

**eliminating racism  
empowering women**

**ywca**

**Greater Newburyport**

**YWCA Greater  
Newburyport**

13 Market Street  
Newburyport, MA 01950  
P 978.465.9922

**YWCA  
Children's Center**

131/2 Pond Street  
Newburyport, MA 01950  
P 978.225.6210

February 3, 2021

Mr. Michael Dissette  
Community Preservation Committee  
Newburyport City Hall  
60 Pleasant Street  
Newburyport, MA 01950

Dear Mr. Dissette and Members of the Committee:

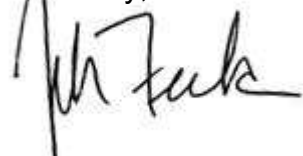
YWCA Greater Newburyport appreciates the opportunity to submit this request for \$50,000 to support the YWCA at Hillside affordable housing project.

As you know, the Committee awarded the YWCA Greater Newburyport \$150,000 in CPA funds in 2016. Unfortunately for a variety of reasons, construction did not begin until December 2020. The delays were beyond the control of the YWCA but have nevertheless increased the cost of the project.

We are hoping that now that the end of this project is in sight, the committee will be willing to provide some extra assistance to help us fill the funding gap.

We look forward to talking with you more regarding our proposal and appreciate your time in reviewing it.

Sincerely,



John Feehan  
Executive Director



# COMMUNITY PRESERVATION APPLICATION FOR FUNDING

City of Newburyport  
Community Preservation Committee

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Applications for funding are due by **Thursday, February 4, 2021 at 4:00 p.m.** with the Community Preservation Committee, c/o Office of Planning and Development, City Hall, 60 Pleasant St., Newburyport MA 01950.

## Application Instructions:

- Applicants should file ten (10) paper copies and one electronic copy of the completed application and all accompanying documents.
- Applications should be stapled or clipped. Bound applications are not required.
- Please be mindful of extraneous paper – double sided copies are acceptable.

**PROJECT NAME:** YWCA at Hillside  
**PROJECT ADDRESS:** 18 Cottage Court  
Newburyport, MA 01950

**MAP/LOT:** 35-120  
**APPLICANT NAME:** YWCA Greater Newburyport  
**CONTACT PERSON:** John Feehan  
**TELEPHONE/FAX NO.:** 978-465-9922 x24  
**ADDRESS:** 13 Market Street  
Newburyport, MA 01950

**EMAIL:** [jfeehan@ywcanewburyport.org](mailto:jfeehan@ywcanewburyport.org)

**AMOUNT OF COMMUNITY PRESERVATION FUNDING REQUESTED:** \$ 50,000

**COMMUNITY PRESERVATION CATEGORY:** *(Please check all that apply)*

Open Space    Historic Resource†    Affordable Housing\*    Recreation

† Applicants seeking Historic Preservation funds for the preservation, restoration or renovation of historic structures must, as a condition of funding award, record a perpetual Preservation Restriction (PR) on the subject structure(s) prior to any distribution of funds. Applications should attend a meeting of the Newburyport Historical Commission (NHC) as early as possible to discuss and confirm the nature and scope of the required Preservation Restriction. The NHC's advisory opinion will be incorporated as appropriate into any Community Preservation Committee (CPC) recommendation, City Council appropriation, and/or grant award letters or agreements thereunder. *Please Note: The Newburyport Historical Commission (NHC) is an official City board and should not be confused with the local Newburyport Preservation Trust (NPT), a non-profit advocacy group.*

\* Applicants seeking Affordable Housing funds must attend a Newburyport Affordable Housing Trust meeting to review and discuss their application. This review must occur prior to the Community Preservation Committee deliberations.

**PROJECT SUMMARY:** Provide a description of the Project, including the property involved and its proposed use.

In 2016, YWCA was awarded \$150,000 of CPA funds to develop the YWCA at Hillside. At the time, we naively thought that construction would begin in May of 2016. In fact, we had just barely completed zoning and planning at that time. Since then, the project has been plagued by delays.

All of the delays associated with this project are outside of the control of the YWCA. We are purchasing a turn-key 10 unit lodging house from Hall and Moskow. Obstacles have fallen into three broad categories, 1) planning, 2) technical considerations and 3) pandemic.

The overall planning for Hillside Center for Sustainable Living took longer than anticipated after permitting was completed. YWCA has little understanding of the challenges that occurred during this phase of the project. One of the major changes which resulted from this planning phase was to adopt the Passive Housing Institute Standards of the US. Hillside decided to develop the project in compliance with these, more rigorous, standards which was not originally anticipated. These design changes contributed to the delay in construction of YWCA at Hillside.

YWCA at Hillside, when completed, will be a 10 unit lodging house that is designed to meet Passive Housing Institute Standards of the US and be net zero. One of the technical challenges of meeting these standards is that they were not designed for a lodging house where everyone has a private room with a closed door between rooms. The standards are more designed for a single family home where doors can be left open during the day. This led to a series of engineering problems that needed to be solved, for example, air flow, heating, cooling and de-humidification.

Planning and technical issues were the two primary obstacles causing delay. Of course, we were finally ready to go in March 2020 when the pandemic struck causing an additional 10 month delay.

Unfortunately, both the delays themselves and the technical solutions to the mechanical problems resulted in additional costs to the project. Our current budget is \$1,874,085 and not \$1,543,520 (a \$330,565 difference) as was originally planned.

As you will see in the budget section, we have secured the majority of funding at this time and have only the \$330,565 left to raise. We have submitted an application to People's United bank for \$50,000. We have spoken with the Franklin Square House Foundation about the project. They are very interested in the project but because of the pandemic they did not accept applications in 2020. They will have a funding round beginning in Dec 2021 with awards in 2022. We will apply to the Federal Home Loan Bank in July 2021 with awards in Dec 2021. We are working to identify additional funding sources to ensure successful completion of the project.

CPA funding was vital in obtaining a commitment from the State. A threshold requirement for those funds was local community support. Without CPA funding, we would not have been able to secure those funds.

We are hoping that CPA will award an additional \$50,000 bringing the total investment in this project up to \$200,000.

**PUBLIC BENEFIT\*:** Describe in detail the benefits Newburyport will receive from the Project and how the Project fulfills the Community Preservation Committee's Project Evaluation Criteria.

**\* Deed Restrictions:** The City may require, as a condition for funding, that the applicant grant to the City or other authorized grantee certain restrictions, including: Preservation Restrictions on rehabilitated or acquired historic resources, Conservation Restrictions on preserved or acquired lands, and Affordability Restrictions on affordable housing projects. The restriction shall be recorded at the Southern Essex Registry of Deeds.

Goal H-1 of the 2017 Newburyport Master Plan seeks to increase the variety of housing options...to accommodate households with varying housing needs... No lodging homes have been built in Newburyport in decades. This form of housing serves the lowest income individuals. Small room size restricts the occupants to a single individual per unit. Very few affordable housing projects serve individuals. Senior housing does accommodate individuals, but comes with

an age restriction. This project does not have an age restriction. YWCA Greater Newburyport has been managing this type of housing in Newburyport for over 130 years. We have a constant demand for our units and very little turn over. This project will serve 6 individuals whose income falls at or below 30% of the area median (extremely low income) and 4 units will serve individuals whose income falls at or below 50% of the area median (very low income). At least two units will be reserved for homeless individuals (using the definition used by the public schools).

The project also will provide one unit accessible to an individual in a wheelchair and one unit accessible to an individual with a sensory disability. There are extremely few wheelchair accessible units in Newburyport.

Goal H-2 of the Newburyport Master Plan seeks to increase the stock of housing to achieve the state-mandated goal of 10%. This property will be eligible to be included on the state affordable housing inventory.

Goal H-5 of the Newburyport Master Plan seeks to promote energy conservation and renewable energy production. This housing achieves both of those goals through passive housing design and production of electricity through solar panels.

