	50.0'				12,950		0.32
5TH FLOOR	40.2'				15,810		0.40
4TH FLOOR	30.4'				16,810		0.42
3RD FLOOR	20.6'				16,810		0.42
2ND FLOOR	10.8'				16,810		0.42
*1ST FLOOR	0.0'	13,100	10,350		2,600	2,370	0.12
CELLAR	0		30,909		1,100		
TOTALS			54,359		82,890	2,370	2.13

GSF PROPOSED	85,260	GSF PERMITTED	100,075
FA PROPOSED	2.13	FA PERMITTED	2.5

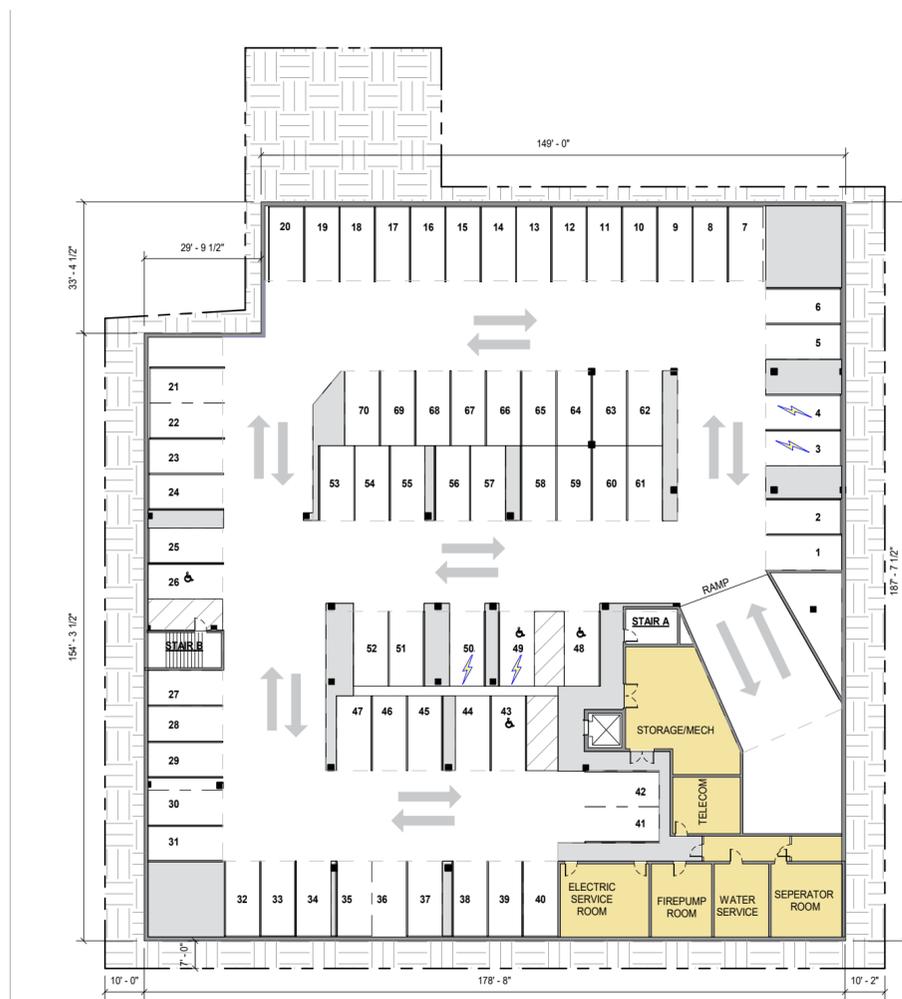
ZONING DATA	
ZONE	C-2
SECTION	9
BLOCK	7
LOT	281
LOT AREA	40,030

LEVEL	UNIT TYPE				TOTALS
	0 BED	1 BED	2 BED	3 BED	
6TH FLOOR	2	3	5	1	11
5TH FLOOR	4	4	8	1	17
4TH FLOOR	2	6	7	2	17
3RD FLOOR	2	6	7	2	17
2ND FLOOR	1	7	5	2	15
1ST FLOOR	0	0	0	0	0
TOTAL	11	26	32	8	77
UNIT PERCENTAGE:	14%	34%	42%	10%	100%
REQ PARKING	8.25	19.5	32	10	69.75
AVERAGE UNIT SIZE	450	650	875	1100	





