

*Request for Proposals  
for Preferred Developer*

*Falmouth Workforce Housing*



*Presented by:*



April 23, 2008

Mr. Nathan Poore  
Falmouth Town Manager  
271 Falmouth Road  
Falmouth, ME 04105

Dear Mr. Poore:

On behalf of Portland Builders, Inc. (PB) and the Greater Brunswick Housing Corporation (GBHC), we hereby submit our application for the Town of Falmouth's Workforce Housing Home Ownership Development. We want to thank you for this opportunity to present ourselves to the Town and believe the integration of our organizations provides a unique combination of superior construction skills and a mission-driven non-profit whose purpose is to develop homes in accordance with sustainable affordability parameters.

As you and the review committee will note, this type of collaboration is not new to PB and GBHC. Our partnership is founded on integrity, quality and trust. We have worked together in many capacities for a number of years. We accept a common vision to develop homes for those members of a community who might not otherwise have the opportunity to live in the town in which they work. We believe our subdivisions add to the richness of a community and provide economic stability by adding to the economic diversity.

Portland Builders and the Greater Brunswick Housing Corporation hope you will agree that our partnership has the capability to meet the needs of the Town of Falmouth and will provide home buyers with an affordable home, built to impeccable standards, which will be an on-going source of pride for homeowners, neighbors and the community alike.

Sincerely,

Joshua S. Cushman  
President  
Portland Builders, Inc.

John A. Hodge  
Executive Director  
Brunswick Housing Authority

*Falmouth Workforce Housing  
Request for Proposals for Preferred Developer  
Round 1*

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## *About Us*

### **Portland Builders, Inc.**

85 York Street, Suite 3  
PO Box 4902  
Portland, ME 04112

Portland Builders Inc. is a local company specializing in restoration, renovation and new construction. Portland Builders was incorporated in the State of Maine in 1984 by Harvey Klugman and Patrick Cushman. Since that time, we have played an important role as a general contractor in a vast number of projects. In 1989 the company re-directed its focus from residential housing to pursue projects mostly associated with low-income housing and assisted-living facilities.

Consequently, we have been involved with everything from renovations to new construction buildings. We have renovated complete city blocks for low-income families to building new multi-unit apartments for the elderly and new home subdivisions for first-time home buyers. Portland Builders is known throughout the region for its integrity, capability and competitiveness. Quality and commitment to our clients is the philosophy of the company.

In the mid 1990's the firm expanded to include Josh Cushman and Bill Cuddy, adding new talents and depth. Through teamwork and dedication, we are able to complete projects on time and continue to be Maine's leader in providing quality building construction services. As a result of the varied projects completed we have given all of our personnel a wide range of expertise in every type of construction and project.

### **Greater Brunswick Housing Corporation (GBHC)**

*A non-profit corporation organized under IRS Code Section 501 (c) (3)*

GBHC is affiliated with the:

Brunswick Housing Authority  
12 Stone Street  
PO Box A  
Brunswick, ME 04011

GBHC was formed in 1998 as an affiliated housing development corporation to further the mission of the housing authority to provide decent, safe and affordable housing to those members of the community whose income levels would not otherwise allow them to live in the community in which s/he works. John A. Hodge, the housing authority's Executive Director, serves as Secretary/ Treasurer of GBHC and manages the operations of GBHC's development activities.

Their mission is to provide safe, quality and affordable housing for eligible persons in need of assistance, regardless of race, color, sex, religion, national or ethnic origin, age, handicap, marital status, sexual orientation, familial status, or disability, and to promote opportunities for the growth and development of residents as well as our community.

## ***Portland Builders Key Personnel***



### **Harvey Klugman, Founder**

Harvey oversees all aspects of the corporation and has been involved in the construction business for over 30 years. Originally from Brooklyn, New York, Harvey came to Maine in 1978 and has never looked back. As Project Manager or Superintendent for the majority of Portland Builders endeavors, Harvey is a detail oriented leader who has the ability to flow through a project with ease. Harvey is currently in the process of retiring, although he will always be involved with Portland Builders in some aspect.

### **Josh Cushman, President**

Josh joined the firm in 1993 as a Project Superintendent and has since become Project Manager & President. Although he is responsible for coordinating projects, negotiating contracts with architects and owners, his strength is in estimating projects. He has proven himself by providing a clear, well worked quality project bid for prospective owners. He has been known to produce bids 1% under competitors.



### **Bill Cuddy, Vice President**

A local native of Portland, Bill joined the firm in the mid 1990's and is responsible for all phases of construction including scheduling & coordination of the job, liaison between architects & owners, and delivery of projects as scheduled. He is also the OSHA Outreach Trainer for Portland Builders. Bill has a reputation for bringing projects in ahead of schedule and under budget and is often requested to play a key role within the project by owners and architects.

## ***Greater Brunswick Housing Corporation Key Personnel***

### **John A. Hodge, Executive Director**

Mr. Hodge has over 20 years experience in administering local housing authority programs. He began his career with the Portland (Maine) Housing Authority as the agency's first CIAP Coordinator. He quickly rose to other positions including Modernization Director, Director of Resident Services and Assistant to the Executive Director. Since July of 1997, Mr. Hodge has been the Executive Director of the Brunswick Housing Authority. He has a Bachelor's Degree in Political Science from the University of Southern Maine and a Master's Degree in Public Policy & Management from the Edmund S. Muskie School of Public Affairs. He is active in civic affairs currently serving on the Board of Directors of the United Way of Mid-Coast Maine and is their immediate Past President; a member of the Genesis Fund's Board of Directors; Past President of the New England Regional Council of the National Association of Housing and Redevelopment Officials (NAHRO) and coaches his children's soccer and basketball teams for the Town of Topsham's recreation program and St. John's school. And most importantly, he and his wife of 20 years, Theresa, have three children: Nathan, Connie and Eliza.

### **Leo Hill, Director of Facilities**

Mr. Hill will assist in the construction oversight. Mr. Hill has a BA in Engineering from Maine Maritime Academy and spent 23 years in the merchant marines retiring as a Chief Engineer. He has been with the Brunswick Housing Authority since 2003 and has supervised over \$3.5 million dollars in renovations and new construction for the Authority.

### **Charles Small, Director of Resident Services**

Mr. Small will assist in the screening of applicants and provide them with direct support services. He played a vital role in the marketing, screening and administrative procedures associated with siting homeowners in the Harriet Way subdivision. He has his Master's degree in Social Work and has been with the Authority since 1983.

### **Martin F. Szydlowski, Director of Housing Development**

Mr. Szydlowski will coordinate the development team activities; serve as liaison with town of Falmouth officials, Portland Builders, financial and legal participants and coordinate public forums and communications, as needed. He will also be responsible for the project's financial reporting. Mr. Szydlowski has been with the Brunswick Housing Authority since June 2007. He has a financial background previously serving in chief financial and administrative roles with state-wide non-profits.