Goal T-4/ T-6 of the Newburyport Master Plan promotes bicycle use throughout the city as a viable alternative mode of transportation. YWCA at Hillside will have access to on-site bicycle storage once the common areas are completed. With its proximity to employment opportunities in downtown, the industrial park and Anna Jaques Hospital, tenants will be encouraged to avoid using automobiles for transportation and instead rely upon public transportation (located within 1/10th of a mile of the MRVTA bus route), walking and biking.

**CONTROL OF SITE:** Indicate whether the applicant owns or has a purchase agreement for the Project site. If the property is under agreement, include a description of the agreement and the timing and conditions. If the applicant does not have site control, explain.

YWCA has a purchase and sales contract to acquire the property once construction has been completed.

**FEASIBILITY:** List all steps that may be required for completion of the Project, such as environmental assessment, zoning or other approvals, agreement on terms of any required conservation, affordability or historic preservation restrictions, and any other known issues. For projects that may impact abutters or the neighborhood, describe support or objections from those affected.

Hall and Moscow completed the zoning and planning process in 2016. They obtained a building permit late in 2020. Construction began in December 2020.

If YWCA is unable to obtain 100% of the funding needed by the closing, Hall and Moscow have offered a 0% loan for up to 2 years to complete fund raising for the project. At this time, we have 82% of the funding in place.

**PROJECT TIMELINE:** Describe the anticipated steps or phases for completion of the Project. Demonstrate whether the Project will be ready to proceed in the coming fiscal year.

Construction started in Dec 2020 and it is estimated to be finished in Oct 2021.

YWCA will continue to seek grants for the project through 2022.

June 1, 2021, YWCA will begin advertising for this project.

October 1, 2021, YWCA will conduct a lottery for this project

October 30, 2021 Construction complete, closing and purchase of the building

October 31, 2021 YWCA will begin rent up of the units.

January 31, 2022, Rent up will be complete.

**FUNDING:**

- A. **Project cost estimates:** Provide recent cost estimates for the proposed project, dated within the past six (6) months, detailing the scope of work and associated costs for each task.

## Use of Funds

Land	\$280,000
Building	\$1,381,085
Permits	\$14,000
Owner Rep	\$15,000
Legal	\$40,000
Title	\$5,000
Accounting	\$8,000
Marketing and Rent Up	\$24,000
FF&E	\$60,000
Appraisal	\$7,000
Contingency	\$15,000
Capital Reserve Fund	\$25,000
<b>TOTAL</b>	<b>\$1,874,085</b>

- B. **Amount of Newburyport Community Preservation Funding Requested:**  
\$ 50,000

- C. **Other Sources of Funding Available:** If funding from other sources may be available for the Project, please complete the following table:

SOURCE OF FUNDING	AMOUNT REQUESTED	STATUS (COMMITTED Y/N IF NOT-WHEN)	CONTINGENT ON CP FUNDS (Y/N)
Private Donation of Land	\$280,000	Committed	No
Private Donation	\$300,000	Committed	No
Charlesbank Homes	\$100,000	Committed	No
Mass Housing Partnership	\$300,000	Committed	Contingent on original CPA grant not current request
DHCD	\$300,000	Committed	See above
CPA	\$150,000	Committed	NA
Franklin Square House Foundation	\$100,000	Application Dec 2021	No
Federal Home Loan Bank	130,565	Application July 2021	
People's United	\$50,000	Application Feb 2021	No
Institution for Savings	\$113,520	Letter of Intent	No
	1,824,085		

## **ATTACHMENTS:**

Include the following with ALL copies of the application:

- Assessor's map showing location of the Project
- Photographs
- Recent written estimates of cost with detailed scope of work
- Proposed oversight and management plan for the Project
  - If the project involves public property, provide verification that the applicable public agency or department supports the project as presented and will oversee the project if funded.
  - Historic resources include buildings, structures, vessel real properties, documents or artifacts that are listed or eligible for listing on the state register of historic place or determined to be significant in the history, archeology, architecture or culture of the city by the local historic preservation commission. If the project involves a historic resource, please provide evidence (date of listing on the state register or a letter from the Newburyport Historical Commission confirming its determination of significance) with the application that it meets these criteria

Include the following, if applicable and available:

- Architectural plans and specifications, for new construction or rehabilitation
- Maps, renderings, site plans
- Historic structures report, existing conditions report
- Names and addresses of project architects, contractors and consultants
- Budgets
- Letters of Support

Attach additional sheets as necessary to answer all questions.

## **YOU MAY BE REQUESTED TO PROVIDE ADDITIONAL INFORMATION.**

**For questions contact:** Office of Planning and Development  
Newburyport City Hall  
[cpc@cityofnewburyport.com](mailto:cpc@cityofnewburyport.com)  
(978) 465-4400

# Newburyport MIMAP

Merrimack Valley Planning Commission (2020)

Search...



Sign in

Navigate & Explore

Markup & Share



Tool Labels



Help

## Welcome to MIMAP for the City of Newburyport



### Find

You can quickly find places using the search feature at the top right (e.g. School) or you can use one of the options listed.

[Find a parcel by owner name](#)

[Find a parcel by street address](#)

[Find a parcel by parcel id](#)



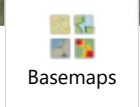
### Explore

The "I want to..." menu provides popular application features, and there's a [toolbar](#) for additional options.

If you need additional guidance please check out this series of training [videos](#). You can also [email us](#) if you have questions or are in need of technical assistance.

*The City of Newburyport and Merrimack Valley Planning Commission do not make any warranty, expressed or implied, nor assume any legal liability or responsibility for the accuracy, completeness, or usefulness of the Geographic Information System (GIS) Data or any other data provided herein. The GIS data is illustrative only and should not be considered for another purpose. The data does not take the place of a professional survey and has no legal bearing on the true shape, size, location, or existence of a geographic feature, property line, or political representation. Merrimack Valley Planning Commission and the City of Newburyport make no warranties or representations as to the accuracy of said information. Any use of this information is at the recipient's own risk.*

I want to...



Help



Layers



Parcels (1)









Second Amendment  
to  
Purchase and Sale Agreement

SELLER: Hillside Living, LLC

BUYER: Young Women's Christian Association of Newburyport

Property Address: 18 Cottage Court, Newburyport, MA 01950

BUYER and SELLER entered into a Purchase and Sale Agreement dated May 24, 2017 (P&S). The parties hereby agree to extend the deadlines set forth in the P&S and the purchase amount.

3. Purchase Price. The purchase price is changed from \$1,120,520 to \$1,381,085.00

5. Time for Performance: The date by which the parties agree to deliver the deed and pay the balance of the purchase price is hereby extended from 12 o'clock Noon on December 20, 2019 to 12 o'clock Noon on May 1, 2021.

In all other respects the P&S executed by the parties shall remain in effect.

SELLER  
Hillside Living, LLC



By: David Hall

BUYER  
Young Women's Christian Association of Newburyport



By: John Feehan  
its Executive Director

## **ywca at hillside management plan**

YWCA will have a part time property manager who will have responsibility for screening tenants, conducting annual income screenings, collecting rent, promoting community and ensuring the quiet enjoyment of the property by all.

The YWCA has an extensive screening process for all of its prospective tenants. We carefully screen each prospective tenant to ensure compatibility with our program. We do all the normal tenant screenings including criminal record check, credit check, landlord references and personal references. In addition, we have several interviews with each prospective tenant to ensure that this type of housing meets their needs. In order to be suitable, tenants must demonstrate that they are able to and willing to live in a building with shared facilities.

The Hillside Center for Sustainable Living (HCSL) will provide an additional screening concern regarding the willingness to live a “net-zero” lifestyle. We seek to engage tenants who embrace the net zero lifestyle as well as community living.

This project will be available to individuals whose income falls below either 50% or 30% of the area median income. All tenants will have to document their income in a manner similar to what they would have to do for a HUD sponsored program. As tenant income increases, rent will increase in accordance with DHCD standards. Tenants will remain in the housing but with a higher rent. When a tenant leaves, the next tenant chosen will have an income that will rebalance the 60/40 split.