Site Plan



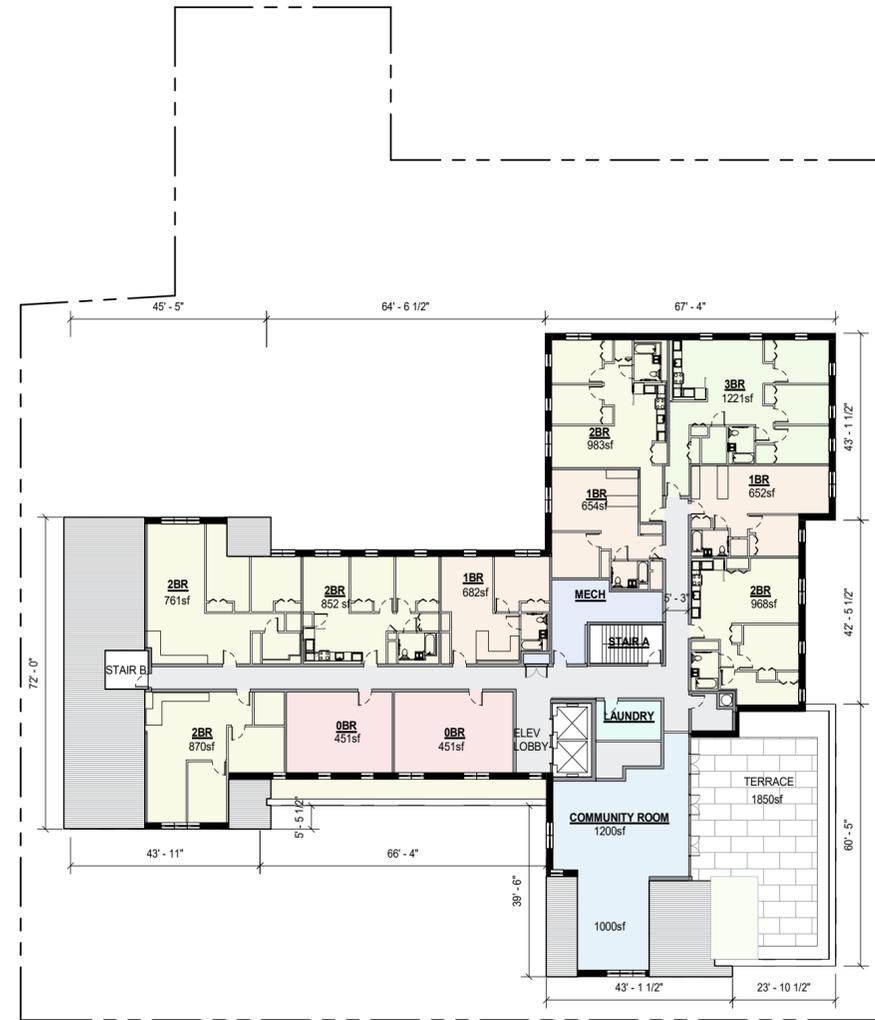


Second Floor

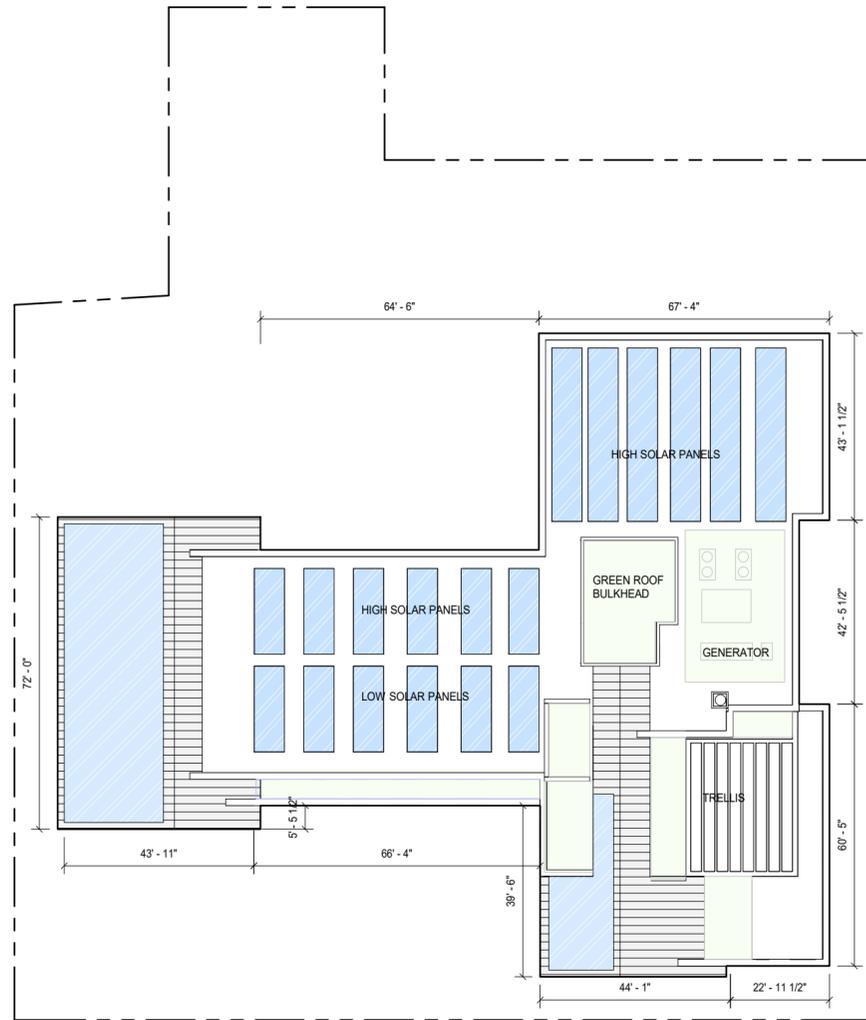
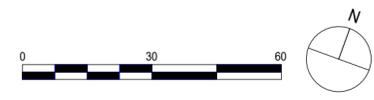
Third Floor