## ***Portland Builders, Inc.***

### ***Experience & Commitments***

#### **Harvey Klugman**

Current Project Commitment: Olde Woolen Mill (completion date TBD)

Previous Experience: Tidewater Medical Office Building  
Tidewater Farms  
Congress Square Plaza  
Walker Terrace  
Varney Square  
River Valley Village  
Cummings Mill  
Norton Street Revitalization

#### **Joshua Cushman**

Current Project Commitment: Sheridan Heights (8/15/08 completion date)  
Maples at Mayflower (7/12/08 completion date)  
Hamilton Place (completion date TBD)

Previous Experience: Tidewater Farms  
Congress Square Plaza  
Golder Commons  
Garrison Grove  
Plant Memorial Home  
Five Graham Street  
Cummings Mill

#### **Bill Cuddy**

Current Project Commitment: Sheridan Heights (8/15/08 completion date)

Previous Experience: Townhouses at Davis Island  
Oceangate Sales Office  
Walker Terrace  
Patriot Place  
River Valley Village  
Old Westbrook High/Presumpscott Commons  
Jordan Bay Place

# ***Greater Brunswick Housing Corporation***

## ***Experience & Commitments***

### **Current Project Commitment:**

GBHC is currently developing a 15-home, single family affordable subdivision in Harpswell, ME. Portland Builders has been retained to serve as general contractor/builder. The working relationships in developing this property are similar to those used for the Harriet Way subdivision. We expect road construction to begin mid to late summer (2008). Home construction will take place in two phases. Four of the fifteen homes are located off Rt. 123 and the sites are ready to be developed, without need for road infrastructure. This work will begin as early as the end of May. The remaining 11 homes will be constructed as purchase and sale agreements are secured, once the road has been completed. We expect home construction could begin in late 2008 and could continue through the summer of 2009.

GBHC has the capacity to manage this project and the Falmouth Workforce Housing Development simultaneously. Overlap will be minimal, as GBHC's role at Hamilton Place transitions from housing pre-development (Mr. Szydlowski) to Mr. Small (Homebuyer services) and Mr. Hill (Construction) as Hamilton Place enters the development/construction phase. The pre-development phase associated with the Falmouth project would be initiated by Mr. Szydlowski and Mr. Joshua Cushman of Portland Builders as project phasing, planning, pricing and resources are aligned and put into play.

### **Previous Experience:**

#### *Harriet Way (originally referred to as Garrison Grove)*

In 2004, GBHC developed a 14-home, single family, affordable subdivision on Harriet Way in Brunswick, ME. Situated on 2.76 acres, GBHC organized and guided a team of contractor, banking, governmental, non-profit and for-profit organizations to develop a model affordable subdivision in the state. This subdivision utilized affordability covenants allowing homeowners the capacity to share in market value increases while retaining the property's affordability over a 50 year term. Please see the presentation, "Building Affordable Homes in Brunswick, ME" at the Federal Home Loan Bank of Boston's Website at <http://www.fhlbboston.com/index.jsp> With grant funding from the Federal Home Loan Bank of Boston and Maine State Housing Authority, three-bedroom homes ranging in size from 1,080 to 1,360 sq. ft. were constructed at an average cost of \$146,150 and sold on average for \$120,000. Please see Exhibit 1 – Acton Cape and Exhibit 2 – Durham Bungalow actual photos of houses on Harriet Way.

#### *Creekside Village*

40 unit, low-income, elderly apartment building located in Brunswick.

#### *Thomas D. Drebohl House*

6 unit family homeless shelter located in Brunswick. This purchase/rehab was awarded the Award of Excellence Winner for Program Innovation – Affordable Housing in 2002 by the National Association of Housing and Redevelopment Officers.



*Mill Street Apartments*

11 unit, low-income family apartment complex located in Brunswick.

Exhibit 1 – Acton Cape



Exhibit 2 – Durham Bungalow



# Statement of Qualifications

SUBMITTED TO:

Town of Falmouth  
Workforce Housing Committee  
271 Falmouth Road  
Falmouth, ME 04105

SUBMITTED BY:

Portland Builders, Inc.  
Joshua S. Cushman  
PO Box 4902  
Portland, ME 04112

Greater Brunswick Housing Corp.  
John A. Hodge  
PO Box A  
Brunswick, ME 04011

PRINCIPAL OFFICES:

85 York Street, Suite 3  
Portland, ME 04101

12 Stone Street  
Brunswick, ME 04011

NAME OF PROJECT:

Falmouth Workforce Housing  
Woods Road  
Falmouth, Maine

TYPE OF WORK:

Preferred Developer

## ORGANIZATION

1. If a corporation, provide the following information:
  - a. Date of incorporation: November 9, 1984
  - b. State of incorporation: Maine
  - c. President's name: Joshua S. Cushman
  - d. Vice-president's name: William A. Cuddy, IV
2. If a partnership, provide the following information:
  - a. General or limited partnership: N/A
  - b. Names of all partners: N/A
3. Licensing status:
  - a. Provide verification of legal qualification to do business in the state of Maine.

**See enclosed Information Summary**

## EXPERIENCE

4. Team experience
  - a. General,
  - b. With projects similar to Falmouth Workforce Housing

**See enclosed Project Summary and Experience**
5. Organizational resources and depth

**See enclosed Summary**
6. Indicate the scope of work normally performed with your own forces:

Supervision  
Wood Framing, Finish Carpentry and Millwork as needed.
7. List major projects your organization has completed in the past five years, including the following information:
  - a. Project name and location
  - b. Contract amount
  - c. Date of completion
  - d. Percentage of work performed by your own forces
  - e. Awards or other recognition

**See enclosed Project Summary**

8. On a separate sheet list major projects your organization has in progress, including the following information:

- a. Project name and location
- b. Contract amount
- c. Anticipated date of completion
- d. Percentage of work performed by your own forces

**See enclosed Project Summary**

## REFERENCES

9. List pertinent bonding and insurance information including the following:

- a. Bonding company: Ohio Casualty  
Agent: Erickson Bonding, Dave Erickson  
114 State Street  
Augusta, ME 04330
- b. Bonding capacity: **See enclosed letter**
- c. Insurance company: Clark Insurance  
Lee Ramsdell  
PO Box 3543  
Portland, ME 04104
- d. Insurance limits for each type of insurance:
  - General Liability: \$2,000,000.00
  - Commercial Crime: \$ 250,000.00
  - Business Auto: \$1,000,000.00
  - Workers Comp.: \$ 500,000.00
  - Umbrella: \$4,000,000.00

10. On a separate sheet provide a list of the following references:

- a. Client references
- b. Trade references
- c. Bank reference

**See enclosed**

11. Greater Brunswick Housing Qualifications

Portland Builders, Inc. has partnered with Greater Brunswick Housing Corporation (GBHC), who is also qualified to develop workforce housing based upon the experience and knowledge of its staff in bringing affordable homes and rental units into the greater Brunswick area. GBHC is a leader in the affordable housing community with its method of partnering with other, similarly-minded, organizations to benefit the communities in which it develops properties. The housing corporation is dedicated and committed to its mission and underlying core value, “to keep the best interest of the homeowner in mind by constructing quality, energy-efficient homes while working within applicable “affordability” parameters.”

As an affiliate of the Brunswick Housing Authority (BHA), GBHC has access to staff expertise as well as financial support. The BHA was created in 1967. It has developed 216 units of rental housing that it now owns and manages. In addition, it also administers 453 Section 8 Housing Choice Vouchers on behalf of the U.S. Department of Housing & Urban Development. GBHC has gained significant experience in green building practices marked by the Harriet Way subdivision and Creekside Village (see Prior Experience) in which both projects conform to MaineHousing's Green Building Standards.