The project manager will also work with tenants to collect the rent. When tenants face economic challenges, the project manager will work with the tenant to access social services and other community benefits in order to retain tenancy.

The project manager will work closely with Hall and Moskow to ensure that all tenants at the YWCA at Hillside are fully integrated into the HCSL. This might include working on the organic farm, use of zip cars, participation in community gatherings and more. The YWCA Women’s Residence has been successful because we spend significant time helping the women develop a sense of community within the home. As a result, we encourage the women to monitor their own behavior and resolve their differences without management’s interference. This requires that the project manager work with the tenants on a regular basis to open lines of communication.

Finally, the project manager will be available to address behavioral issues of tenants. YWCA utilizes a warning system for tenants and when necessary will move toward eviction.

The YWCA will provide routine custodial services to the YWCA at Hillside. The tenants will be expected to maintain the kitchen in a clean manner. The YWCA will provide custodial services to shared baths and showers.

The YWCA will work with Hall and Moskow to provide landscape and snow removal services.

On a monthly basis, the YWCA will contribute to a reserve account to fund future capital repairs.

950 CMR: OFFICE OF THE SECRETARY OF THE COMMONWEALTH

APPENDIX A  
MASSACHUSETTS HISTORICAL COMMISSION  
220 MORRISSEY BOULEVARD  
BOSTON, MASS. 02125  
617-727-8470, FAX: 617-727-5128

RECEIVED

APR 28 2017

MASS. HIST. COMM

RC 62286

PROJECT NOTIFICATION FORM

**Project Name:** YWCA at Hillside

**Location / Address:** 18 Cottage Court

**City / Town:** Newburyport, MA 0950

**Project Proponent**

**Name:** Young Women's Christian Association of Newburyport

**Address:** 13 Market Street

**City/Town/Zip/Telephone:** Newburyport, MA 01950 978-465-9922

After review of MHC files and the materials you submitted, it has been determined that this project is unlikely to affect significant historic or archaeological resources.

RC 62286

  
Jonathan K. Patton  
Archaeologist / Preservation Planner  
Massachusetts Historical Commission

5/8/17  
Date

Agency license or funding for the project (list all licenses, permits, approvals, grants or other entitlements being sought from state and federal agencies).

**Agency Name** DHCD

**Type of License or funding (specify)** Community Scale Housing Initiative Funding and Newburyport Community Preservation Act.

The project has already obtained its zoning approvals from the Newburyport Zoning Board of Appeals and permits from the Newburyport Planning Board.

**Project Description (narrative):**

The YWCA will develop a 10 unit Single Room Occupancy project to house low income individuals. The project will be net zero meeting the passive German housing standards and powered by 40 solar panels. The building will be developed on a vacant lot.

**Does the project include demolition? If so, specify nature of demolition and describe the building(s) which are proposed for demolition.**

No, the building is on a vacant lot.

**Does the project include rehabilitation of any existing buildings? If so, specify nature of rehabilitation and describe the building(s) which are proposed for rehabilitation.**

No, the building is on a vacant lot.

**Does the project include new construction? If so, describe (attach plans and elevations if necessary).**

The project will be new construction. Plans and elevations are attached.

950 CMR: OFFICE OF THE SECRETARY OF THE COMMONWEALTH

APPENDIX A (continued)

To the best of your knowledge, are any historic or archaeological properties known to exist within the project's area of potential impact? If so, specify.

We know of no historic or archaeological properties within the area of potential impact.

What is the total acreage of the project area?

Woodland _____ acres	Productive Resources:
Wetland _____ acres	Agriculture _____ acres
Floodplain _____ acres	Forestry _____ acres
Open space .35 acres	Mining/Extraction _____ acres
Developed _____ acres	Total Project Acreage .35 acres

What is the acreage of the proposed new construction? .35 acres

What is the present land use of the project area? .35 acres

Please attach a copy of the section of the USGS quadrangle map which clearly marks the project location.

This Project Notification Form has been submitted to the MHC in compliance with 950 CMR 71.00.

Signature of Person submitting this form:  Date: April 24, 2017

Name: John Feehan, Executive Director YWCA Greater Newburyport

Address: 13 Market Street

City/Town/Zip: Newburyport, MA 01950

Telephone: 978-465-9922 x24

REGULATORY AUTHORITY

950 CMR 71.00: M.G.L. c. 9, §§ 26-27C as amended by St. 1988, c. 254.

950 CMR: OFFICE OF THE SECRETARY OF THE COMMONWEALTH

APPENDIX A (continued)

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Open space .35 acres	Mining/Extraction _____ acres
Developed _____ acres	Total Project Acreage .35 acres

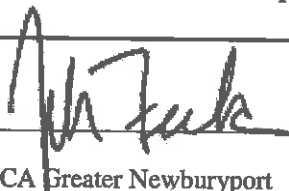
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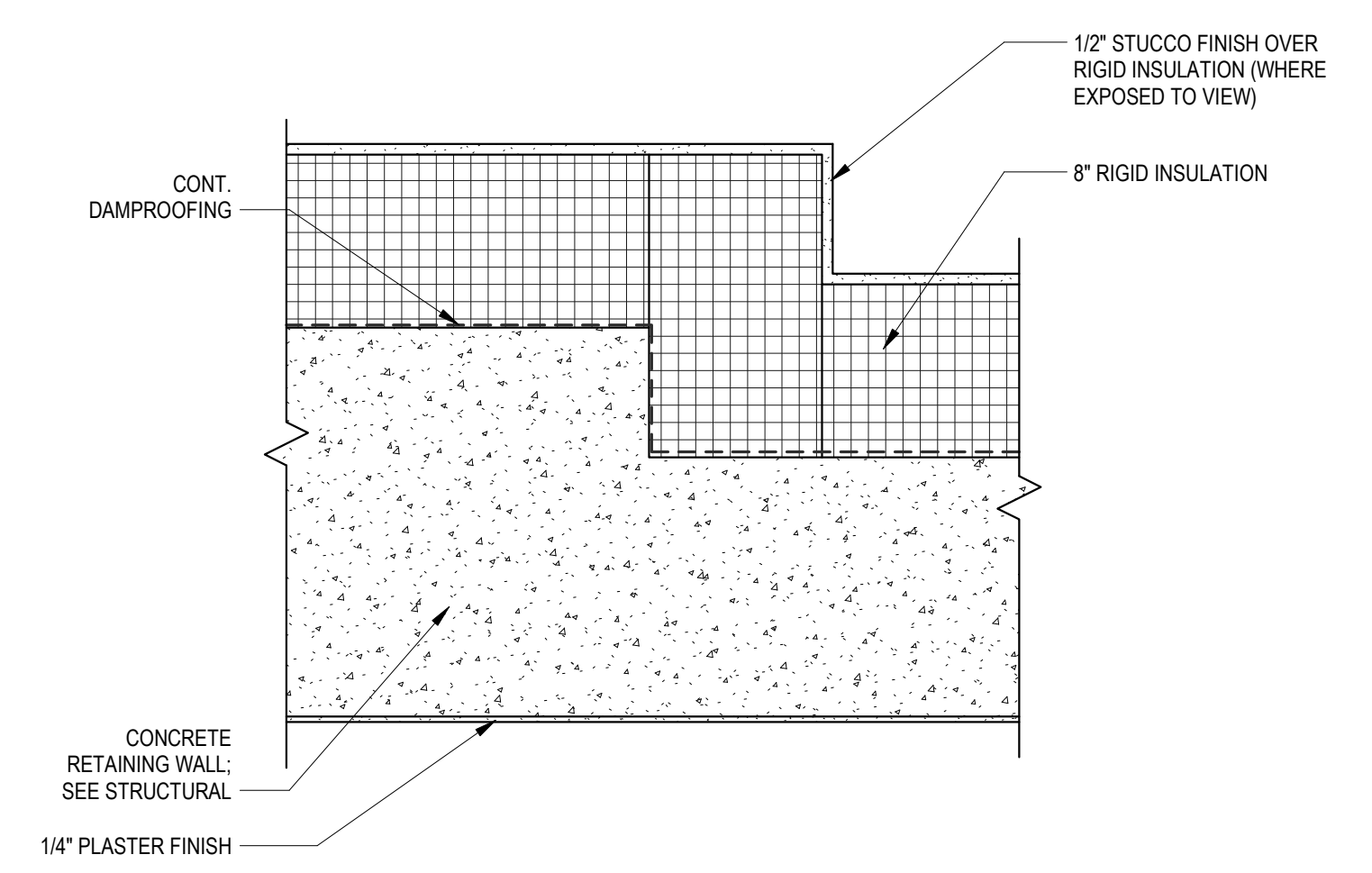
Date	Issue
10/09/2020	Revision 1
11/11/2020	Revision 2
12/7/2020	Revision 3