Fourth Floor

Fifth Floor



Sixth Floor



Roof



North Elevation



South Elevation

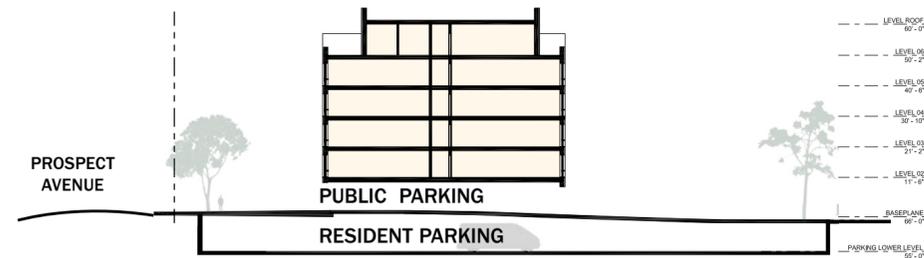


East Elevation

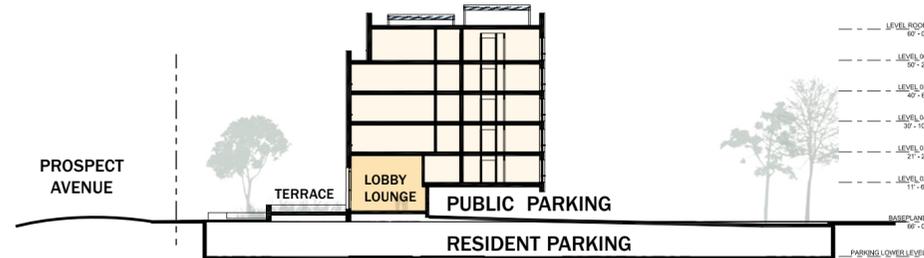




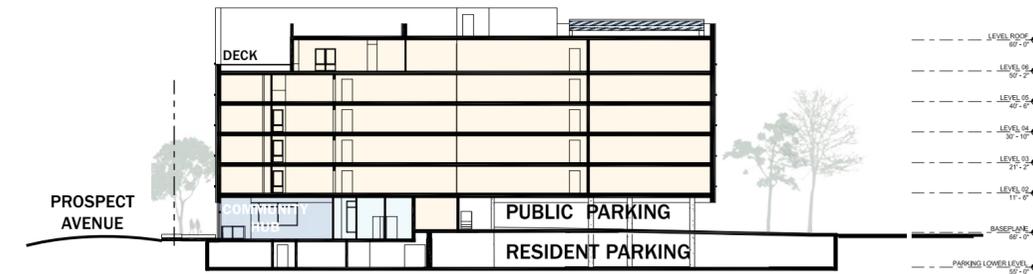
West Elevation



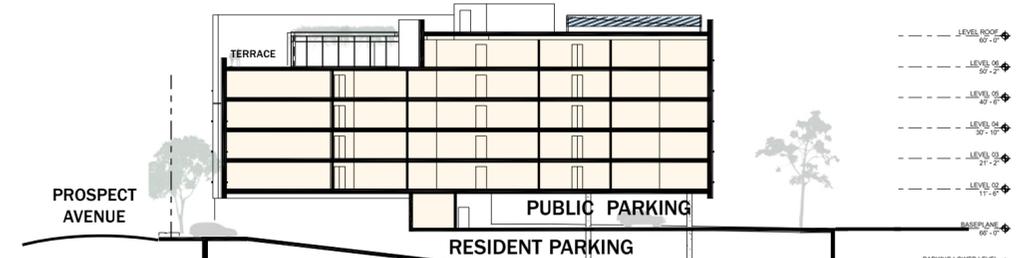
Sections 1



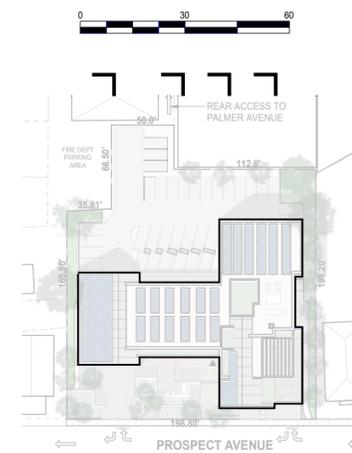
Sections 2

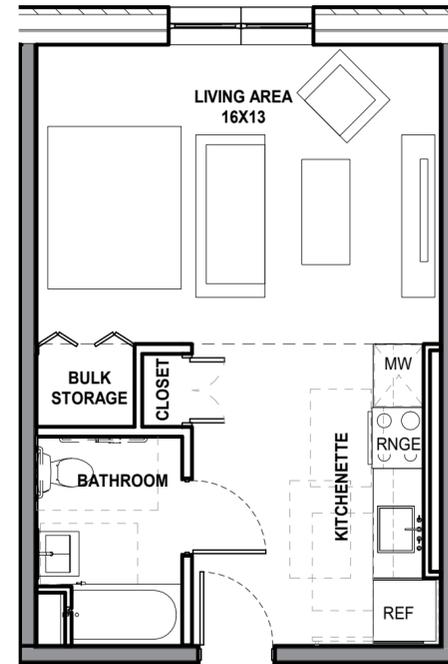


Sections 3