# MAINE

Department of the Secretary of State

Bureau of Corporations, Elections and Commissions

## Corporate Name Search

## Information Summary

[Subscriber activity report](#)

This record contains information from the CEC database and is accurate as of: Tue Apr 22 2008 15:09:58. Please print or save for your records.

Legal Name	Charter Number	Filing Type	Status
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PORTLAND BUILDERS, INC.	19850750 D	BUSINESS CORPORATION	GOOD STANDING
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Filing Date	Expiration Date	Jurisdiction
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11/09/1984	N/A	MAINE
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Other Names	(A=Assumed ; F=Former)
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NONE

## Clerk/Registered Agent

PETER G. CARY  
P.O. BOX 427  
PORTLAND, ME 04112 0427



# MAINE

Department of the Secretary of State

Bureau of Corporations, Elections and Commissions

## Corporate Name Search

## Information Summary

[Subscriber activity report](#)

This record contains information from the CEC database and is accurate as of: Tue Apr 22 2008 15:07:59. Please print or save for your records.

Legal Name	Charter Number	Filing Type	Status
GREATER BRUNSWICK HOUSING CORPORATION	19990046ND	NONPROFIT CORPORATION (T13-B)	GOOD STANDING

Filing Date	Expiration Date	Jurisdiction
08/03/1998	N/A	MAINE

Other Names	(A=Assumed ; F=Former)
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NONE

### Clerk/Registered Agent

JOHN A. HODGE  
P.O. BOX A  
BRUNSWICK, ME 04011

April 22, 2008

Nathan Poore, Town Manager  
Workforce Housing Committee  
271 Falmouth Road  
Falmouth, ME 04105

Re: Portland Builders, Inc.

Dear Mr. Poore;

Portland Builders, Inc. has been our valued client for the past twelve (12) years. We presently utilize The Ohio Casualty Insurance Company for their surety requirements. Ohio Casualty has extended single project bonds in the \$8,000,000 range with an aggregate backlog of \$14,000,000.

At the present time Portland Builders, Inc. has less than \$5,000,000 in bonded backlog. Portland Builders, Inc. enjoys an excellent reputation in the Maine Construction Industry and I am confident that you would be pleased with their involvement in your project.

Please feel free to contact me should you require additional information.

Sincerely,

A handwritten signature in dark ink, appearing to be "D. Erickson", followed by a long horizontal line.

David C. Erickson  
President



## *Relevant Project Experience*

### **The Townhouses at Davis Island Edgecomb, Maine**



Located just minutes from the Sheepscot River, the Townhouses at Davis Island are situated on 13.5 acres of land around a central green. Completed in the fall of 2007, the workforce housing contains 6 one-bedroom, 10 two-bedroom, and 10 three-bedroom apartment units. Funded by MaineHousing, this 26-unit community will provide new, high quality housing units that are affordable to working families in the Boothbay Region.

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Architect: CWS Architects  
Owner: Community Housing of Maine  
Owner's Representative: Erin Cooperrider  
(207) 879-0347  
Completed: November 29, 2007  
Contract Amount: \$3,592,015  
General Contractor



**The Maples at Mayflower Drive  
Sanford, Maine**



Located in Sanford, Maine, this 26 unit assisted living facility was funded by a Federal Low-Income Housing Tax Credit (LIGHTC) and Maine Housing. It will offer quality and affordable living arrangements to qualified low-income residents in a peaceful environment upon its completion in July.

---

Architect: Goduti-Thomas Architects  
Owner: SHA Development Corporation  
Owner's Representative: Irish Griffith  
(207) 324-6747  
To be Complete: July 12, 2008  
Contract Amount: \$2,990,766  
General Contractor



**Tidewater Village 1  
Tidewater Medical Office Building  
Falmouth, Maine**



Portland Builders first project to be LEED certified, Tidewater Medical Building is made from sustainable wood and includes formaldehyde free cabinets, low VOC paints, and green standard flooring with recycled content upwards of twenty percent in items such as windows, carpet, tile, doors, insulation and reinforcing steel. Thirty percent of building materials were also harvested and manufactured within 500 miles of the jobsite which promotes the local and regional economy. The medical office building promotes healthy living with the ergonomic comforts well known in the office field.

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Architect: Archetype, P.A.  
Owner: Tidewater Village, LLC  
Owner's Representative: Nathan Bateman  
(207) 772-2992  
Completed: August 31, 2007  
Contract Amount: \$969,326  
Construction Manager At-Risk



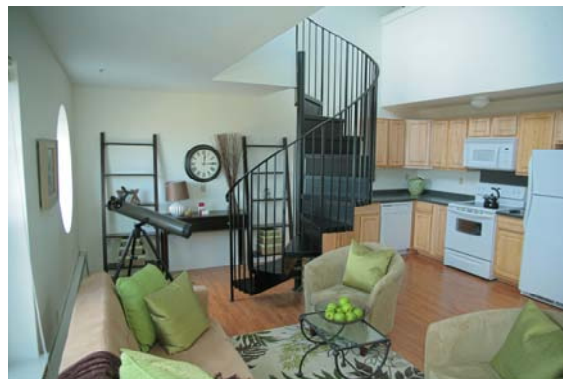
## Walker Terrace Portland, Maine



Located in the heart of Portland's West End, this project consists of 40 one and two bedroom apartments as well as a lobby and undercover parking within the 6-story building. It was the first MaineHousing project to be designed and built under the Green Building Standards. Built at a former gas station, this \$5.6 million mixed-use apartment building is a beautiful example of Portland's architecture with the most stunning views of the city.

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Architect: Archetype, P.A.  
Project Architect: David Lloyd  
(207) 772-6022  
Owner: Walker Terrace LP  
Owner's Representative: Nathan Szanton  
(207) 871-9811  
Completed: October 19, 2006  
Contract Amount: \$5,420,460  
General Contractor





## Golder Commons Westbrook, Maine



This new construction project consists of twenty-four two and three-bedroom apartments as well as a community room within the 3 story building located near the Dana Warp Mill. Funded by MaineHousing and Westbrook Housing Authority, this new \$3.2 million building will assist low and moderate income families with a safe housing opportunity.

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Architect: TFH Architects  
Project Architect: Ryan Senator  
(207) 775-6141  
Owner: Westbrook Housing Authority  
Owner's Representative: John Gallagher,  
(207) 854-9779  
Completed: August 1, 2006  
Contract Amount: \$3,190,416  
General Contractor



**Varney Square  
Freeport, Maine**



Funded by MaineHousing, the Varney Square Apartments project consisted of renovations of 18 existing units, as well as new construction of four additional two & four unit buildings. Nicely located on Route One just south of the heart of Freeport's shopping district, this \$2.4 million project was completed two months ahead of schedule and under budget.

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Architect: CWS Architects  
Project Architect: Benedict Walter  
(207) 774-4441  
Owner: Varney Square Housing  
Associates, LP  
Freeport Housing Trust  
Owner's Representative: Jim Hatch  
(207) 549-5435  
Completed: January 15, 2006  
Contract Amount: \$2,400,745  
General Contractor



**Patriot Place  
Sanford, Maine**



Located in Sanford, this \$3.5 million York County Community Action project includes 39 affordable housing units located in 3 newly constructed buildings and was funded by Maine State Housing Authority and completed three months ahead of schedule.