SCALE: AS INDICATED	DATE: 09/21/2020	DRAWN BY: Author
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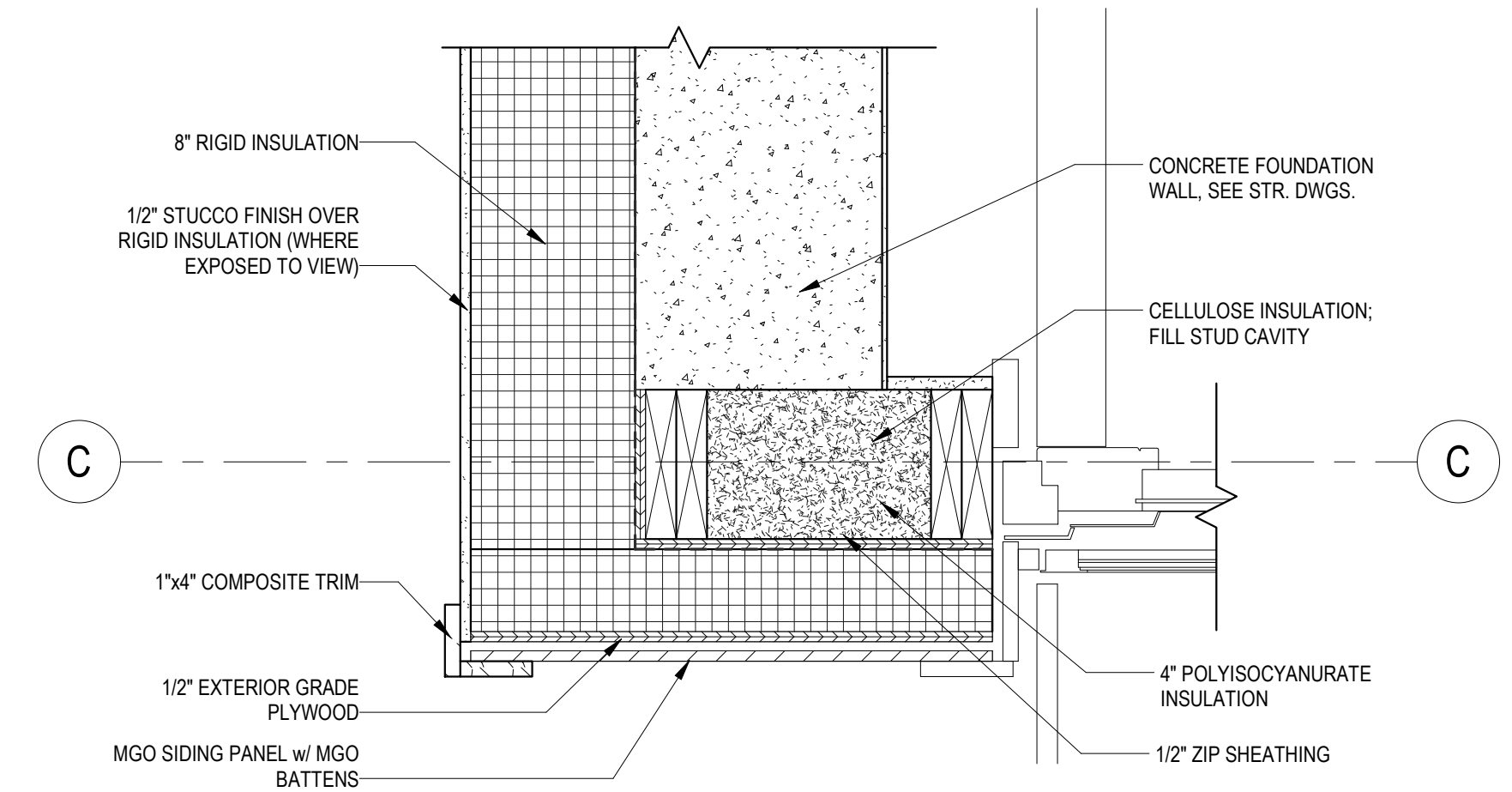
**MOSKOW LINN ARCHITECTS, INC.**  
 88 BROAD STREET, BOSTON, MA 02110  
 TEL: 617.992.2000 FAX: 617.426.4701  
 WWW.MOSKOWLINN.COM