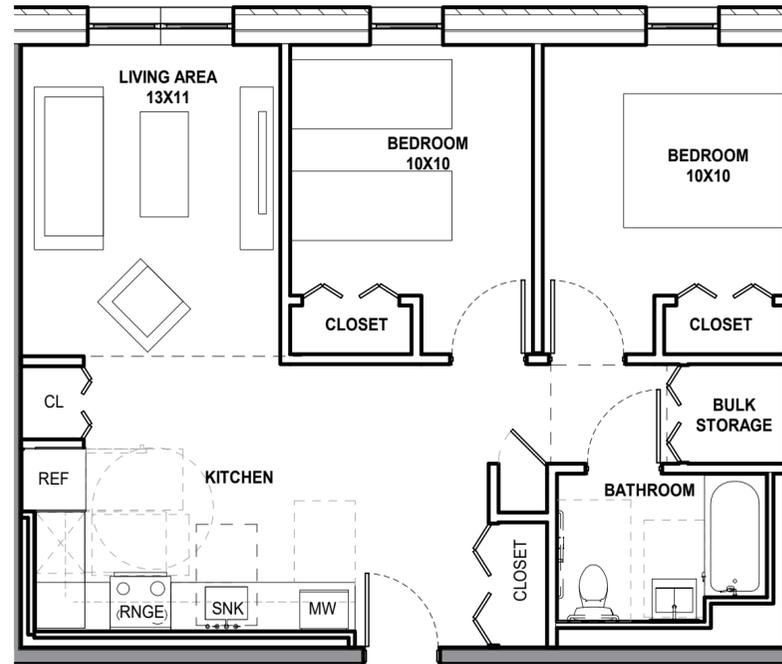


Sections 4





Typical Studio/OBR 458sf



2 BR 860sf



Landscape Plan



View across Prospect Avenue



View from courthouse entrance



view east across Terrace



Aerial View From Southeast



HUNTER TERRACE

Hunter Tier All-Affordable Mixed-Use Development
Village of Mamaroneck

WASHINGTONVILLE HOUSING ALLIANCE | WESTHAB | MARVEL



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