---

Architect: Joy & Hamilton  
Project Architect: David Joy  
(207) 324-8987  
Owner: Patriot Place Associates Sanford, LP  
York County Community Action Corp.  
Owner's Representative: Tom Nelson  
(207) 651-6744  
Completed: December 1, 2005  
Contract Amount: \$3,561,216  
General Contractor





**Garrison Grove  
Brunswick, Maine**



Garrison Grove, now known as Harriet Way, a 14-home single family affordable subdivision in Brunswick was completed in 2004, was organized and guided by GBHC to develop a model affordable subdivision in the state. Funded by grants from the Federal Home Loan Bank of Boston and MaineHousing, the three-bedroom homes were sold under market pricing to qualified low income individuals.

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Owner: Greater Brunswick Housing Corp.  
Owner's Representative: John Hodge  
(207) 725-8711  
Completed: June 30, 2005  
Contract Amount: \$1,333,369  
General Contractor





## River Valley Village Lewiston, Maine



River Valley Village was a 302 unit low & moderate income housing renovation located on the Androscoggin River in Lewiston, Maine. This \$8.1 million project funded by MaineHousing was completed two months early in August of 2004. This project was especially challenging as it required work to be coordinated while units were occupied, yet we were still able to complete the job early and under budget.

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Architect: CWS Architects  
Project Architect: Benedict Walter  
(207) 774-4441  
Owner: River Valley Village Associates  
Owner's Representative: Jeffrey Gouchberg  
(781) 599-4343  
Completed: December 1, 2004  
Contract Amount: \$8,275,709  
General Contractor



**PORTLAND BUILDERS, INC.**  
**PO BOX 4902 / 85 YORK STREET, SUITE 3**  
**PORTLAND, MAINE 04112**

**PROJECT SUMMARY**

**In Progress**

<i>Job Name</i>	<i>Owner</i>	<i>Architect</i>	<i>Contract Amount</i>	<i>Percent Complete</i>	<i>Scheduled Completion Date</i>	<i>Actual Completion Date</i>	<i>Percentage of Work by Own Forces</i>	<i>Construction Manager at Risk or G.C.</i>
Hamilton Place Benaquist Way Harpwell, ME	Greater Brunswick Housing Corp. PO Box A Brunswick, ME 04011	tbd	tbd	0%	tbd		17%	G.C.
Tidewater Village TV-2 75 Clearwater Drive Falmouth, ME 04105	Clearwater II PO Box 3572 Portland, ME 04104	Archetype, P.A. 48 Union Wharf Portland, ME 04101	\$3,900,000	0%	tbd		16%	C.M.
Old Woolen Mill Apartments Route 9 North Berwick ME	The Caleb Foundation 491 Humphrey Street Swampscott, MA 01907	Archetype, P.A. 48 Union Wharf Portland, ME 04101	\$5,000,000	0%	tbd		16%	C.M.
CCEA Learning Resource Center Tidewater Farms Falmouth, ME 04105	University of Maine 16 Central Street Bangor, ME 04401	Port City Architecture 65 Newbury Street Portland, ME 04101	\$1,800,000	0%	tbd		18%	C.M.
Sheridan Heights 135 Sheridan Street Portland, ME	Sheridan Street LLC 477 Congress Street, 5th Floor Portland, ME 04101	TFH Architects 100 Commercial Street, Ste 212 Portland, ME 04101	\$4,177,609	57%	8/15/08		15%	G.C.
The Maples at Mayflower Drive Route 109 Sanford, ME	The Maples at Mayflower Drive, LP c/o SHA Development Corporation 141 Emery Street Sanford, ME 04073	Goduti-Thomas Architects 44 Oak Street Portland, ME 04101	\$2,990,766	76%	7/12/08		14%	G.C.

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**Completed  
Projects**

<i>Job Name</i>	<i>Owner</i>	<i>Architect</i>	<i>Contract Amount</i>	<i>Percent Complete</i>	<i>Scheduled Completion Date</i>	<i>Actual Completion Date</i>	<i>Percentage of Work by Own Forces</i>	<i>Construction Manager at Risk or G.C.</i>
The Townhouses at Davis Island Route 1 Edgecomb, ME	Davis Island Housing Partners, LP c/o Community Housing of Maine 309 Cumberland Ave, Ste 203 Portland, ME 04101	CWS Architects 434 Cumberland Ave Portland, ME 04101	\$3,732,340	100%	11/29/07	10/15/2007	18%	G.C.
Oceangate Sales Office 46 Market Street Portland, ME 04101	Village at Oceangate, LLC c/o Shinberg Consulting Portland, ME 04101	David White Architects 403 Tibbetts Hill Road Goffstown, NH 03045	\$68,313	100%	9/30/07	9/30/2007	80%	G.C.
Tidewater Medical Office Building 98 Clearwater Drive Falmouth, ME 04105	OHM Properties, LLC 281 Veranda Street Portland, ME 04103	Archetype, P.A. 48 Union Wharf Portland, ME 04101	\$969,326	100%	8/31/07	8/31/2007	17%	C.M.
Congress Square 10 Congress Square Plaza Portland, ME 04101	Plaza Associates at Congress Sq LP 491 Humphrey Street Swampscott, MA 01907	Archetype, P.A. 48 Union Wharf Portland, ME 04101	\$6,588,034	100%	12/31/06	12/31/2006	15%	C.M.
Walker Terrace 730 Congress Street Portland, ME 04101	Walker Terrace LP One Longfellow Square Portland, ME 04101	Archetype, P.A. 48 Union Wharf Portland, ME 04101	\$5,420,460	100%	9/21/06	10/19/2006	15%	G.C.
Golder Commons Westbrook, ME	Lincoln Bridge St Assoc LP c/o Westbrook Housing Authority 30 Liza Harmon Drive Westbrook, ME 04092	TFH Architects 100 Commercial Street Portland, ME 04101	\$3,190,416	100%	8/1/06	8/1/2006	17%	G.C.
Varney Square Redevelopment Freeport, ME	Varney Square Housing Associates, LP 29 South Street Freeport, ME 04032	CWS 434 Cumberland Avenue Portland, ME 04101	\$2,400,745	100%	3/20/06	1/12/06	16%	G.C.

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**Completed  
Projects**

<i>Job Name</i>	<i>Owner</i>	<i>Architect</i>	<i>Contract Amount</i>	<i>Percent Complete</i>	<i>Scheduled Completion Date</i>	<i>Actual Completion Date</i>	<i>Percentage of Work by Own Forces</i>	<i>Construction Manager at Risk or G.C.</i>
Patriot Place Apartments Sanford, ME	Avesta Housing 307 Cumberland Avenue Portland, ME 04101	Joy and Hamilton 820 Main Street Sanford, ME 04073	\$3,561,216	100%	12/1/05	10/30/05	17%	G.C.
Garrison Grove Development Brunswick, ME	Greater Brunswick Housing Corp. 12 Stone Street Brunswick, ME 04011	Mike Curran PO Box 4512 Portland, ME 04039	\$1,333,369	100%	6/30/05	6/30/05	21%	G.C.
River Valley Lewiston, ME	River Valley Village Assoc. 491 Humphrey Street Swampscott, MA 01907	CWS Architects 434 Cumberland Ave Portland, ME 04101	\$8,275,709	100%	12/1/04	10/1/04	18%	G.C.
Plant Memorial Home Bath, ME	Plant Memorial Home Assisted Living Associates L.P. 1 Washington Street Bath, ME 04530	SMRT 144 Fore Street Portland, ME 04104	\$3,795,260	100%	8/6/04	6/8/04	15%	C.M.
Old Westbrook High School	Westbrook Housing Authority 30 Liza Harmon Drive Westbrook, ME 04092	Rick Goduti 44 Oak Street Portland, ME 04101	\$3,701,000	100%	5/30/03	4/10/03	15%	C.M.
Pierson/Lincoln Street	Pierson Lincoln Limited Partnership and Pierson Lincoln II Limited Part. 261 Commercial Street Portland, ME 04101	Richard Higgins 423 Main Street Rockland, ME 04841	\$2,455,000	100%	2/7/04	11/1/03	13%	C.M.