**YWCA BUILDING**  
 ROUTE 1 - NEWBURYPORT TURNPIKE  
 NEWBURYPORT, MA 01950  
 FLOOR PLAN- LEVEL 1

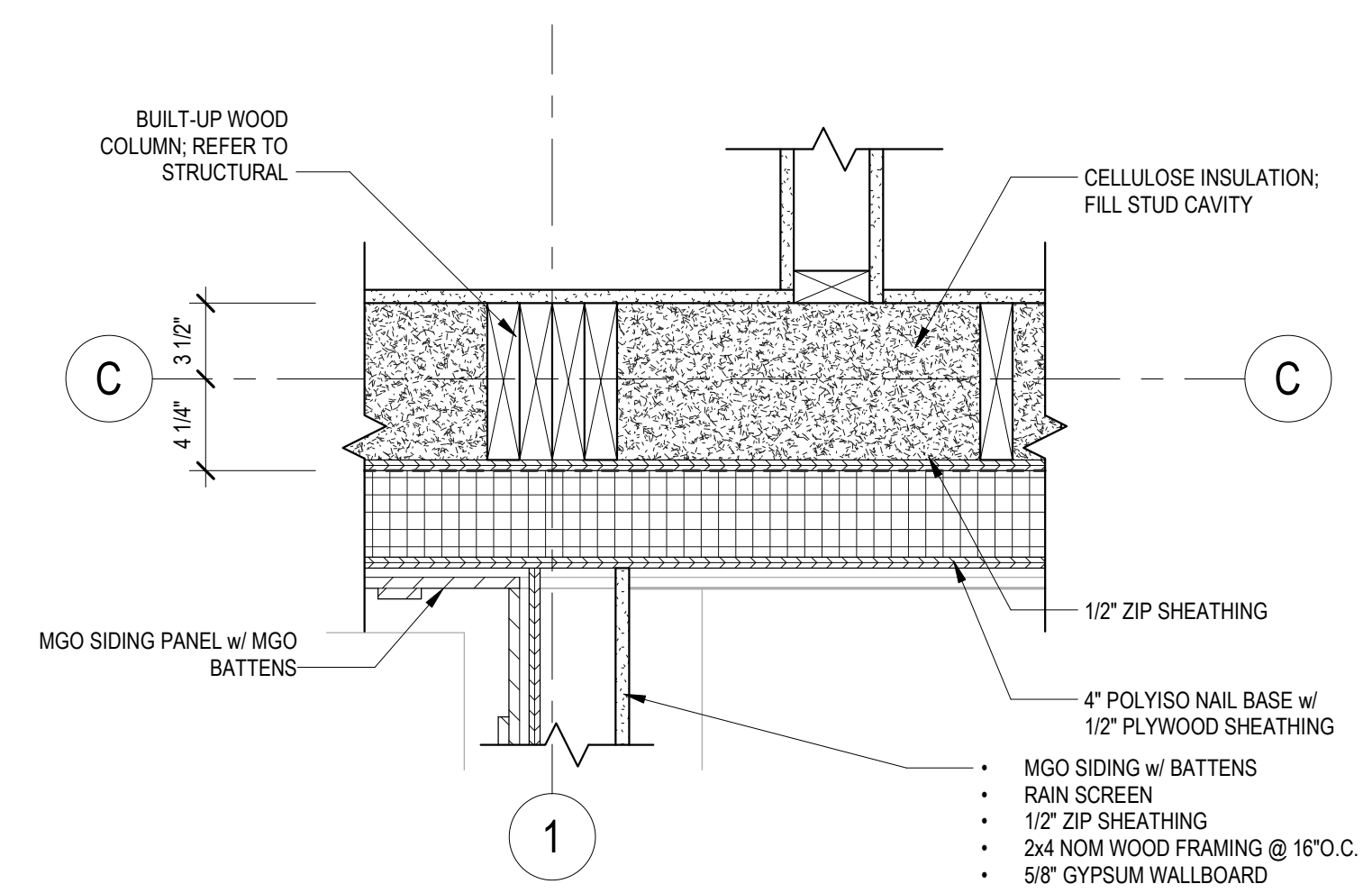
YW - A1.1



2 PLAN DETAIL- RETAINING WALL TRANSITION  
 1 1/2" = 1'-0"

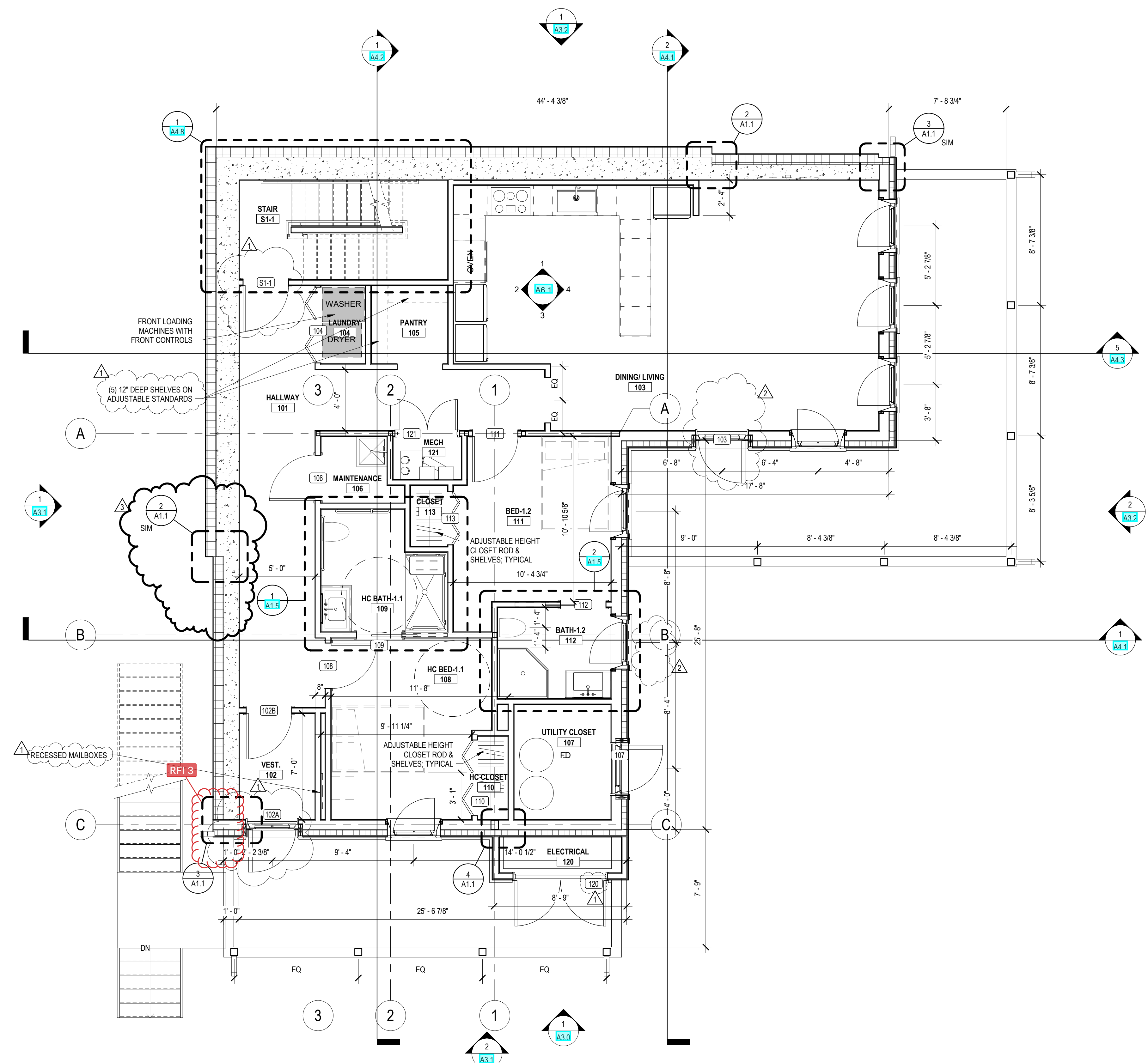


3 PLAN DETAIL- RETAINING WALL TO FRAMING @ CORNER  
 1 1/2" = 1'-0"



4 PLAN DETAIL- COLUMN AT EXTERIOR WALL  
 1 1/2" = 1'-0"

1 FLOOR LEVEL 1  
 1/4" = 1'-0"