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## ***Public Forums***

Both Mr. Hodge and Mr. Szydlowski of Greater Brunswick Housing Corporation understand the process that town officials and community members go through when prospective affordable subdivisions are being proposed and reviewed. Mr. Hodge has a great deal of experience addressing community members in public forums and planning boards. Obtaining input through these forums is, likewise, a key step to ensuring that community members have an opportunity to comment on the various aspects of a proposed development. Mr. Szydlowski, while more limited in his exposure to the development process, has much experience dealing with public concerns through his participation on community boards and in his professional life. Overall, GBHC is very comfortable in this public area of their profession.

Portland Builders, Inc. has in the past and is currently well versed in the process of approving and modifying projects with the input of the community members. As a member of the development group for Tidewater Farms, Joshua Cushman and Harvey Klugman have worked over the past two years to develop the neighborhood and adjacent properties.

## *Conceptual Proposal*

Greater Brunswick Housing Corporation (GBHC) and Portland Builders believe the most efficient approach to evaluating the Town's request to develop this subdivision, to determine if we could agree upon, and by extension, offer our services; was to retain the parameters included in the Town's RFP and build from there as the process evolves. Developing 39 units given the data currently available regarding the vernal pools, the resulting amount of useable land and the combination of single-family and townhouse- style dwellings, seems very reasonable. Accordingly, we have not attempted to change the conceptual layout of the development plan, opting to perform our financial analysis on the number and types of structures which the site plan currently includes as well as leaving the road configuration in tact. We understand the number of units could be less and have adjusted our development budget models to account for these variations. We have based our development budget models on homes with a size range between 1,100 and 1,500 square feet and generally 3-bedroom units with 1 ½ or 2 baths.

In terms of additional grant-type resources for the project, we would look to the Federal Home Loan Bank of Boston's Affordable Housing Program; however, successful applications typically include targeting those families earning 50% & 60% of Area Median Income (AMI). Therefore, the Town would need to reconsider its targeting position which is currently those earning from 80% to 120% of AMI. Also, through discussion with staff personnel from Rural Development, loans would be available, but income levels in Falmouth preclude it from accessing grants for infrastructure purposes. We support the concept of a TIF and envision this as a practical approach to reducing infrastructure development costs. However, that discussion, and its impact on the selling price of the homes would be a discussion for a later date. Portland Builders would use existing bank relationships to access construction finance loans.

Our current budget models put selling price in the range of \$180,000 to \$250,000. With 30- year conventional financing, including some measure of down-payment assistance, these homes are affordable to families of 4, earning between 80% and 120% of AMI (\$54,550 - \$81,825). This includes principal, interest, real estate taxes, and insurance not to exceed 30% of household income.

GBHC will use a covenant attached to the deed and recorded with the Registry of Deeds to maintain the affordability of the proposed units. A recapture rate is calculated at the time of initial purchase, based on the difference between the appraised value of the unit and the price paid by the buyer. For example, if the buyer pays \$150,000 for a new home appraised at \$200,000, the recapture rate is 25%. If the owner chooses to re-sell the home, GBHC or the Town of Falmouth has the right to purchase the home for 75% of the fair market value at the time of re-sale. Additional affordability safeguards are provided for within the covenant. The affordability covenant generally lasts for 50 years, however the term can be flexible and GBHC will negotiate that with the Town if there are specific needs to be met.



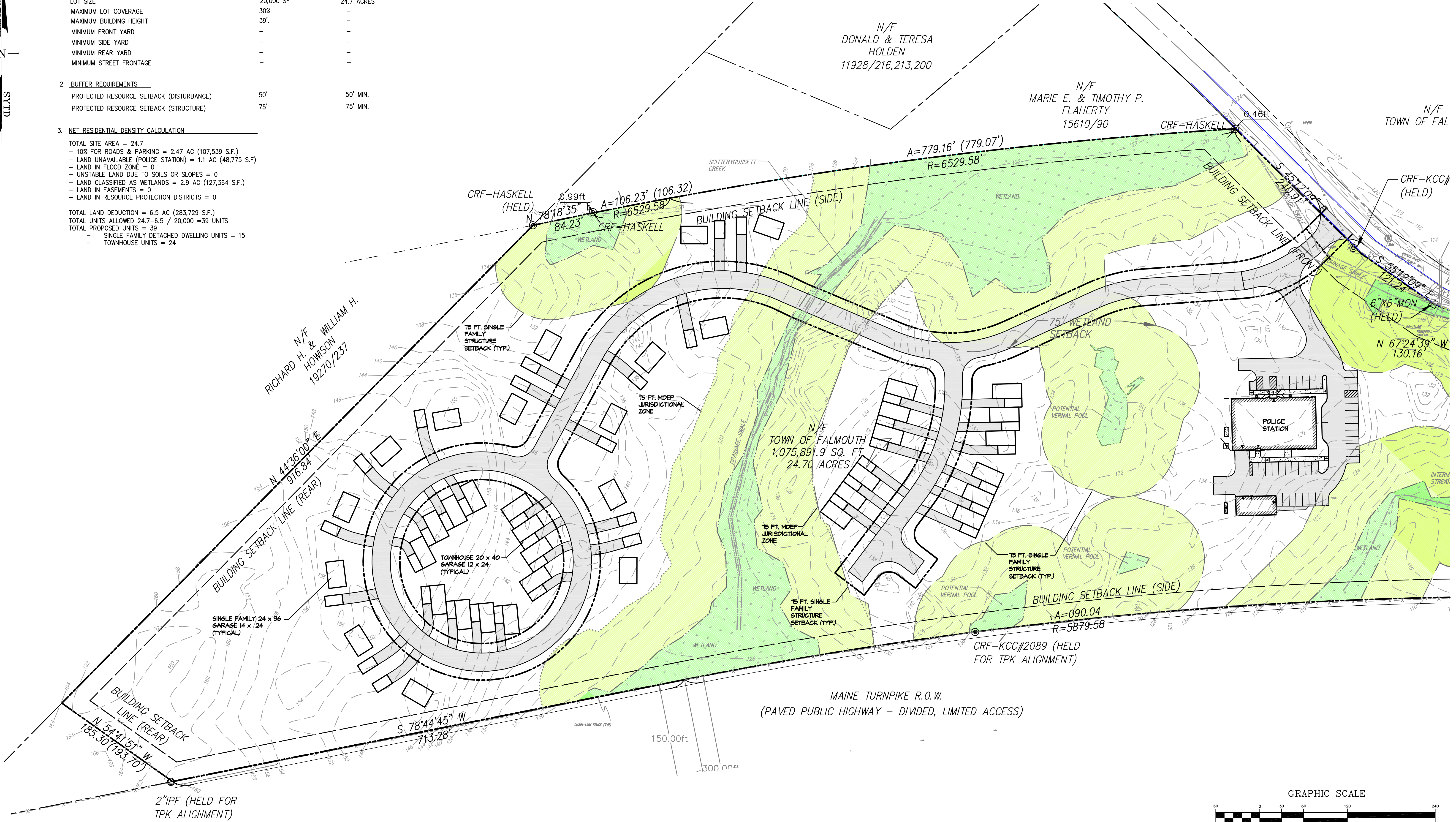
ZONING SUMMARY:

ZONE: MIXED USE CLUSTER DISTRICT (MUC)  
WORKFORCE HOUSING – CONTRACT ZONE (CONDOMINIUM DEVELOPMENT OF SINGLE FAMILY DETACHED & TOWNHOUSE)

1. DIMENSIONAL REQUIREMENTS	EXISTING	PROPOSED
LOT SIZE	20,000 SF	24.7 ACRES
MAXIMUM LOT COVERAGE	30%	-
MAXIMUM BUILDING HEIGHT	39'	-
MINIMUM FRONT YARD	-	-
MINIMUM SIDE YARD	-	-
MINIMUM REAR YARD	-	-
MINIMUM STREET FRONTAGE	-	-

2. BUFFER REQUIREMENTS		
PROTECTED RESOURCE SETBACK (DISTURBANCE)	50'	50' MIN.
PROTECTED RESOURCE SETBACK (STRUCTURE)	75'	75' MIN.

3. NET RESIDENTIAL DENSITY CALCULATION
- TOTAL SITE AREA = 24.7
  - 10% FOR ROADS & PARKING = 2.47 AC (107,539 S.F.)
  - LAND UNAVAILABLE (POLICE STATION) = 1.1 AC (48,775 S.F.)
  - LAND IN FLOOD ZONE = 0
  - UNSTABLE LAND DUE TO SOILS OR SLOPES = 0
  - LAND CLASSIFIED AS WETLANDS = 2.9 AC (127,364 S.F.)
  - LAND IN EASEMENTS = 0
  - LAND IN RESOURCE PROTECTION DISTRICTS = 0
- TOTAL LAND DEDUCTION = 6.5 AC (283,729 S.F.)  
TOTAL UNITS ALLOWED 24.7-6.5 / 20,000 =39 UNITS  
TOTAL PROPOSED UNITS = 39
- SINGLE FAMILY DETACHED DWELLING UNITS = 15
  - TOWNHOUSE UNITS = 24



THIS PLAN SHALL NOT BE MODIFIED WITHOUT WRITTEN PERMISSION FROM SYTDdesign Consultants, ANY ALTERATIONS, OTHERWISE, SHALL BE AT THE USER'S SOLE RISK AND WITHOUT LIABILITY TO SYTDdesign Consultants.

REV.	DATE	STATUS	BY	CHKD.	APPD.	REV.	DATE	STATUS	BY	CHKD.	APPD.
A	9/17/07	ISSUED FOR CLIENT REVIEW	PBB	PBB	TWS						

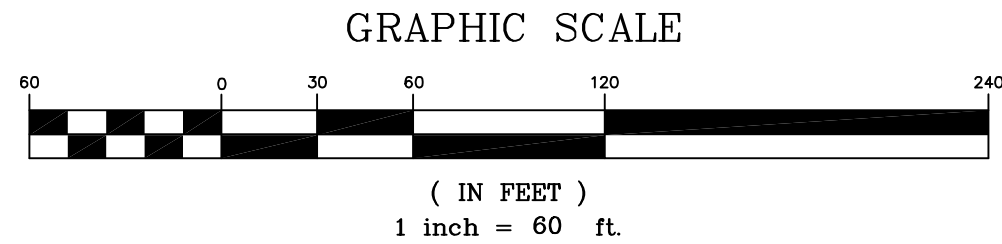
**SYTDdesign**  
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CIVIL ENGINEERING & LANDSCAPE ARCHITECTURE

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tel. 207.829.6994 fax. 207.829.2331

CLIENT:  
**PORT CITY ARCHITECTURE**  
65 NEWBURY STREET, PORTLAND, ME 04101

DESIGN: PBB  
DRAWN: PBB  
CHKD: TWS

DATE: SEPT. 2007  
SCALE: 1"=60'



PROJECT: **FALMOUTH WORKFORCE HOUSING**  
WOODS ROAD, FALMOUTH, ME

CONCEPTUAL SITE PLAN

PROJ. NO.	07-24200	REV.	
DWG. NO.	C-101		A



## *Conceptual Home Design*





## *Description of Partners*

The primary partnership of this proposal is to combine the strengths of Greater Brunswick Housing Corporation (GBHC), its experience with affordable subdivision structure, working with the potential homebuyers and the use of affordability covenants with Portland Builders, who offers a high level of construction quality, and has developed projects incorporating Maine Green Standards and earned a LEED Silver Certificate on a recent medical office building development. GBHC & Portland Builders offer a unique and distinct combination of skill sets to serve Falmouth's workforce housing needs.

Other partners will depend, to some degree, on external sources of finances available (funding partners). Potential financial partners include: Federal Home Loan Bank of Boston, MaineHousing, CDBG and Rural Development. Sources of down payment assistance will be more readily discernable as the project moves along. Likely candidates include CDBG and Rural Development. We understand that the Town submitted a grant request to the Cumberland County –Community Development Block Grant Program (CC-CDBGP) and was not successful in its bid for infrastructure support. GBHC, in conjunction with The Town of Harpswell, also submitted a similar proposal for its Hamilton Place subdivision which was not funded.

GBHC suggests Falmouth re-submit in the 2009 round and consider whether the request can be made for down payment assistance vs. infrastructure, similar to funds available through the state's Office of Community Development. Placing the utilization of the funds closer to the end of the project may provide CC-CDBGP greater assurance that funds committed to the project would benefit the homeowner directly and leave less uncertainty about the project's overall feasibility. GBHC has, in other projects, utilized Rural Development and MaineHousing for mortgage assistance; however, those programs serve families whose median incomes are in the 50% and 60% bands of AMI. These programs would not be available to this project at present.

If GBHC and Portland Builders are successful in their bid for this subdivision, GBHC will provide grant writing services in its effort to secure additional funding sources.

## ***Other Financial Tools Offered***

Programs which first-time home buyers participate in include, but are not limited to:

- Pre-Purchase Counseling – Homeworks curriculum
- Anti-Predatory Lending Counseling – Homeworks curriculum
- Post Purchase Homeownership Counseling – GBHC curriculum

Typically, when Federal Home Loan Bank – Boston grant funding through its Affordable Housing Program, (AHP) is involved in an affordable subdivision, the member bank, who partners with GBHC in the application process, would perform the pre-qualification of prospective homebuyers meeting the subdivision's eligibility preferences. In the absence of AHP funds, GBHC will be able to provide guidance to prospective home buyers regarding pre-qualification procedures.