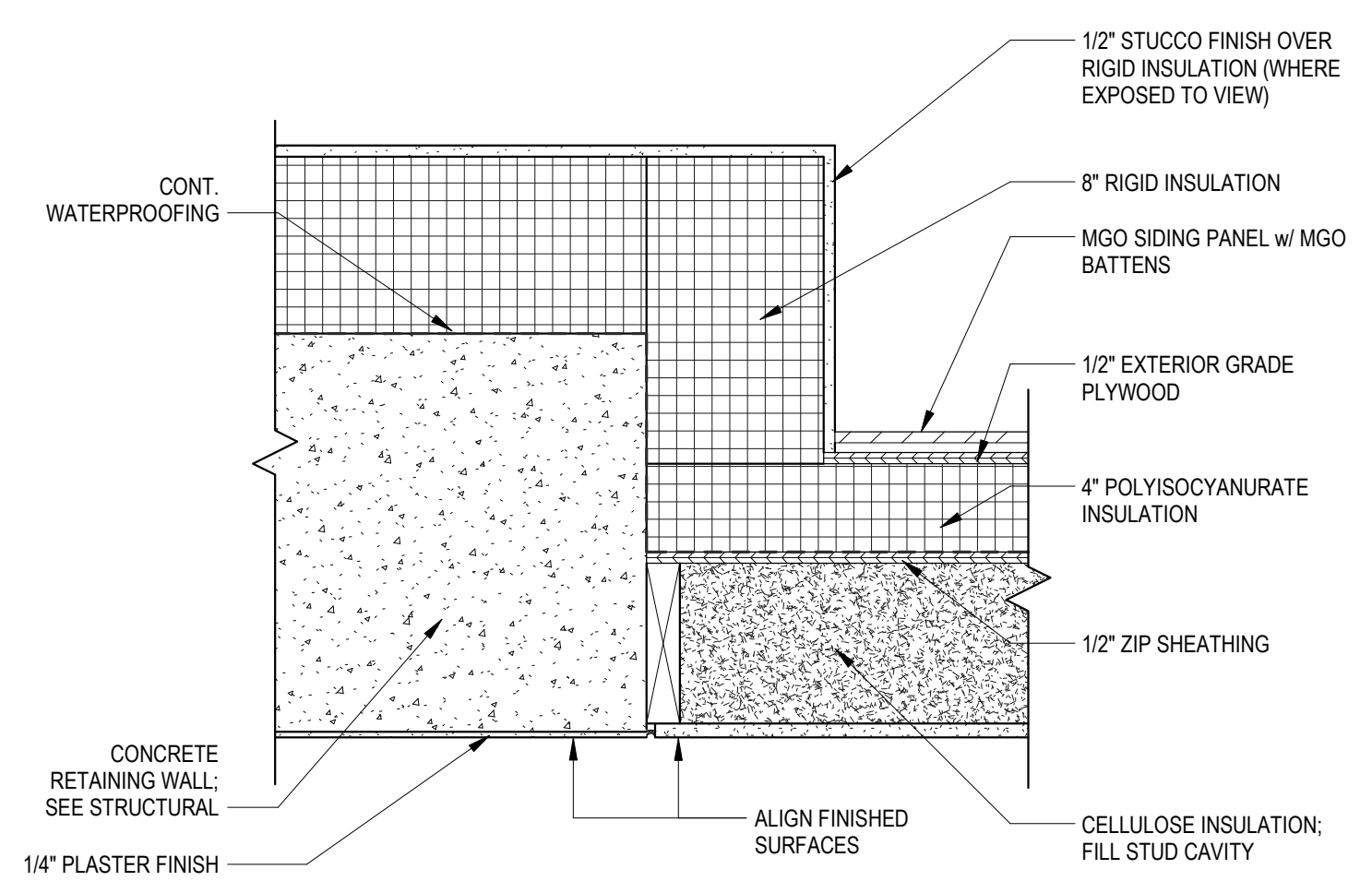
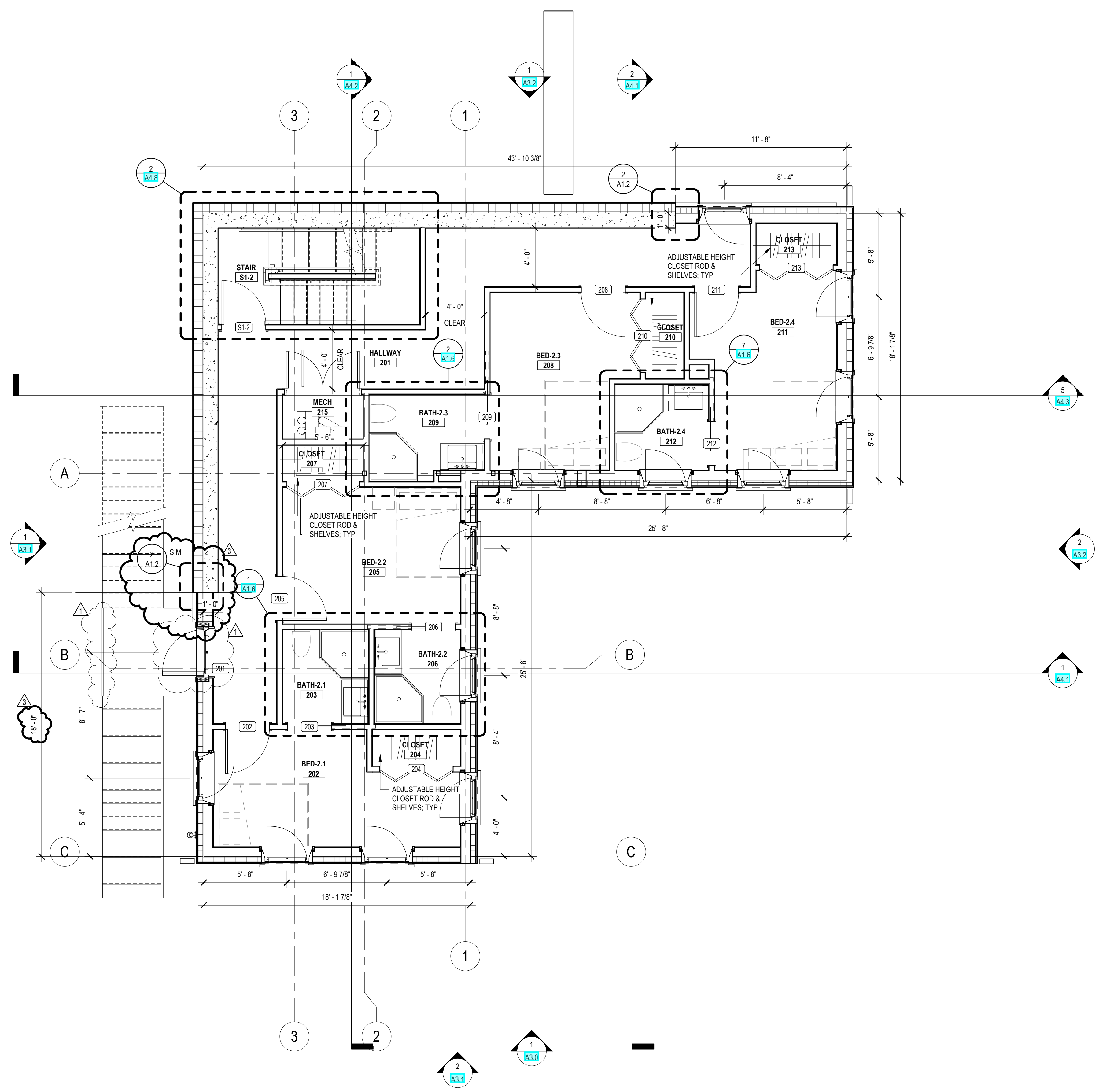
Date	Issue
10/09/2020	Revision 1
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SCALE: AS INDICATED	DATE: 09/21/2020	DRAWN BY: Author
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**MOSKOW LINN ARCHITECTS, INC.**  
 88 BROAD STREET, BOSTON, MA 02110  
 TEL: 617.992.2000 FAX: 617.426.4701  
 WWW.MOSKOWLINN.COM