GBHC, through partnering with organizations like CEI, Coastal Economic Development, and Regional Transportation Program can offer residents empowerment programs such as: job placement, job training, daycare, and transportation services. These services are generally available; however, specific inquiry would need to be made to ensure income eligibility of the residents

# Expanded Class Outline

## 1. Preparing for Homeownership

### Student Objectives:

- Make an informed decision about whether buying or renting best suits your needs.
- Understand the steps involved in the homebuying process.
- Understand the key participants in the homebuying process
- Understand the basic terminology describing home mortgage loans

### The Home Buying Process

- Establishing homeownership as a goal
- The benefits of homeownership (i.e. stable housing costs, building equity, tax benefits)
- Renting vs. owning - advantages and disadvantages
- Household readiness – questions to assess whether they are ready to buy a home
  - Satisfaction with renting?
  - Steady income?
  - Stable income?
  - Now or later?
  - Changes in job location?
  - Acceptable credit history
  - Savings for down payment
  - Increased housing expense
- Timeline and steps involved in purchasing a home
  - Deciding what is affordable
  - Prequalification
  - Shopping for a home
  - Negotiating and preparing the Purchase & Sale Agreement
  - Shopping for financing
  - Applying for a mortgage
  - Obtaining a home inspection, title search, survey, etc.
  - Shopping for homeowner's insurance
  - Loan closing
  - Moving
- Cost of homeownership
  - Upfront money
  - Downpayment and average closing costs (i.e. points, APR,
  - Estimated housing costs
  - Maintenance and improvements

## Budgeting /Money Management

### Student Objectives:

- Develop a family budget to reach your purchasing goals
- Calculate your percentage of existing debt
- Develop a plan to manage your debt
- Analyze credit history
- Correct problems with credit history
- Calculate what you can afford to spend on a home
- Determine whether or not you are likely to qualify for a mortgage

- Examining spending styles
- Understanding household finances – assets, liabilities, income, and expenses
- Developing a budget or spending plan
  - Distinguishing between needs and wants
  - Setting financing goals
  - Determining expenses and savings methods
  - Setting up a budget
- Managing credit and understanding your credit report
  - Importance of good credit
  - Types of credit – traditional and non-traditional
  - Cost of bad credit
  - Acceptable credit history
    - acceptable level of late payments
    - re-establishing credit following bankruptcy discharge
    - outstanding late payments and collection accounts
  - How to order your credit report
  - Credit regulations and legislation (i.e. Consumer Credit Protection Act, Fair Credit Reporting Act, Equal Credit Opportunity Act, Fair Debt Collection Practices Act.
  - Non-traditional credit
  - To eliminate pre-screened offers of credit call 1-888-5-OPTOUT (1-888-567-8688); website is [www.optoutprescreen.com](http://www.optoutprescreen.com)
- Disputing items on the credit report
  - Provide sample letters explaining an error or problem to the credit bureau
- Establishing a long-term debt management plan
  - Establish a monthly budget
  - Set financial goals
  - Pay bills on time
  - Restrict use of credit cards
  - Do not exceed credit limit on credit cards
  - Correct billing disputes

## 2. Selecting/Shopping For a Home

### Student Objectives:

- Describe how real estate professionals work with homebuyers
- Select a real estate professional
- Calculate how much money you can afford to spend on a house
- Identify your priorities in selecting a home
- Describe how contingencies work
- List common contingencies
- Evaluate available homes in your market
- Explain why and how homes are appraised and inspected
- Estimate whether or not you are likely to qualify for a mortgage on the home you have selected
- Compare mortgage options available in your market
- Prepare for closing on a new home

- Legal aspects of homeownership
- Finding and choosing a real estate professional
  - Relationship in the transaction – buyers' agents, seller agents, and dual agencies
  - Credentials, services provided, and fee(s)
  - Working together - communication
- Deciding what you want in a home – analyzing your housing needs
  - Type
  - Location/neighborhood/parking
  - Lot and physical location
  - Age/condition
  - Style
  - Floor plan and layout
  - Special features
  - Maintenance and upkeep
  - Using a checklist to compare and evaluate properties
- Evaluating the price and negotiating the purchase offer
- What is agreed to in the sales contract
- Contingencies
  - Environmental and system tests
  - Home inspection
- Locating a home inspector
- Energy efficiency
  - Insulation
  - Conservation
  - Reducing your heating bill
  - Obtaining an energy audit
- Difference between an appraisal and home inspection
- Fair Housing Laws

### 3. Financing a Home – Mortgage Lending

- Loan approval process – Application, Evaluation, Closing
- Types of Lenders
  - Banks
  - Savings and loans
  - Credit unions
  - Mortgage brokers
- Home financing providers
  - Originating lender
  - Loan servicer
  - Mortgage insurer
  - State or Local Housing Finance Agencies
  - Secondary mortgage market and investors
- Home financing facilitators - professionals involved in the financing process
  - Real estate agent, loan officers, appraisers, credit counselors, underwriters, home inspector mortgage insurer, title attorney, non-profit organizations, etc.
- Language of mortgage loans
  - Definitions, Terminology, Glossary
- Housing counseling services – for consumers who need help repairing their credit or developing a spending plan
- Mortgage insurers/loan guarantors
  - VA, FHA, RD, private mortgage insurers (MGIC, PMI, UG, etc.) – % down payment required
- Special programs for low-income homebuyers
  - Maine State Housing's First-Home Program and Rural Development 502-Direct Loan Program
- Types of loans
  - Fixed rate
  - Adjustable rate - hybrids and convertibles
  - Initial rate, adjustment index, margin, periodic and overall rate caps
  - Negative amortization
  - Zero interest
  - Graduated payment
  - 80 – 20's
  - Buydowns
  - Bi-weekly
  - Interest rates and discount point options
  - Prepayment penalties
- Downpayment assistance programs - Maine Assist, Maine American Dream Initiative (MADI), Federal Home Loan Bank (Equity Builder Programs), national products (Nehemiah, AmeriDream, etc.), municipal and non-profit organization soft-second mortgage products, etc.

## Qualifying for a Mortgage

- Initial interview – list of documentation a lender wants to see
  - Most recent two months bank statements
  - Most recent 4 weeks pay stubs
  - Past two years W-2 statements
  - Past two years federal tax returns (three years if MaineHousing financing)
  - Loan statements and account numbers
- The approval process
  - Evaluating four C's (capacity, credit, character, and collateral)
  - Initial disclosures at application – Truth-In-Lending, Good Faith Estimate, etc.
- Qualifying debt-to-income ratios
- Increased borrowing power through increased income, reduced expenses, cash gifts, seller contributions
- Credit scoring and automated underwriting
- Difference between pre-qualification and pre-approval. Loan pre-qualification does *not* typically include an analysis of the credit report/in-depth look at an applicant's true ability to buy a home. Pre-approval involves verification of credit, down payment, employment history, etc. which is submitted to an underwriter and a decision is made regarding the loan application
- Loan approval – commitment letter
  - Approves both the applicant and the house
  - Lists conditions of the approval
- Loan denial – reason(s) for rejection
  - Income, employment, credit history could not be verified
  - Income, employment, credit history insufficient or unsatisfactory
  - Excessive debt-to-income
- Predatory lending - terms and practices
  - Sub-Prime Lending - type of mortgage lending intended to serve borrowers who do not qualify for prime loans because of credit problems or a limited credit history.
  - Yield spread premium - a payment a mortgage broker receives from a lender for delivering a loan with an interest rate higher than the minimum rate the lender would accept for that particular loan. Yield spread premiums provide incentives for mortgage brokers to steer borrowers into higher-cost loans.
  - Steering - encouraging borrowers to accept higher-cost sub-prime loans even when they qualify for a more affordable prime loan.
  - Excessive Fees
  - Abusive Prepayment Penalties
  - Kickbacks to Brokers (Yield Spread Premiums)
  - Loan Flipping
  - Mandatory Arbitration

#### 4. Understanding the Loan Closing

- Title search, survey, title insurance
- Settlement agent
- Participants at the closing
- Purchasing homeowners insurance
  - Replacement cost coverage
  - Lender requirements
- Final walk-through inspection – items to check:
  - Turn on and off every light fixture
  - Run water & look under sinks for leaks
  - Test all appliances
  - Check garage door openers
  - Open and close all doors
  - Flush toilets
  - Inspect ceilings, wall and floors
  - Run garbage disposal and exhaust fans
  - Test heating and air conditioning
  - Open and close windows
  - Make sure all debris is removed from the home
- Common documents
  - Truth-in-Lending – Finance Charge and APR
  - HUD-1 Settlement Statement
  - Deed
  - Affidavits
  - Note and Mortgage
  - Disclosures
- Closing costs
  - Loan application fees and credit report
  - Title search and insurance fees
  - Lender's attorney fees
  - Property appraisal
  - Inspections
  - Survey
  - Recording fees
  - Transfer taxes
  - Buyer's attorney
  - Documentary stamps on new note
  - Points and origination fees
  - Condominium application fee
  - Escrow account balances
  - Pre-paid expenses
- Prorated expenses
- Ability to review of documents before closing



## 5. Life As A Homeowner

### Student Objectives:

- Identify ways to protect the investment you have made in your home
- Describe steps for improving the safety and security of your home
- Describe steps for maintaining and improving your home
- Develop a system for prompt payment of your housing expenses
- What to do if you have difficulty making your mortgage payment
- Determining when refinancing makes sense

- Financial planning –
  - Establishing a savings account for emergencies and replacements
  - Budget for routine expenses and preventive maintenance
- Loan servicing
  - Lender who processes mortgage payments
  - Transfer of servicing
  - Annual analysis of escrow accounts
    - i. Hazard insurance
    - ii. Real estate taxes
- Layoff or reduction in income
  - Contacting the servicing lender as soon as a problem arises
  - Discuss repayment options
  - Develop a plan to control spending
  - Identify expenses that have the greatest priority
  - Check out community resources
  - Contract a housing counseling agency for foreclosure prevention advice
- If Payment is Late: Call the creditor immediately and explain the situation. Many creditors will accept credit card payments over the phone.
- If Can't Make Payment: Ask creditor if half the payment can be now and the rest next month. In cases of financial hardship (i.e. unemployment, divorce, sickness, etc.) discuss situation with the credit. They may allow a deferment plan.
- Keep Records: Maintain a record when speaking with your creditor noting the date and time, the person's name, the issue, the recommendation the creditor offered. Request a confirmation or other ID number that proves communication with the creditor.
- Refinancing – deciding if it makes sense
  - To take advantage of a lower interest rate
  - To move from an adjustable rate to a fixed rate mortgage
  - To tap into your home's equity
- Estimating home equity
  - What causes appreciation in value
  - What causes properties to depreciate in value
  - Tips when obtaining a home equity loan

- Record keeping
  - Home purchase documents
  - Warranties and receipts
  - Homeowner's insurance policy
- Working with home improvement contractors  
 Consumer Contracts in Maine - <http://www.maine.gov/ag/index.php?r=clg&s=chap2>

#### Do's

- Determine what you want for improvements
- Get references - friends, neighbors, or co-workers who have had improvement work done.
- Interview the contractor - here are some suggestions:
  1. Have you completed a job similar to this before?
  2. Do you have a list of references that I can contact?
  3. When will you be able to start the job?
  4. When could we meet in person to further discuss this? (*only* if you're encouraged by the answers they give).
- Get written estimates from several firms.
- Ask for explanations for price variations.
- Don't automatically choose the lowest bidder
- Give as little deposit as possible and avoid cash deposits
- Make sure the contractor provides a certificate of insurance.
- Get the names of subcontractors, if there are any.
- Check on the progress and quality of work to be sure the job is being done in accordance with the contract.
- Check with suppliers and subcontractors to ascertain whether they have been paid.
- If necessary, get lien waivers from subcontractors before final payment is made.

#### Don'ts

- Never contract with unsolicited, door to door sales people
- Don't agree to a verbal contract
- Never rush into signing a contract.
- Never sign a blank contract.
- Don't accept a contract when the "guarantee" stated is unrealistic.
- Never give a contractor the run of the job or a key to your house during your absence.
- Never alter plans while work is in progress unless absolutely necessary.
- Never ignore notices from suppliers for nonpayment of materials purchased for your job.
- Don't sign that work is acceptable until the work is completed and you have inspected the job and are satisfied.

- Preventing foreclosure
  - Seek budget counseling with housing counseling agency
  - Evaluate loan workout options to avoid foreclosure
    - Repayment plan
    - Forbearance
    - Modification
    - Pre-foreclosure sale
    - Deed in Lieu of Foreclosure
    - Assumption
  - Avoid foreclosure related scams

## **Greater Brunswick Housing Corporation**

### *Post Homeownership Counseling Course*

The following topics would be included in a module called “Life as a Homeowner”.

#### Module I - Financial Management

The Credit Counseling Agency will help the borrower to develop the skills necessary to strengthen credit management, correct past credit problems and plan for future financial needs. Additionally, instruction will be given as to the advantages of a savings plan. The goal of this module is to give the homeowner an ability to foresee the impact of debt on their long term financial situation and to demonstrate the advantage of a consistent saving model.

#### Module II - Routine Expenses – Budgeting

Each homeowner will be instructed on how to develop a Housing Resource Plan. Part of this plan is developing a budget. Included in program will be instruction on what a budget consists of, understanding the five steps of the budget process, preparing a budget, understanding the importance of keeping records and understanding how and when to use credit.

#### Module III – Hazard Insurance

This area would cover insurance issues, risk management and liability for homeowners. What constitutes sufficient insurance coverage and how to determine if your coverage is enough?

#### Module IV – Escrow Accounts, Loan Servicing, Refinancing, Equity, Preventing Foreclosure

Have a banker help homeowner understand the meaning and importance of these areas and the do's and don'ts of refinancing.

#### Module V – Maintenance and Repairs – What To Do If Problems Arise

This module will center on how to handle normal maintenance and repair of the home. Focus will be on both preventative and regular maintenance topics. Identify key problems and where to turn when issues arise.

#### Module VI – Working With Contractors

Focus will be on how to get the most for your home improvement dollars. Have a representative from a local building supply company help homeowners determine how to maximize their home improvement dollars. Learn how to efficiently plan projects and competitively compare price and value when making major home improvement purchases. Cheaper is not always better, long term value and performance can be less expensive in the long run.

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Catherine Williams, Vice President

## ***Greater Brunswick Housing Corporation***

### ***References***

The GBHC prides itself on successful collaboration with other entities. The following is a list of past partners and the principle contact for each entity:

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Mr. Don Gerrish, Town Manager