**YWCA BUILDING**  
 ROUTE 1 - NEWBURYPORT TURNPIKE  
 NEWBURYPORT, MA 01950  
 FLOOR PLAN - LEVEL 2

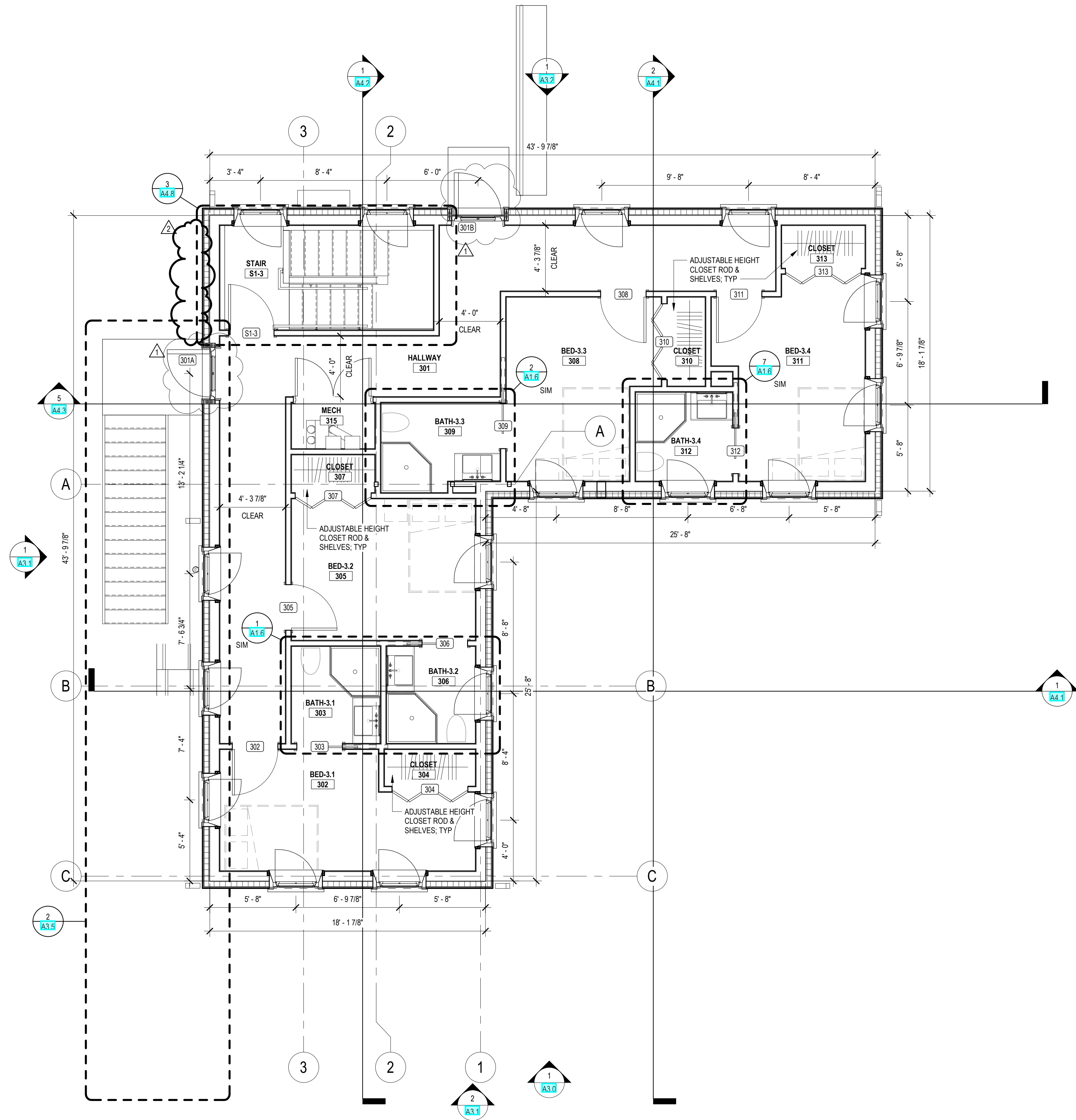
YW - **A1.2**



**2** PLAN DETAIL- RETAINING WALL TO FRAMING  
 1/12" = 1'-0"

**1** FLOOR LEVEL 2  
 1/4" = 1'-0"

1 FLOOR LEVEL 3  
1/4" = 1'-0"



Date	Issue
10/09/2020	Revision 1
11/11/2020	Revision 2

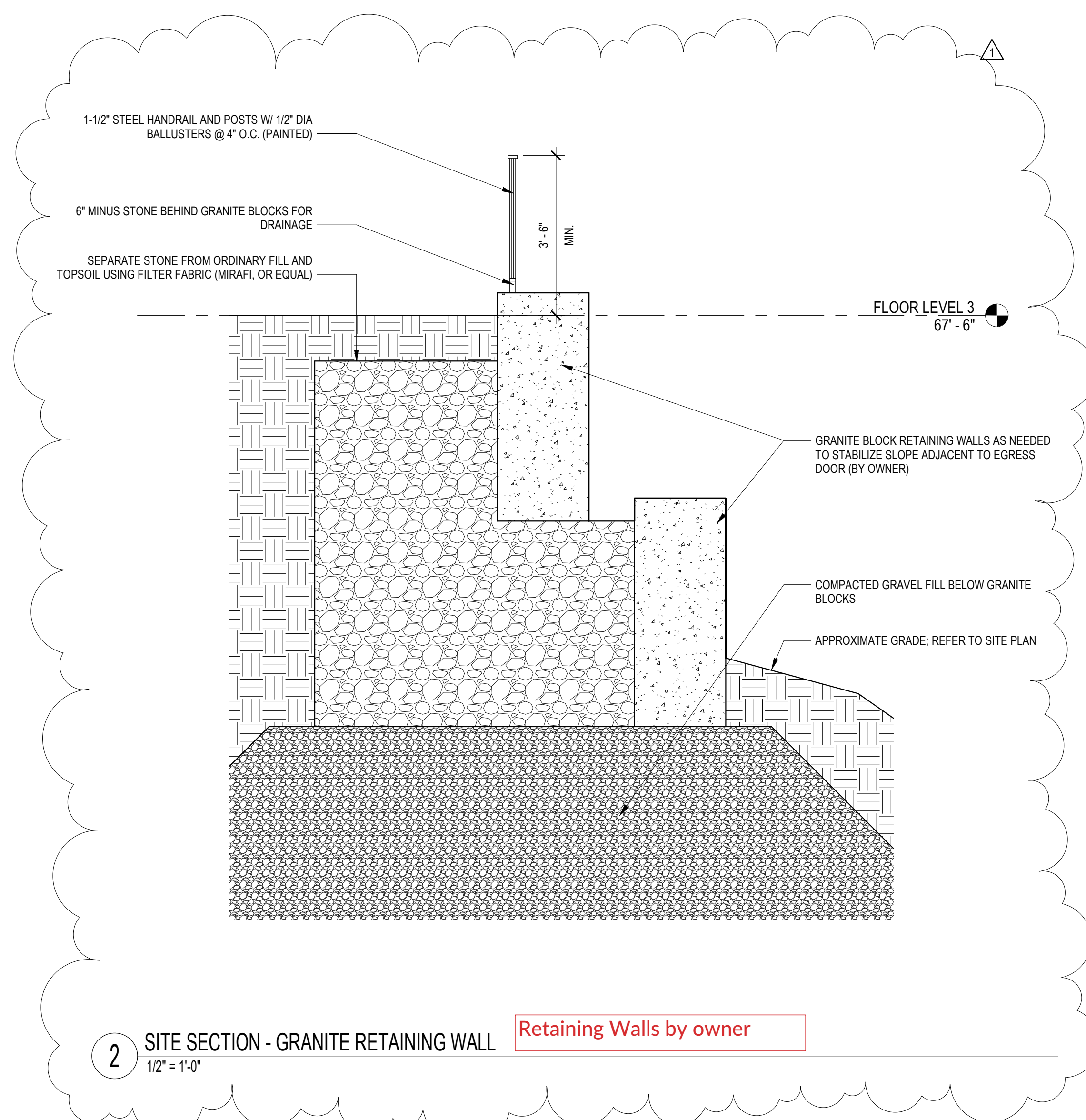
SCALE: 1/4" = 1'-0"	DRAWN BY: Author
DATE: 09/21/2020	

**MOSKOW LINN ARCHITECTS, INC.**  
 88 BROAD STREET, BOSTON, MA 02110  
 Tel: 617.292.2000 Fax: 617.426.4701  
 WWW.MOSKOWLINN.COM

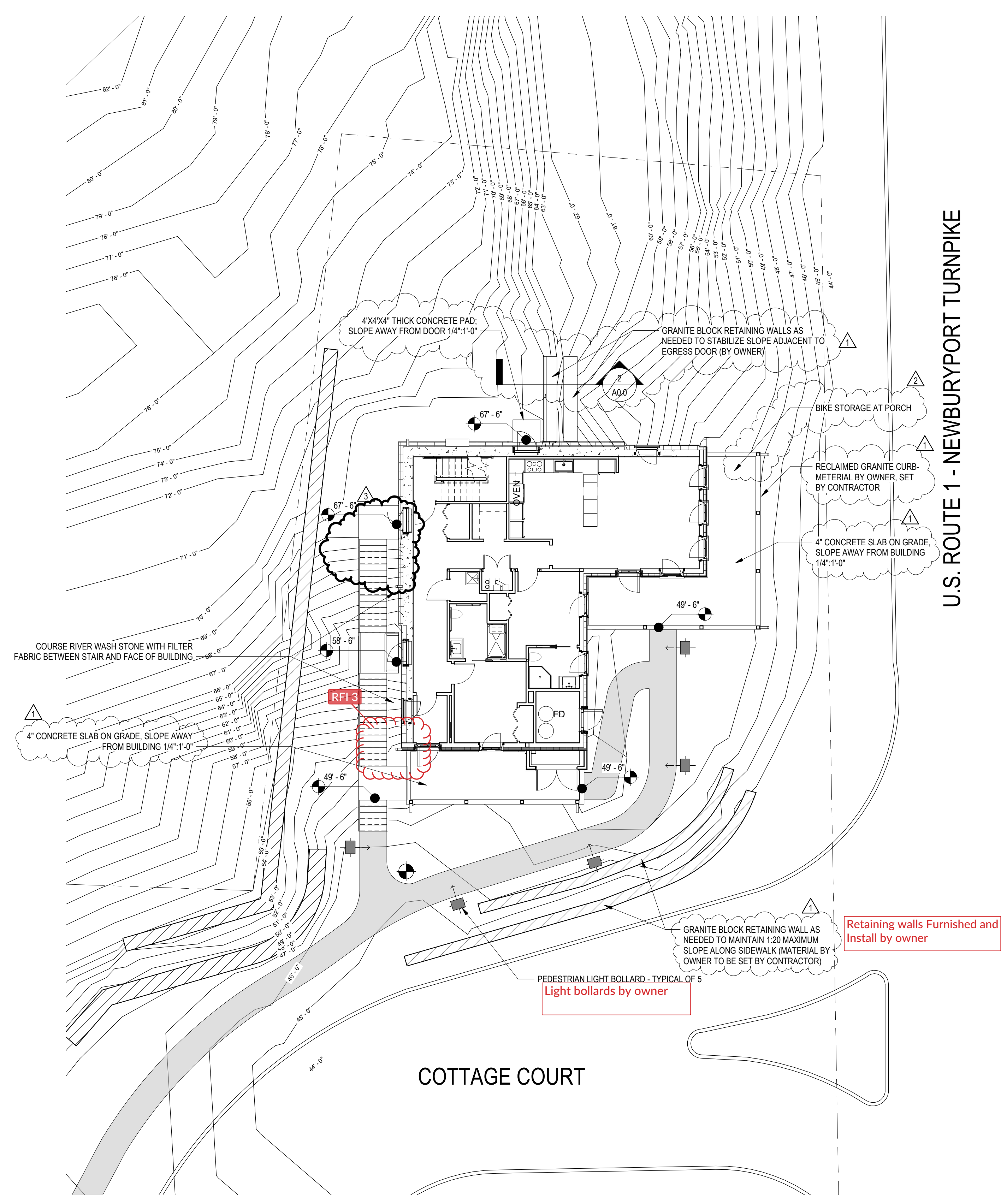


**YWCA BUILDING**  
 ROUTE 1 - NEWBURYPORT TURNPIKE  
 NEWBURYPORT, MA 01950  
 FLOOR PLAN - LEVEL 3

**YW - A1.3**



**2** SITE SECTION - GRANITE RETAINING WALL  
1/2" = 1'-0"  
Retaining Walls by owner



**1** ARCHITECTURAL SITE PLAN  
1" = 10'-0"

Date	Issue
10/09/2020	Revision 1
11/11/2020	Revision 2
12/7/2020	Revision 3

SCALE: AS INDICATED
DATE: 09/21/2020
DRAWN BY: Author

**MOSKOW LINN ARCHITECTS, INC.**  
88 BROAD STREET, BOSTON, MA 02110  
Tel: 617.292.2000 Fax: 617.426.4701  
WWW.MOSKOWLINN.COM

**YWCA BUILDING**  
ROUTE 1 - NEWBURYPORT TURNPIKE  
NEWBURYPORT, MA 01950  
ARCHITECTURAL SITE PLAN

YW - **A0.0**

Names and Addresses of architects, contractors, consultants and owners

Owner

David Hall  
Hall and Moskow  
2 Federal Street  
Newburyport, MA 01950

Project Manager:

Sarah Holden  
Hall and Moskow  
2 Federal Street  
Newburyport, MA 01950

Architect:

Moskow Linn  
88 Broad Street  
Boston, MA 02110

Landscape/Permaculture

Whole Systems Design  
66,0566 Dean's Mountain Road  
Moretown, VT

LEED/PHIUS Consultant

Michael Browne  
Advanced Building Analysis  
2 Woodland Street  
Amesbury, MA 01913

General Contractor

Nat Coughlin  
LD Russo  
198 Ayer Road  
Harvard, MA 01451

## Operating Budget

### Revenue

Section 8 Vouchers	\$33,957
MRVP Vouchers	\$52,479
Rent	<u>\$28,800</u>

Gross Rent \$115,236

Vacancy \$5,762

Net Income \$109,474

### Expenses

Management Fee	\$5,474
Property Manager	\$21,840
Admin Costs (legal, audit)	\$12,000
Maintenance	\$10,764
Repairs	\$1,500
Trash	\$2,400
Snow Removal	\$5,000
Extermination	\$840
Resident Services	\$6,000
Utilities	\$2,000
Water and Sewer	\$5,000
Replacement Reserve	\$2,500
Insurance	\$8,250
Bad Debt	<u>\$5,000</u>

Total Expenses \$88,568

Net Revenue \$20,906

Debt Service \$9,083

Net Profit \$11,823

Debt Service Coverage Ratio 2.30

ID	Task Mod	Task Name	Duration	Start	Finish	Predecessor	% Complete	Qtr 4, 2020			Qtr 1, 2021			Qtr 2, 2021			Qtr 3, 2021			Qtr 4, 2021	
								Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
0		<b>Hillside YWCA</b>	<b>242 days</b>	<b>Mon 11/16/20</b>	<b>Tue 10/19/21</b>		<b>17%</b>														
1	✓	Survey	3 days	Mon 11/16/20	Wed 11/18/20		100%														
2	✓	Tree Clearing	15 days	Mon 11/23/20	Fri 12/11/20	1	100%														
3	✓	Shoring	5 days	Mon 12/14/20	Fri 12/18/20		100%														
4	✓	Rebar On site	1 day	Tue 12/22/20	Tue 12/22/20		100%														
5	✓	Foundation Excavation	5 days	Mon 12/21/20	Fri 12/25/20		100%														
6		Foundation Sub Start	25 days	Mon 12/28/20	Fri 1/29/21	5	50%														
7		Waterproofing and Backfill	5 days	Mon 2/1/21	Fri 2/5/21		0%														
8		Underslab and SOG	15 days	Mon 2/8/21	Fri 2/26/21	7	0%														
9		Frame & Shingle Roof	30 days	Mon 3/1/21	Fri 4/9/21	8	0%														
10		Windows - Due	1 day	Mon 3/15/21	Mon 3/15/21		0%														
11		Blower Door Test	3 days	Mon 5/3/21	Wed 5/5/21	9,10	0%														
12		Watertight	3 days	Mon 5/3/21	Wed 5/5/21		0%														
13		Siding & Trim	30 days	Thu 5/6/21	Wed 6/16/21	9,10,11	0%														
14		Rough In	30 days	Fri 5/21/21	Thu 7/1/21	9,10	0%														
15		Blower Door test 2	3 days	Fri 7/2/21	Tue 7/6/21	13,14	0%														
16		Drywall	20 days	Wed 7/7/21	Tue 8/3/21	14,15	0%														
17		Finishes	40 days	Wed 8/4/21	Tue 9/28/21	16	0%														
18		Testing, inspections, Startups	15 days	Wed 9/29/21	Tue 10/19/21	17	0%														

Hillside YWCA 1/14/2021	Task		Project Summary		Inactive Milestone		Manual Summary Rollup		Deadline	
	Split		External Tasks		Inactive Summary		Manual Summary		Progress	
	Milestone		External Milestone		Manual Task		Start-only		Manual Progress	
	Summary		Inactive Task		Duration-only		Finish-only			